

whether in their favor or against. In a rapidly evolving market, particularly in difficult economic times, uncertainty itself can be one of the greatest obstacles to investment and business planning. Consequently, the bill requires the FCC to set deadlines for action on the various types of decisions it makes.

And when the Commission adopts a decision, the text of that decision should march quickly into the public realm. The longer it takes for that language to come, the more it begins to look like the decision was not really made when the FCC said it was, but rather ironed out later through last-minute, back-room deals. Guilty or not, the FCC is widely suspected of changing its mind between decision and regulation. Under the bill, the FCC would have 30 days from adoption of a policy to release the actual text of the decision.

Statistics also are becoming increasingly important. The only reason for regulation should be a failure in the marketplace, and the American people deserve more than vague assertions from regulators that a rule is necessary. The bill therefore requires the FCC to publish a schedule of all its statistical reports, both to ensure that those reports are actually issued regularly and so that everyone can know when.

Transparency and good management should not be partisan issues, and I hope all my colleagues will join us in support of this legislation. I look forward to working with them, with the industry, with the public interest community, and with the FCC to help make commission decisions as well-crafted and unassailable as possible.

HONORING MAUREEN ARCAND

HON. TAMMY BALDWIN

OF WISCONSIN

IN THE HOUSE OF REPRESENTATIVES

Thursday, April 30, 2009

Ms. BALDWIN. Madam Speaker, I rise today to honor Maureen Arcand, a disability researcher and advocate, community leader, and mother of six. Celebrating her 80th birthday this month, Maureen has fought for positive social change and inspired many of her fellow Wisconsinites for years.

Maureen was born in 1929 with cerebral palsy (CP). In those days, CP was poorly understood and many affected children were simply institutionalized. Nevertheless, her parents raised her through the Great Depression and World War II with high expectations, emphasizing her abilities. By age 40, Maureen was working full time, becoming increasingly involved in her community as an activist for the disabled, and single-handedly caring for her six children.

While many Americans spend their retirement relaxing, Maureen has been perhaps most active at this point in her life. In her sixties, she served the greater Madison community as an elected member of the Dane County Board of Supervisors, where I was fortunate to serve with her. Beyond her work with the Dane County Board, Maureen worked tirelessly to improve the lives of those living with disabilities. She served as president of Movin' Out, Inc., leading the Madison organization's efforts to assist people with disabilities in finding and retaining independent housing. She also lobbied for the Madison based nonprofit,

Access to Independence, Inc., further reflecting her strong conviction that people with disabilities have the right to live independently and make individual choices. Following the passage of the Americans with Disabilities Act of 1990, Maureen became the first evaluation coordinator in Dane County for the ADA, proudly stating, "Never have people with disabilities worked so well together to achieve a goal."

In the past few years, Maureen has researched the aging process in people living with CP. Using personal insights and focus groups comprised of others affected by CP, she has illuminated much about this often misunderstood condition, creating valuable information for others with the disability. In her research titled "One Person's Journey into Aging with Cerebral Palsy," Maureen states, "This attempt to record my experiences is being made in the hope that other people with CP can benefit from knowing something about what has happened to me over the last thirty some years."

On April 30, Maureen is celebrating her 80th birthday by launching the Maureen Arcand Advocacy and Leadership Awards to spotlight and inspire others who are continuing her work. Maureen once told me that her favorite animal is the giraffe, because it's always sticking its neck out. In reality, Maureen has spent a lifetime sticking her neck out for all of us, especially those without a voice.

Today, I therefore commend Maureen Arcand not only for her myriad accomplishments, but also the many future contributions to society that she has undoubtedly nurtured and inspired.

IN HONOR OF DR. JOEL M. LEVY'S
RETIREMENT FROM YAI/NA-
TIONAL INSTITUTE FOR PEOPLE
WITH DISABILITIES NETWORK

HON. JERROLD NADLER

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Thursday, April 30, 2009

Mr. NADLER of New York. Madam Speaker, I rise today to recognize a truly remarkable New Yorker, Dr. Joel M. Levy, as he retires from the YAI/National Institute for People with Disabilities Network (NIPD).

After forty years of dedicated service and leadership on behalf of people with disabilities, Dr. Levy helped grow YAI/NIPD from a small and struggling agency into one of the nation's leading providers of services for people of all ages with developmental and learning disabilities.

Dr. Levy played a key role in transforming the field of disabilities and dramatically improving the lives of thousands of individuals and families.

Dr. Levy's inspirational efforts helped create innumerable opportunities for those with developmental disabilities to experience greater independence, productivity and joy through community living, meaningful employment and volunteer activities. Furthermore, he has ensured that people with disabilities have access to quality physical and mental health care.

And because of his commitment, Dr. Levy has positioned YAI/NIPD as an internationally acclaimed professional organization renowned for its conferences, training materials, research and publications in this field.

In the course of a long and distinguished career, Dr. Levy has given hope to people with developmental and learning disabilities and their families.

On behalf of myself and all New Yorkers, I thank Dr. Levy for his years of service to people with disabilities and their families and wish him a happy and healthy retirement.

GWANE DALAWI

HON. ED PERLMUTTER

OF COLORADO

IN THE HOUSE OF REPRESENTATIVES

Thursday, April 30, 2009

Mr. PERLMUTTER. Madam Speaker, I rise today to recognize and applaud Gwane Dalawi who has received the Arvada Wheat Ridge Service Ambassadors for Youth award. Gwane Dalawi is a senior at Arvada High School and received this award because her determination and hard work have allowed her to overcome adversities.

The dedication demonstrated by Gwane Dalawi is exemplary of the type of achievement that can be attained with hard work and perseverance. It is essential that students at all levels strive to make the most of their education and develop a work ethic that will guide them for the rest of their lives.

I extend my deepest congratulations once again to Gwane Dalawi for winning the Arvada Wheat Ridge Service Ambassadors for Youth award. I have no doubt she will exhibit the same dedication she has shown in her academic career to her future accomplishments.

IN HONOR OF THE SILVER STAR
FAMILIES OF AMERICA

HON. ROY BLUNT

OF MISSOURI

IN THE HOUSE OF REPRESENTATIVES

Thursday, April 30, 2009

Mr. BLUNT. Madam Speaker, I rise today to honor the Silver Star Families of America. This organization was founded by two of my constituents, Steven and Diana Newton of Clever, Missouri.

On April 11, 2005, the Silver Star Families of America was founded. Since that time, they have freely given thousands of Silver Star Service Banners to the wounded and ill or their families. Their primary mission is that every time someone sees a Silver Star Service Banner in a window or a Silver Star Flag flying, that people remember the sacrifice made by so many for this State and Nation. They have also established Silver Star Banner Day on May 1st of every year to honor the wounded and ill of the United States Armed Forces.

Steven and Diana Newton, along with national president Janie Orman and volunteers across the country, have donated close to 50,000 hours. They have also donated over \$40,000 in Silver Star Banner distribution and \$30,000 in direct aid to homeless and near-homeless veterans, care packages, and support of hospitalized veterans and other programs.

To date, they have honored thousands of our wounded and ill with the Silver Star Service Banner. I am proud to pay tribute to the

Silver Star Families of America, their service to veterans across our nation, and ask my colleagues in the House to join me in doing the same.

HONORING FRESNO RESCUE MISSION

HON. GEORGE RADANOVICH

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, April 30, 2009

Mr. RADANOVICH, Madam Speaker, I rise today to congratulate the Fresno Rescue Mission upon celebrating its 60th anniversary.

Reverend Clifford Phillips first envisioned the Fresno Rescue Mission with a prayer meeting, the "Fisherman's Club" and the concerned hearts of many local Christians. The Fresno Rescue Mission opened its doors in 1949 as a non-profit, faith-based, evangelical Christian charitable organization with the purpose of assisting local alcoholics and transient farm laborers. Since the 1950s the Fresno Rescue Mission has expanded their services to include assistance to every man, woman, child or family that walks through their doors. They stress accountability, responsible living and decision making for all residents, while encouraging them with support, training and prayer.

In 2008, the Fresno Rescue Mission served four hundred and twenty-two children at the Craycroft Youth Center, and an additional one hundred and fifty-four families with three hundred and eighty children. It shelters an average of eighty to one hundred and thirty men every night in the overnight homeless shelter for men. The Mission also averages one hundred and twenty-five men involved with the eighteen month Academy Recovery Program. Individuals that complete this program become productive, law abiding citizens. The Mission has been instrumental in changing the lives of many individuals by providing life and job skills training, literacy and GED education, computer training and a career development program. The goal of the Mission is to change one life at a time and to provide hope and renewal to abandoned, abused, neglected and addicted.

The Fresno Rescue Mission has been an integral part of the Fresno community for sixty years; saving the city, county and state millions of taxpayer dollars. Its influence has spread beyond the City of Fresno and its success was instrumental in starting twenty-two other rescue missions with the belief that people are able to rise above their mistakes to make positive changes for themselves.

Madam Speaker, I rise today to commend and congratulate the Fresno Rescue Mission on 60 years of community building. I invite my colleagues to join me in wishing the Fresno Rescue Mission many years of continued success.

CREDIT CARDHOLDERS' BILL OF RIGHTS ACT OF 2009

SPEECH OF

HON. MAZIE K. HIRONO

OF HAWAII

IN THE HOUSE OF REPRESENTATIVES

Wednesday, April 29, 2009

The House in Committee of the Whole House on the State of the Union had under

consideration of the bill (H.R. 627) to amend the Truth in Lending Act to establish fair and transparent practices relating to the extension of credit under an open end consumer credit plan, and for other purposes:

Ms. HIRONO. Mr. Chair, I rise in strong support of H.R. 627, the Credit Cardholders' Bill of Rights Act.

Last year, I was an original cosponsor of a similar bill, which passed overwhelmingly in the House by a bipartisan 312 to 112 majority (including 84 Republicans). I was disappointed that this legislation languished in the Senate.

Since last year's action in the House, many American families and businesses have been particularly hard hit by the economic crisis, including those who rely upon credit lines, who, through no fault of their own, have been subjected to predatory lending or abusive credit card practices that make it difficult for them to end the cycle of costly debt. Hundreds of constituents in my district have contacted me to express support for this critical legislation.

In 2008, credit card issuers imposed \$19 billion in penalty fees on families with credit cards, and this year card companies will break all records for late fees, over-limit charges, and other penalties, amounting to more than \$20.5 billion for the industry. Credit card debt in the United States has reached a record high—nearly \$1 trillion—with almost half of American families carrying a balance averaging \$7,300 in 2007. One-fifth of those carrying credit card debt pay an interest rate above 20 percent.

H.R. 627 prohibits credit card issuers from raising rates retroactively on existing balances. The bill also requires a 45-day notice of any rate increase and prohibits companies from charging interest on balances from more than one billing cycle.

Members of the House have collaborated with President Obama to strengthen the bill by mandating that card issuers apply payments beyond the minimum to debts with the highest interest rate, requiring card companies to inform customers about the long-term costs of paying only the minimum balance, and allowing consumers to opt whether or not they want to go over their credit limit and be charged a fee for doing so.

This legislation codifies Federal Reserve rules prohibiting unfair or deceptive bank practices related to credit card accounts and overdraft services and goes further by banning the marketing and issuance of credit cards to minors under the age of 18, banning credit card companies from imposing unfair and arbitrary fees when customers pay their bills, and allowing customers to set a lower credit card limit.

The Credit Cardholders' Bill of Rights will level the playing field between card issuers and cardholders.

I urge my colleagues to support this measure.

JORDAN CONNELL

HON. ED PERLMUTTER

OF COLORADO

IN THE HOUSE OF REPRESENTATIVES

Thursday, April 30, 2009

Mr. PERLMUTTER. Madam Speaker, I rise today to recognize and applaud Jordan Connell who has received the Arvada Wheat

Ridge Service Ambassadors for Youth award. Jordan Connell is an 8th grader at Oberon Middle School and received this award because his determination and hard work have allowed him to overcome adversities.

The dedication demonstrated by Jordan Connell is exemplary of the type of achievement that can be attained with hard work and perseverance. It is essential that students at all levels strive to make the most of their education and develop a work ethic that will guide them for the rest of their lives.

I extend my deepest congratulations once again to Jordan Connell for winning the Arvada Wheat Ridge Service Ambassadors for Youth award. I have no doubt he will exhibit the same dedication he has shown in his academic career to his future accomplishments.

PERSONAL EXPLANATION

HON. GEORGE MILLER

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, April 30, 2009

Mr. GEORGE MILLER of California. Madam Speaker, on Wednesday, April 29, 2009, I was unavoidably detained and missed rollcall vote No. 223 on final passage of the Local Law Enforcement Hate Crimes Prevention Act. Had I been present, I would have voted in favor of this important legislation.

PERSONAL EXPLANATION

HON. LARRY KISSELL

OF NORTH CAROLINA

IN THE HOUSE OF REPRESENTATIVES

Thursday, April 30, 2009

Mr. KISSELL. Madam Speaker, on Tuesday, April 21, 2009, I was unable to vote due to a death of a close friend and missed three rollcall votes. Had I been present, I would have vote "yea" on rollcall No. 193 to pass H.R. 388, the "Crane Conservation Act of 2009; "yea" on rollcall No. 194 to pass H.R. 411, the "Great Cats and Rare Canids Act of 2009; and "yea" on rollcall No. 195 to pass H.R. 1219, the "Lake Hodges Surface Water Improvement and Reclamation Act of 2009."

**IN HONOR OF CHIEF MASTER
SERGEANT PAUL AIREY**

HON. ALLEN BOYD

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

Thursday, April 30, 2009

Mr. BOYD. Madam Speaker, on March 11, 2009, the Air Force, the Panama City community and indeed our Nation, lost one of the most respected Airmen in the history of the Air Force—the very first Chief Master Sergeant of the Air Force—Paul Wesley Airey.

Chief Airey was an Airman's Airman and a true Air Force pioneer. His legacy is the professional enlisted force we have serving our Nation today.

Chief Airey was born in New Bedford, MA, on December 13, 1923. He enlisted in the Air force at age eighteen, shortly after the bombing of Pearl Harbor on December 7, 1941.