CREDIT CARDHOLDERS' BILL OF RIGHTS

(Mr. MITCHELL asked and was given permission to address the House for 1 minute.)

Mr. MITCHELL. Mr. Speaker, I rise today in support of H.R. 627, the Credit Cardholders' Bill of Rights. The Senate approved this yesterday by an overwhelmingly bipartisan vote. I urge my colleagues to give final approval to this bill today and send it to the President for signature.

Consumers shouldn't have to subject themselves to hidden costs and ''gotcha'' games in order to have access to credit cards. Today's legislation will put an end to some of the most offensive practices. The bill will stop retroactive rate hikes on existing balances. It will also require lenders to credit payments made on the day that they were due as on time.

You wouldn't think that you would have to pass a law to say that payments made on the day that they are due should be credited as on time. But, sadly, that is how bad things have gotten.

The fine print in today's credit card agreements has gotten so complicated and so full of traps, you almost need a lawyer to find all the fees.

This bill won't stop everything, but it is an important step forward. I therefore urge final passage today of the Credit Cardholders' Bill of Rights.

CAP-AND-TRADE BILL

(Mr. POSEY asked and was given permission to address the House for 1 minute.)

Mr. POSEY. Soon we will be asked to vote on a cap-and-trade bill. Here's what I know about it. In the President's budget, it showed new revenue of $646 billion from cap-and-trade. The cap-and-trade plan has been estimated to cost American families as much as $3,000 each per year. The price of everything will go up, from electric bills to gasoline—even food. The availability of jobs will go down, as energy costs force more jobs overseas. And, it won't reduce emissions one iota. It didn't in Europe, and it won't here.

It is simply a moneymaker. Another method of fleecing taxpayers. No less energy will be used. Everyone will just pay more for the energy they do use. It's like paying someone else to go on a diet for you.

I'm convinced when the citizens of this great country find out what has been done to them by cap-and-trade, they will be outraged. No one can say that Congress was never told.

INVITATION TO GEORGE WILL

(Mr. BLUMENAUER asked and was given permission to address the House for 1 minute.)

Mr. BLUMENAUER. George Will's recent rant attacking Secretary of the Transportation Ray LaHood and my hometown, Portland Oregon, tells more about him than Secretary LaHood.

As Will glides into his seventies, he has lost track of more than just the facts, although it's staggering that he was off by a factor of 400 times about where biking already is in America, and 8000 times where Portland is with the ratio of cycling.

But this is not about bikes and street cars, or even livability. A younger, principled George Will would have understood why young people, even without jobs, are moving to Portland. It's a rich community with more choices at lower costs. It's about choices that enhance the quality of life.

I invite Mr. Will to bring his bow tie to Portland and debate me on the ground. See why a younger George Will, who may have been put off by all the Democrats and moderate Republicans, could still have admired the freedom that a high quality of life provides.

THE HEALTH BENEFITS TAX

(Mr. POE of Texas asked and was given permission to address the House for 1 minute.)

Mr. POE of Texas. Mr. Speaker, some taxacrats in D.C. are thinking about taxing health care benefits on people who try to take care of themselves. They want to figure out how to get benefits to people who don't have them. Their solution: Make people who have benefits pay income tax on the value of their health plan.

That tax money would come directly out of their pocket. But it will make health care insurance too expensive for a lot of folks, so they will cancel their insurance and then let the government take care of them on this new nationalized health care plan.

When you wish to solve a problem, it's probably a better idea to come up with something that doesn't make the problem worse. It reminds me of the statement, ''If you think the problems government creates are bad, just wait until you see government solutions.''

The notion to tax health care benefits punishes people who have planned their lives and their careers with the philosophy that they will be responsible for their own health care and not live off the government.

However, to fund the new French health care system, the administration is proposing to tax people who take care of themselves, so there is money for people who can't or won't take care of themselves. There's something wrong with this picture.

And that's just the way it is.

CREDIT CARDHOLDERS' BILL OF RIGHTS

(Mr. SIRES asked and was given permission to address the House for 1 minute.)

Mr. SIRES. Mr. Speaker, now is the time to stand up for American consumers. Too many families and hard-working Americans are struggling through this difficult economic recession. Credit card companies that charge unwarranted and unanticipated fees have been hitting Americans hard during our economic hardship. Despite massive government intervention to encourage lending, many credit card companies are still cutting back on credit, imposing new fees and raising rates—even for those who pay on time and never go over the limit. This is unacceptable.

In passing the Credit Cardholders' Bill of Rights, we will even the playing field by providing critical protections against these unfair, yet all too common, credit card practices. This bill will also provide tough new regulations on credit and companies in order to protect consumers from excessive fees, enormous interest rates, and unfair agreements.

Ending abusive credit card practices that continue to drive America deeper and deeper into debt is a critical element in our economic recovery.

RELEASE OF UYGHUR DETAINEES

(Mr. WOLF asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. WOLF. Mr. Speaker, this morning, the Financial Times reported that Attorney General Eric Holder's Guantanamo Bay task force has recommended that the President release at least two Uyghur detainees into the U.S.

This planned release comes in spite of ardent objection from the FBI and the Department of Homeland Security, who were overruled by Eric Holder and the White House.

These Uyghur detainees are members of the U.S. and the U.N.-listed terrorist group, the Eastern Turkistan Islamic Movement, whose leader, Abdul Haq, was listed as a terrorist by Obama's Treasury Department.

For Eric Holder to do this against the better judgment of the FBI and the Department of Homeland Security, and despite Senate Democratic Majority Leader HARRY REID's statement yesterday that this Congress won't tolerate their release, is unacceptable.

It flies in the face of the bipartisan congressional opposition to the release of trained terrorists into the United States, including Republican and Democratic leadership in the House and the Senate. To do so in spite of what is taking place, passing in the House, soon in the Senate, would be unacceptable.

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RECONSIDERING TAXPAYER SUPPORT FOR THE AUTO COMPANIES

(Mr. DEFAZIO asked and was given permission to address the House for 1 minute.)