

fees also tend to fall disproportionately on minority and low-income consumers by making them pay higher prices.

Another issue the bill addresses is the underrepresentation of minorities and women in the financial services industry. The bill requires each of the federal financial services regulatory entities to establish Offices of Minority and Women Inclusion. These Offices will facilitate the participation of minority and women-owned business in nontraditional types of financial activities, something long overdue. In addition, the bill requires expanded efforts to recruit and to retain minority and women financial services professionals, traditionally excluded from the upper ranks of management in most of the federal financial services regulatory entities.

The bill preserves the role of community banks, recognized for their positive lending habits to small business and other major community stakeholders. These banks can always be counted on to lend for nontraditional purposes, while maintaining flexible lending standards based on risk assessment as it relates to a person's background and ties to the community. Many of these banks continued to lend during the liquidity crises, making it possible for small businesses to make payroll and for people to continue to pay their mortgages. Community banks remain pillars of strong communities and neighborhoods throughout this Nation, and this bill acknowledges their important role in the economy.

Further, the bill brings much needed sanity to the derivatives markets by requiring more rigorous standards related to over-the-counter derivatives; provides new rules related to transparency and accountability and our nation's credit agencies; institutes new mechanisms to avoid bank bailouts of financial firms that threaten the economy; and reforms the Federal Reserve by requiring greater oversight and transparency in its transactions.

Mr. Speaker, this Act is of extreme importance to the consumer, the investor, to the average American, and to the Nation's economy as a whole. It is time to end the Wall Street "joy ride" and give the American people the protections and information they need to be better informed consumers and investors in this highly technologically driven economy. The way the average consumer, borrower, and home-owner have been targeted by many of our Nation's financial institutions and lenders makes this legislation all the more important. These practices must end. H.R. 4172 will stop many of them. For these reasons, I urge my Colleagues to make the changes in our laws to protect the American people and to help strengthen the U.S. financial system.

IN HONOR OF AN AMERICAN HERO

### HON. VIRGINIA FOXX

OF NORTH CAROLINA

IN THE HOUSE OF REPRESENTATIVES

Thursday, July 1, 2010

Ms. FOXX. Madam Speaker, I rise today in honor of a great American hero, Ssgt Jeremy Austin of Statesville, North Carolina. Jeremy is a Marine who lost both his legs in an IED explosion in Afghanistan on April 11, 2009. Like many of our men who have given so much for our country, Jeremy is a work of art. His courage, his faith, and his strength of character

are golden examples to us all. He and his wife Chrissy are a credit to our Nation and to the United States Marine Corps. Jeremy and the many fathers and mothers like him who were injured in the line of duty have set an example for our Nation's sons and daughters that will help carry them through life, and make our country a much better place. I ask that this poem, penned in honor of Jeremy and his family by Albert Carey Caswell, be placed in the RECORD.

"I WANT"

(In Honor of an American Hero, SSgt Jeremy Austin, the United States Marines 2nd Force Recon CO)

I want to be!

Just, like my Father . . . my Daddy . . .

A United States Marine!

One of the greatest things, this country has ever seen!

I want, to grow up to be strong and tall!

With hearts of courage full, ready to answer our Nation's call!

To go where Angels, so fear to tread!

Who with tears in eyes, for my beloved brothers who have bled . . .

Someone, who stands for something!

For Honor, Faith, Courage, and Grace!

Who brings tears, to even our Lord's face . . .

To Teach people! To Reach People!

To All Hearts, To So Beseech People!

All in what, his fine life has said!

Who all in his lifetime, has never followed . . . but led!

Who Could give up his two fine legs . . . Who will not moan, will not beg!

And come back home, And rebuild with his courage all over again!

If only, I could be half the Man!

But, now I Know . . . I know I Can!

Because, inside of me . . . beats, his my fine Father's heart!

For part of him, is now of me . . . The best part!

For I am of his blood, and I have his heart! For I am so blessed, because my Father is one of America's best!

Superman and Batman, are not real!

But, my Daddy . . . He's an American Hero,

The Real Deal!

And my Mommy is, for all she's been through!

Yes, I want! I Want To Be!

Just like Father, Just My Daddy!

A Freedom Fighter, A United States Marine

ON THE OCCASION OF THE 75TH BIRTHDAY OF HIS HOLINESS THE DALAI LAMA

### HON. JANICE D. SCHAKOWSKY

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

Thursday, July 1, 2010

Ms. SCHAKOWSKY. Madam Speaker, I rise today to honor His Holiness the 14th Dalai Lama. Next week, on July 6, His Holiness will celebrate his 75th birthday, an occasion that will be marked by Tibetans and Tibet supporters across the world.

The Dalai Lama was born as Lhamo Dhondup on July 6, 1935, to a farming family in village in northeastern Tibet. At the age of 2, he was recognized as the reincarnation of the 13th Dalai Lama, the manifestation of the Bodhisattva of Compassion. He was later taken to Lhasa to be enthroned as the spiritual and temporal leader of the Tibetan people.

Throughout his life, His Holiness has championed nonviolence and peaceful means for

resolving conflicts around the world. He has advocated compassion, respect for human dignity, tolerance, and understanding between the world's great faiths, and dialogues between religious leaders and scientists. For these lifelong commitments, he has been awarded the Nobel Peace Prize, the Congressional Gold Medal, and many other honors.

Fifty one-years ago, the Dalai Lama was forced into exile. From that moment he has worked tirelessly to achieve a solution for Tibet and to relieve the ongoing suffering of his people. The Dalai Lama has been courageous and patient in pursuing his "Middle Way Approach" of a peacefully negotiated resolution to the Tibet issue with China. Tibetans in Tibet continue to risk their lives in calling for the return of the Dalai Lama to his homeland.

The U.S. Congress has been resolute in its support for the Dalai Lama and his pursuit of freedom, democracy and human rights for Tibetans and others around the world. I had the great personal pleasure of meeting His Holiness during his visit to the United States Capitol in October 2009. I look forward to Congress giving him another warm welcome on his next visit to Washington.

Madam Speaker, I urge my colleagues to join me in recognizing the 75th birthday of the Dalai Lama and offering our continued appreciation of his life's work of promoting compassion, peace and human rights for all.

GARRETT HULL

### HON. SAM GRAVES

OF MISSOURI

IN THE HOUSE OF REPRESENTATIVES

Thursday, July 1, 2010

Mr. GRAVES of Missouri. Madam Speaker, I proudly pause to recognize Garrett Hull. Garrett is a very special young man who has exemplified the finest qualities of citizenship and leadership by taking an active part in the Civil Air Patrol and earning the most prestigious General Billy Mitchell Award.

Garrett has been very active with his patrol, participating in many activities. Over the many years Garrett has been involved with the patrol, he has not only earned numerous decorations, but also the respect of his family, peers, and community. Most notably, Garrett has earned the rank of First Sergeant and attended the Specialized Undergraduate Pilot Training Familiarization Course at Columbus Air Force Base in Mississippi. Garrett has also contributed to his community by commanding his unit's color guard.

Madam Speaker, I proudly ask you to join me in commending Garrett Hull for his accomplishments with the Civil Air Patrol and for his efforts put forth in achieving the highest distinction of the Mitchell Award.

IN HONOR OF RICHARD GARZA

### HON. SAM FARR

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, July 1, 2010

Mr. FARR. Madam Speaker, I rise today to honor a public servant who has spent the past 36 years serving our troops and veterans. Richard Garza, Director of Monterey County