

likelihood of homeownership decreases as student debt increases. It is heartbreaking to me that young college students could jeopardize the possibilities of their future due to easy access to lines of credit that are not based on any income or creditworthiness requirements.

Why are we making it so easy for our young people to amass such outrageous amounts of debt that can only lead to personal ruin?

That is why I, along with Representative DUNCAN, my friend from Tennessee, have re-introduced the College Student Credit Card Protection Act. The bill will take important steps toward reducing, and eliminating, credit card debts to college students by requiring credit card companies to determine whether a student applicant has the financial means to pay off a credit card balance before they are approved. It would restrict the credit limit to minimum balances if the student has no independent income, and require parental approval for credit limit increases in the event that a parent cosigns the account.

Mr. Speaker, I thank you for this opportunity to address this critical issue facing our young people, and I urge this House to consider and pass this bill quickly.

Mr. Speaker, it is time to stem this problem, because the policy implications of thousands of young people filing bankruptcy are dire.

HAITI'S HEALTH NEEDS/NEW
PARTNERSHIP FOR HAITI ACT

HON. BARBARA LEE

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, March 9, 2005

Ms. LEE. Mr. Speaker, Haiti not only needs immediate democracy but it also needs an immediate health intervention.

Today in Haiti less than 45 percent of Haitians have access to safe water and access to sanitation.

Seventy-six percent of Haiti's children under the age of five are underweight, or suffer from stunted growth and 63 percent of Haitians are undernourished.

Eighty percent of the population lives in abject poverty and the unemployment rate is estimated to be nearly 90 percent.

Ninety percent of all HIV/AIDS cases in the Caribbean.

As we combat global HIV/AIDS, malaria and tuberculosis, maternal and child mortality, and many other life threatening diseases, we must address the long-term effect of dilapidated physical and health infrastructure and abject poverty throughout the world, including in Haiti.

If the United States believes in helping families across the globe be healthy, happy and free—then now is the time to step up in our own backyard and support a comprehensive health approach to positively impact our neighbors in Haiti.

One way of attacking the varied diseases that leave thousands devastated in Haiti is working with a democratic Haitian government to rebuild the health infrastructure.

I recently introduced the New Partnership for Haiti Act of 2005, or H.R. 945 would offer a comprehensive plan for future engagement between the U.S. and Haitian Government.

This legislation partners Haitians and Americans together to produce environmentally sound strategies for rebuilding Haiti.

Its major provisions are aimed at developing basic sanitation, water, and other health infrastructures in Haiti.

The New Partnership for Haiti Act would bring the U.S. Army Corp of Engineers to train and educate Haitians on how to rebuild, pave, and maintain roads to provide access to rural and urban areas to health clinics. It will commission environmental impact studies for these projects, focusing on long term, environmentally sound solutions—not short term remedies.

Haiti needs assistance in addressing its long-term health infrastructure development.

The most basic of these needed development challenges is water. How can Haiti begin to combat its enormous health problems without basic clean and safe water?

Well Mr. Speaker, Haiti's water quality is life-threatening. In a study released in May of 2003, Haiti ranked last in the world for water quality.

The New Partnership for Haiti Act will provide funds and expertise through USAID to partner with Haiti on rebuilding of sanitation, water purification projects, and education for Haitians on how to maintain these systems themselves in the future.

This bill will help Haitians build and maintain safer, quality sewage systems and safe water delivery for both urban and rural communities.

The New Partnership for Haiti Act will start a pilot program for American Health Professionals and also Engineers who are interested in going to Haiti and helping with the development process.

It is my hope that a transfer of knowledge from U.S. professionals in the fields of health and engineering to Haitians will ensure long term development and guarantee the success of the programs similar to the success of the Global Fund and other international initiatives.

By widening the knowledge base of non-governmental organizations and professionals in Haiti, the U.S. will take advantage of a unique opportunity and obligation towards Haiti's future.

We worked together to get the humanitarian loans, which had been held up by the Inter-American Development Bank officially released on May 9, 2003.

We will continue to push for the full release of these loans and the potential for future humanitarian grants through the IDB.

I also believe we must move forward on establishing a health infrastructure for efficient delivery of these health and social sector funds.

Haiti has numerous health and social issues that are difficult to approach because of the undemocratically, installed Interim Government of Haiti; however, we must be forward thinking and prepare for Haiti's democratic future.

Preparing now will open the doors to safe, healthy clinics, reducing child and maternal mortality, combating HIV/AIDS with drugs and comprehensive treatment and nationwide sewage, sanitation, and clean water.

TRIBUTE TO BISHOP ROBERT J.
CARLSON

HON. DAVE CAMP

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

Wednesday, March 9, 2005

Mr. CAMP. Mr. Speaker, I rise today to pay tribute to The Most Reverend Robert J. Carl-

son on his installation as the fifth bishop of the Diocese of Saginaw.

During this penitential and traditionally solemn season of Lent, this is by contrast a day of celebration and reason to give thanks for God's many blessings.

We are thankful that the Holy Father, Pope John Paul II, led Bishop Carlson to Saginaw, and we are grateful to Bishop Carlson for saying yes to that call.

God has chosen Bishop Carlson to come to Saginaw. By giving us a new bishop, God has revealed a powerful sign that we are not alone in this journey. As we prepare for the Easter celebration, we pray that God will act through Bishop Carlson to change our hearts and help us to be more faithful servants.

Bishop Carlson has been a strong advocate for the underserved. We are called to serve the poor and defend the weak from the strong. In that respect, I also appreciate Bishop Carlson's strong support for life, from the beginning until its natural end. We hope that Bishop Carlson's example of faith in God will inspire not just Catholics but people of all faiths and even non-religious backgrounds to seek the Truth.

As the members of the community of believers in Saginaw, we offer our prayers and congratulations to Bishop Carlson as he starts his ministry in mid-Michigan.

For the many Catholics I represent in Michigan's Fourth Congressional District, may God lead and guide you and the Saginaw Diocese to do His will.

HONORING DOCTOR DENNIS W.
ROWE FOR RECEIVING THE
BLACK ENGINEER OF THE YEAR
AWARD FOR PROFESSIONAL
ACHIEVEMENT

HON. TOM DAVIS

OF VIRGINIA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, March 9, 2005

Mr. TOM DAVIS of Virginia. Mr. Speaker, I rise today to honor Dr. Dennis W. Rowe for receiving the Black Engineer of the Year Award for professional achievement.

Dr. Rowe has mentored many children through the Reach For Tomorrow, Inc. (RFT) program. In 2000, Dr. Rowe took initiative to establish the RFT program in Prince William County, Virginia. Since the program's inception, he has worked diligently with county officials in order to obtain necessary funding for their efforts.

Through the RFT program, Dr. Rowe enables students to realize the practical applications of the subjects they are learning as well as the impact of scholastic achievement. Students spend a week in the summer focusing on career exploration, which includes time at college campuses where students are given "hands on" experiences in the areas of science and engineering.

Dr. Rowe encourages students to improve in three specific areas: attitude, achievement and attendance. As a result of their RFT experience, most students show a significant shift in their attitudes toward education. Dr. Rowe also encourages students to develop a resume during their high school years which highlights their participation in extracurricular activities. In addition, he encourages students to give back to their surrounding community.