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 Apppropriations 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 Ferell, 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 Ferell 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 Ferell 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 academic career to her future accomplishments.

HONORING THE LIFE OF MATTHEW SCHNIREL

## HON. BRIAN HIGGINS

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES Thursday, April 30, 2009

Mr. HIGGINS. Madam Speaker, I rise today to honor the life of Matthew Schnirel, a lifelong member of the Buffalo, NY community. He died tragically when the single engine plane he was riding in crashed just east of Cleveland, OH the afternoon of April 28, 2009. Schnirel was helping Michael Doran, his associate at the Doran and Murphy Law firm and pilot of the plane, with his ongoing fight for the railroad workers of Ohio. The two were on their way back to Buffalo.

Making Matthew's death all the more heart-rending was the fact that the 26 year old was just starting his life and career. He returned from earning an undergraduate degree in history at the University at Albany to graduate from the University at Buffalo Law School in 2008. Matthew passed the Bar Exam in January 2009 when he began work as an attorney at Doran & Murphy. He and his longtime girlfriend, Lauren, recently purchased a home in a Buffalo suburb, where he is missed by parents, brother and two sisters.

Matthew's parents, a salesman and an emergency room nurse, taught him the values of hard work and helping others and he hoped to put those values to use as a civil litigator to help those injured or wronged by the carelessness of others. An avid competitor in nationwide trial competitions Schnirel was described as a "superstar in the making" by Christopher Murphy, a partner at the law firm where he worked. His life and spirit will be remembered by his family and friends for his hard work ethic and contribution to his community.

Madam Speaker, I offer my deepest condolences to Matthew's family, his girlfriend, Lauren, and all those whose lives he touched. Our community grieves the loss of this young and promising life.

# HONORING SONIA LEROIA RUSSELL

### HON. CAROLYN McCARTHY

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Thursday, April 30, 2009

Mrs. McCARTHY of New York. Madam Speaker, I rise in honor of Sonia LeRoia Russell for her contributions to both society and the arts. Through her poetry, Ms. Russell has impacted the lives of many, both locally in New York and throughout our nation. Her recent work commemorating the election of President Obama has been widely cited and read. For these reasons and many others, I believe that Ms. Russell is deserving of recognition.

An esteemed author, poet and publisher, Ms. Russell has enriched the community within which she lives through her sustained contributions to society. Through these numerous contributions, Ms. Russell is proud to both represent and actively participate in the large, influential and diverse African American community in New York and beyond. In addition to

her successful poetic, publishing and writing ventures, Ms. Russell gives back to her community in various other fashions. Formerly, Ms. Russell held the presidency of the first poetry ministry with the Holy Unity Baptist Church located in Queens, NY. In keeping with that trend, Ms. Russell is currently ministering poetry at the Living Water Church in Harlem, NY. Writing and orating for special events, Ms. Russell lends her strong, poetic voice to her community. In addition, Ms. Russell is also a member of the Music & Fine Arts Ministry where she writes and sings songs for the choir. Further, Ms. Russell also writes poetry for important community events, such as weddings and anniversaries. Ms. Russell's recent work commemorating the Presidency of Barack Obama and the African American struggle for civil rights and equality has been well received and further exemplifies her continued efforts at serving her community in lending her important voice to contemporary issues.

Our country, built on the premises of equality, freedom of speech, and a vocal citizenry, needs talented individuals like Ms. Russell in order to fulfill these founding principles. In addition, the arts, in general, play a vital role in our society, enriching our communities and inspiring our youth to confront their future circumstances in creative and innovation ways. For her efforts in both vocalizing the experiences of her community and county and in stimulating the arts, I am thankful to Ms. Russell

The work of Ms. Russell is inspiring, and I am grateful to her for all that she has accomplished. I ask my colleagues to join me in expressing the gratitude of the U.S. Congress for her contributions to society.

The following is the aforementioned poem

The following is the aforementioned poem authored by Ms. Russell entitled "Inauguration Poem for President Barack Obama":

INAUGURATION POEM FOR PRESIDENT BARACK OBAMA

I laid my head down and sleep stole my thoughts

And I drifted like a disembodied soul

I began to see figures moving slowly in my haze

And I heard a familiar refrain remind me of my role

softly—"It's been a long time coming"

So many before me who paved the way to today  $\ensuremath{\mathsf{today}}$ 

Many lives who unknowingly touched mine So many died before their work saw fruition Many who stood on that freedom, faith, line softly—"And I know change is gonna come" "Not in vain," I hear them shouting, "hold on fast."

"It's not for skin that we are striving, but for equal eyes,

Equal tongue, equal ears, equal image, equal time!"

Now there's no more lamenting that we can't rise

softly—"There's been times that I thought I couldn't last for long"

I watched with suspicion many take up the cause

As we were beaten down, lifted up, then

given our cross
I watched behind the fine lines of others sac-

rifice
As we were being defined by the way we handled loss

softly—"But now I think I'm able to carry on"

Frederick Douglass was the first black man to aspire

He was on the ticket as vice President to Victoria Woodhull

Their 1872 Equal Rights Party did not make it to the top

But the ink was spilled and all felt the inevitable pull

softly—"It's been a long time coming"

And the people sang, "Run Jesse run, keep hope alive.

Don't let Dr. Martin Luther King Jr. have died in vain!"

There are spiritually, mentally, and physically scarred folks

Who don't believe this country can look upon them without disdain

softly—"It's been a long time coming"

America watched a people stand tall against oppression

Strong men holding signs reminding doubters "I am a man"

Then time convinced some that this was not the case

Until a new sign was held up that insisted, "Yes we can!"

So as I rose up from my dream and allowed reality to sink in

I saw a man of African, and white American descent Representing all people of America as a spir-

itual, patriot

On the values and principles that this country was meant

softly—"It's been a long time coming"

And I cried as I remembered the ghosts of  $% \left( 1\right) =\left( 1\right) \left( 1\right)$  my dream

Those who believed and had faith that change would occur

Those ghosts spanned the ages of time before Christ

And had more to do with prejudices and fear than mere color

softly-"It's been a long time coming"

Now let us pray that God lights and directs the path

Of the one whom we the people chose to lead us

Let us pray that the ghosts of the past will always remind him

And that Jesus will strengthen his resolve and his purpose

softly—"And I knew change was gonna come"

And it did, yes it did

God bless you and keep you President Barack Obama!

-Sonia "LeRoia" Russell.

INTRODUCTION OF THE "AFGHAN WOMEN EMPOWERMENT ACT OF 2009"

### HON. CAROLYN B. MALONEY

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Thursday, April 30, 2009

Mrs. MALONEY. Madam Speaker, today, along with Representative TAMMY BALDWIN (D—WI), I am reintroducing the "Afghan Women Empowerment Act of 2009." This legislation would authorize \$115 million each year from FY2010 through FY2012 for programs in Afghanistan that benefit women and girls as well as the Afghanistan Independent Human Rights Commission and the Afghan Ministry of Women's Affairs. The funding would be directed toward important needs including medical care, education, vocational training, legal assistance, protection against trafficking, and civil