RICARDO MUNOZ

HON. ED PERLMUTTER

OF COLORADO

IN THE HOUSE OF REPRESENTATIVES

Monday, May 4, 2009

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

The dedication demonstrated by Ricardo Munoz 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 Ricardo Munoz 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.

CREDIT CARDHOLDERS' BILL OF RIGHTS ACT OF 2009

SPEECH OF

HON. JOE BACA

OF CALIFORNIA

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 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. BACA. Mr. Chairman, I rise in support of H.R. 627, the Creditcard Holders' Bill of Rights Act of 2009.

Now more than ever, working families need strong, fair lending and credit laws.

H.R. 627 curbs some of the most abusive and unfair credit card lending practices that trap consumers in an unending, costly debt.

The credit card companies' tricks and traps that are addressed by H.R. 627 have always been unfair, but in this time of growing economic uncertainty for the average family, the financial hardship can be overwhelming.

Companies should not be allowed to randomly hike the interest rate on a consumer's existing balance if they make their payments on time just because of an ''anytime—any reason'' clause in the contract. This practice is un-fair and un-American.

Equal access to credit is a vital step in helping racial and ethnic minority families move out of poverty, into the middle class and be given a real shot at the American dream.

Much like the targeting and discrimination that occurs with home loans, our minority communities are steered toward credit cards with the highest fees and interest rates and most complicated payment terms.

According to the National Council of La Raza, one report showed that 15 percent of African-American and 13 percent of Latino card users have cards with interest rates over 20 percent, compared to only 7 percent of White card users.

More than one-third of Latinos use their credit cards to make ends meet.

As low-income Latinos use credit cards for safet-net purposes, they are more likely to get behind in their bills and become buried in unmanageable debt.

Instead of providing relief or a financial bridge, credit cards with abusive features and practices often create vicious cycles of debt.

The passage of this bill would be a historic victory for consumers of all backgrounds and ethnicities across the country.

I urge my colleagues to support this bill and the long over due consumer protections that it provides.

A TRIBUTE TO MATTHEW POLITE

HON. EDOLPHUS TOWNS

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Monday, May 4, 2009

Mr. TOWNS. Madam Speaker, I rise today in recognition of Matthew Polite, a leader in his community and an inspiration to all of New York.

Matthew Polite was born in 1905 on the Island of St. Helena, off the coast of South Carolina. The only son of a former slave, Matthew understands well how freedom is a cherished gift to be used in the service of your fellow man.

Matthew Polite and his wife, Netha, were wed in 1926. They moved to Savannah, Georgia, where he worked as a baker in Wholesome Bakery. After some years, they moved again to Miami, Florida where he continued as a baker. Matthew and his family moved to New York City in 1954. There he became the Deacon for the Orange Baptist Church in the Bronx, forging a lifelong relationship with the congregation. He served the church community with honor and distinction for many years until his retirement in 1969, when he returned to his hometown in Stavenhagen, South Carolina.

Matthew Polite has since returned to New York City, surrounded by his friends and family, including his four children, nine grandchildren, twenty great grandchildren, fourteen great-great grandchildren, and two great-great-great grandchildren.

Madam Speaker, I would like to recognize Matthew Polite, a shining example of dedication to community service for all of New York.

Madam Speaker, I urge my colleagues to join me in paying tribute to Matthew Polite.

HONORING RANDY SIEFKIN

HON. DENNIS A. CARDOZA

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Monday, May 4, 2009

Mr. CARDOZA. Madam Speaker, I rise today to honor Randy Siefkin, a long time political icon of Modesto, California. Randy has spent a majority of his days as a Professor of Political Science at Modesto Junior College, but behind the scenes he has proven effective in getting countless candidates elected to local office.

Randy Siefkin's first hint at political interest may have been in 1952, when at age 10 he helped arrange an ice cream hour for Dwight D. Eisenhower. He furthered his hunger for politics by working on campaigns for Nixon and Rockefeller—and eventually made a career by steadfastly serving as Professor of Political Science at Modesto junior College from 1970 to 2001. From that day in 1952 right up to this very hour, Randy is actively collecting political buttons from every corner of the earth.

Thirty one years of educating students left little time for much else, but somehow Randy managed to devote himself to a number of community groups and civic organizations. Ranging from serving on the Board for the Muir Trail Girl Scouts to directing the Modesto Film Society to participating with North Modesto Rotary, Randy has shown a genuine devotion to his community.

Politics and civic duties have not only been a passion for Randy, but his family is equally devoted to giving back as well. Randy Siefkin is married to Stanislaus County Superior Court Judge Susan J. Siefkin and they have two children—Nelson, a Cultural Resources Specialist for the National Park Service, and Kristen, a Public Relations professional.

Madam Speaker, it is an absolute honor to share a little bit about Randy Siefkin and to thank him for his selfless devotion to his family, his community, and his country.

JOEY MEYER

HON. ED PERLMUTTER

OF COLORADO

IN THE HOUSE OF REPRESENTATIVES

Monday, May 4, 2009

Mr. PERLMUTTER. Madam Speaker, I rise today to recognize and applaud Joey Meyer who has received the Arvada Wheat Ridge Service Ambassadors for Youth award. Joey Meyer is an 8th grader at North Arvada Middle School and received this award because his determination and hard work have allowed him to overcome adversities.

The dedication demonstrated by Joey Meyer 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 Joey Meyer 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.

MEDIA EXAGGERATE PRESIDENT'S APPROVAL NUMBERS

HON. LAMAR SMITH

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

Monday, May 4, 2009

Mr. SMITH of Texas. Madam Speaker, in their stories assessing President Obama's first 100 days in office, the national media have been quick to tout the President's supposedly high approval rating.

But the facts are otherwise.