

seven-member panel created by Congress to review sexual misconduct allegations at the U.S. Air Force Academy. The panel's findings detailed much that we already knew including a failure of leadership and command and a lack of support for the victim. I strongly believe that we owe much of the progress we are now making on this issue to the efforts made by Tillie Fowler during the past ten years.

Tillie is survived by her husband Buck and her two daughters Tillie and Elizabeth. I join with my colleagues in expressing my deepest condolences. Tillie will certainly be missed.

HONORING THE CONTRIBUTIONS
OF LAREDO INDEPENDENT
SCHOOL DISTRICT BOARD MEM-
BER JOHN PETER MONTALVO

HON. HENRY CUELLAR

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

Wednesday, March 9, 2005

Mr. CUELLAR. Mr. Speaker, I rise to recognize Laredo Independent School District Board Member John Peter Montalvo for a lifetime of distinguished public service.

Mr. Montalvo was elected to the Laredo Independent School District Board of Trustees in May 2000. He is a retired employee of the U.S. Postal Service and former City of Laredo council member. He has contributed much of his time and efforts toward social causes.

He has worked with numerous capital improvement projects which included housing rehabilitation, street paving and recreational parks. He also has initiated many health-related programs for low income citizens of his district.

As the school board representative for District 3 he serves the parents and children of Bruni, Tarver, and J.C. Martin Elementary school, but believes in serving the community as a whole to give the children the best opportunities possible. Montalvo is an inspiration to all in his community, through his lifetime service to education and the children of Laredo.

Mr. Speaker, I am proud to have had this opportunity to recognize the dedication of Laredo Independent School District Board Member John Peter Montalvo, and I thank you for this time.

SUPPORTING THE DESIGNATION
OF A YEAR OF LANGUAGES

SPEECH OF

HON. SHEILA JACKSON-LEE

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

Tuesday, March 8, 2005

Ms. JACKSON-LEE of Texas. Mr. Speaker, I am pleased to be a supporter of H. Res. 122, a bill brought before the House of Representatives by my colleague Rush Holt. 2005 is The Year of Languages, which is a nationwide initiative to raise the American public's awareness regarding the importance of learning languages.

The goals of the Year of Languages initiative are simple. We want to expand the public's understanding of the role played by languages in all aspects of people's lives, in society and in the future of human and inter-

national relations. This is also an opportunity to promote the importance of language learning and language proficiency, urging every American to commit to learning other languages.

By focusing on such goals, we will build awareness of the diversity of languages that now play an integral part of everyday life in our country. Ultimately, this can promote the formation of a national task force to study and strengthen national policy on language learning and teaching and to make recommendations to strengthen U.S. policy.

The Year of Languages is being marked by events at the national, regional and local levels. American Council on the Teaching of Foreign Languages (ACTFL) has organized a national media campaign and educational and promotional materials designed to boost interest among learners of all ages, including public service announcements for television, radio, and print media.

Thank you, Merci, Gracias, Danka and Todah.

HONORING THE 175TH ANNIVERSARY
OF THE WOODBURY
CHURCH OF CHRIST

HON. BART GORDON

OF TENNESSEE

IN THE HOUSE OF REPRESENTATIVES

Wednesday, March 9, 2005

Mr. GORDON. Mr. Speaker, I rise today to recognize the 175th year of existence of the Woodbury Church of Christ. The Middle Tennessee congregation will celebrate the church's 175th anniversary during festivities slated for March 13-16.

The Woodbury Church of Christ began in 1830 when Tolbert Fanning baptized Elizabeth Gowan, wife of Dr. W.D. Gowan, in the Stones River. In 1836, William West donated the property upon which the first church was erected in 1842. A new building was built on the same site in 1889. It still stands today.

In 1868, the Woodbury Church of Christ reported 100 members. Today, the Church has 850 members. Minister Herb Alsup has served the Church for more than 27 years. He is helped by Junior Associate Minister Al Bugg Jr.; Missions Outreach Minister Howard Swann; Youth Minister Tim Knox; elders Lannie Burger, Clayton Glenn and Ray LeFevers; and deacons Mark Bailey, Mike Bailey, Dale Bush, Mike Corley, Mark Elkins, Bob Fuller, Jimmy Merryman, Boyd Pitts, Jeff Reed and Greg Rogers.

The Woodbury Church of Christ helps the community's needy through its outreach center, which provides clothing and food, and other benevolent work. The congregation's mission program is very active, having started three churches in the past five years. The new churches are Bright Angel Church of Christ in Las Vegas, Nevada; Emerald Beach Church of Christ in Panama City Beach, Florida; and Cleveland Church of Christ in Cleveland, Georgia. The Woodbury Church of Christ also supports churches and ministers in 10 foreign countries and nine other cities in the United States.

Woodbury is a better place because of the work of the Woodbury Church of Christ and its congregation. I am sure the church will continue to make a positive difference in the com-

munity for the next 175 years, and I congratulate the congregation and Minister Herb Alsup for all the good work they have done.

COLLEGE STUDENT CREDIT CARD
PROTECTION ACT

HON. LOUISE McINTOSH SLAUGHTER

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Wednesday, March 9, 2005

Ms. SLAUGHTER. Mr. Speaker, while we prepare to debate in the next few weeks a bill that will make it more difficult for personal bankruptcy filers to escape their debts, I rise today to speak about young people in this regard. We have seen a 50 percent rise in bankruptcy filings in the past 10 years among young people.

I am reintroducing legislation today to address the growing problem of rising credit card debt among college students in the United States, a leading cause of bankruptcies filings among young people.

In 2001, Nellie Mae conducted a study that found college students, on average are graduating with six credit cards in their wallets. In 2001, their credit card debt average was \$2,327, and graduating seniors had a combined college loan and credit debt of \$20,402 each.

Semester after semester, students open their mail boxes to find envelopes notifying them that they are preapproved for credit cards. When they check their e-mail, there are more credit card offers. When they answer the phone in their dorm room, there are more offers.

Credit card companies pay college students generously to stand outside dining halls, dorms, and academic buildings and encourage their fellow students to apply for credits cards. With each completed application, the student applicant receives free gifts, from t-shirts to indoor basketball hoops, and the credit card company receives another interest paying customer. Walk on a college campus from move-in day on, and getting inundated with credit card applications is unavoidable.

I have heard personal stories from my district about college students overwhelmed by credit card debt. One junior in college has amassed a whopping \$14,000 of credit card debt. And Victoria's Secret still gave her a credit card with a \$2500 limit.

One of my staffers was approved for a credit card when she was in college after misspelling her name on the application, giving an incorrect address, wrong phone number, and wrong social security number. Clearly, credit card companies are not paying attention to whom they are giving credit cards, much less if the applicants can afford to pay the balance. This must stop!

College graduation should be a time of excitement and new beginnings; a time when students can watch the skills they have learned in college manifest into successful careers and happy lives.

Instead of endless possibilities, students are burdened with endless debt. Studies show that over half of college students feel burdened by debt when they graduate. According to the Federal Trade Commission, by the time college students graduate, one in eight will have charged their way to more than \$7,000 of credit card debt. Studies also show that the