

warming. As I have indicated, the impacts are occurring today and the need is urgent. Paying for these investments through climate revenues takes the burden of protecting these resources off taxpaying citizens and onto the polluting entities responsible for causing global warming pollution.

The Interior and Environment Appropriations Subcommittee allocation is woefully stressed just dealing with the current needs of the agencies and programs under its jurisdiction. Our Federal land management agencies have tremendous backlogs for operations and maintenance of our national wildlife refuges, parks, forests and other public lands. This situation was greatly exacerbated under the Bush Administration budgets and prior Congresses. Hundreds of important biologist positions have been cut, and the agencies' budgets are far below what they have needed just to keep up with inflation. These programs have been starved to the point where they are on life support. It became apparent in hearings the subcommittee has held on global warming that the land management agencies are already seeing the results of climate change on the ground, but that they have few, if any, resources to deal with these changes. With the effects of global warming only expected to increase in severity in the coming years, I believe it is crucial to infuse dedicated new funding into our efforts to address this crisis, and I will work to make this happen.

This is a great Nation with a unique and irreplaceable natural heritage. We must take steps now to protect our wonderful wildlife from the ravages of climate change. In this regard, I am pleased to be a cosponsor of the "Climate Change Safeguards for Natural Resources Conservation Act."

RECOGNIZING THE CANYON DEL ORO HIGH SCHOOL ACADEMIC DECATHLON TEAM

HON. GABRIELLE GIFFORDS

OF ARIZONA

IN THE HOUSE OF REPRESENTATIVES

Thursday, April 30, 2009

Ms. GIFFORDS. Madam Speaker, I rise today to recognize the Canyon Del Oro High School Academic Decathlon Team who recently won first place in the Arizona state competition and placed fourth in the United States Academic Decathlon.

These smart, industrious young men and women have set a wonderful example for every public school student in our country. Their achievements remind us that excellence is the direct result of determination, hard work and clearly defined goals. The nine-member team includes: Taylor Cleland, Marie Clymer, Benjamin Ferrell, Melinda Fraser, Jordan Kurker-Mraz, Rush Moore, Dylan Ousley, Danielle "Ellie" Strasser, and Jennifer Wendel.

Guiding these talented young people was their able coach and teacher, Mr. Chris Yetman.

Before traveling to Memphis, Tennessee for the national competition, the Canyon Del Oro High School Academic Decathlon Team participated in the state competition in Phoenix. There, they took written exams, gave prepared and impromptu speeches and were interviewed on a diverse range of subjects. They were tested on their knowledge of mathe-

matics, music, literature, economics, art history and social sciences. To be successful, each team must include students who have mastery in each of these subject areas.

It was a great source of pride for all Southern Arizonans when the Canyon Del Oro High School Academic Decathlon Team defeated their closest competitor by 3,000 points in the state competition. This victory paved their way to Memphis, Tennessee and their prestigious fourth place finish nationally.

Students on the team also won individual awards. Taylor Cleland finished with the bronze medal in art, the bronze in math and the silver in social science. Melinda Fraser finished with the silver in art. Benjamin Ferrell finished with the top score on the team and was awarded the bronze in art, the bronze in literature, the gold in math and the bronze in ten events. Jordan Kurker-Mraz finished with the gold in art, the gold in essay, the silver in social science, the silver in the super quiz, and the bronze in ten events. Rush Moore finished with the silver in social science, and Jennifer Wendel finished with the gold medal in interview. Additionally, Benjamin Ferrell received \$1,000 in scholarships and Jordan Kurker-Mraz received \$3,000 in scholarships.

I commend the Canyon Del Oro High School Academic Decathlon Team for their outstanding accomplishments. Their journey to these academic heights has brought local, state and national recognition to each of them and their school. Their achievements are an inspiration to us all.

CREDIT CARDHOLDERS' BILL OF RIGHTS ACT OF 2009

SPEECH OF

HON. KENDRICK B. MEEK

OF FLORIDA

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:

Mr. MEEK of Florida. Mr. Chair, I rise today in support of H.R. 627, the Credit Cardholders' Bill of Rights Act of 2009, but am frustrated by the delay in implementation that the bill allows. This legislation works to protect consumers from unfair credit lending practices, helping to restore the much needed balance between consumers and credit lenders, but fails to do so quickly. I support my colleagues in the Senate and the speedy effective date which their companion bill contains.

In these tough economic times, more individuals and businesses are turning to credit cards to pay for basic necessities than ever before. In the U.S. credit card debt has reached nearly \$1 trillion, with the average American's credit card debt reaching nearly \$10,000 in 2007.

While Americans are struggling to make ends meet and making decisions about which bills to pay and which medications and other necessities they can go without, credit card issuers are making record profits; over \$19 billion in late fees, over-limit charges and other penalties.

Consumers desperately need legislation that will protect them from arbitrary interest rate hikes, over-limit fees, and other unfair charges so they can protect their hard-earned money. Many consumers are unaware that they are being charged penalty pricing on their cards, and credit card issuers routinely fail to explicitly notify lenders when invoking penalty pricing and repricing accounts when payments are made even one day late.

Consumers deserve better than due date gimmicks, and misleading terms. We must ensure that consumers not only know when they are being charged penalty pricing, but are notified before they are charged, so that they can make responsible financial decisions.

Consumers should be financially empowered, not defenseless against the whims of credit card issuers. This bill works to do that by halting these unfair fee practices and allowing individuals to set their own credit limits, so they don't unwittingly accumulate debt they can't possibly get out of. It also protects those who do make their payments on time, preventing them from being charged interest on debts paid during the grace period.

Consumers are being hit on all sides, with unfair credit card fees, overdraft banking fees and rising costs of goods and services. We must work immediately to protect consumers as financial institutions look to them to make up money lost in the economic downturn. My only concern is that these changes must be implemented immediately. Few of our constituents can wait out the year's implementation time period in the bill. I strongly urge institutions that can, to do the right thing and implement these changes as soon as possible.

I will continue to work hard on my legislation to bring financial relief to millions of Americans through bank abuse protections, and other efforts Chairwoman Maloney makes to protect consumers and small businesses from unfair lending.

Although I believe this bill does not go far enough, fast enough to protect consumers, the Credit Cardholders' Bill of Rights Act of 2009 is an important step in the right direction and I urge its passage.

RIKKI DICKINSON

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 Rikki Dickinson who has received the Arvada Wheat Ridge Service Ambassadors for Youth award. Rikki Dickinson is an 8th grader at St. Peter and Paul School and received this award because her determination and hard work have allowed her to overcome adversities.

The dedication demonstrated by Rikki Dickinson 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 Rikki Dickinson 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