

Island by distributing a newsletter to elected officials and by collecting and distributing non-perishable food items to a local agency of their choice. The students have chosen St. Vincent de Paul's Emergency Food Center to be the beneficiary of this year's donations.

Already, the students of Cranston High School West have far exceeded the goals they initially set. Originally planning to collect an impressive 2,260 items for donation, the students worked together to collect an astounding 3,163 non-perishable food items throughout the course of their first food drive in December. The students are currently working on a second drive set to take place in April. They hope to surpass their previous record during this spring's drive.

The non-perishables that the students have delivered to St. Vincent de Paul are crucial to the fight against hunger in Rhode Island. Many of our local shelters and food centers find themselves continually dependent upon the goodwill of students like those at Cranston High School West to be able to provide for those in need. The contributions by this very generous group of students will certainly put St. Vincent de Paul in a position to meet the needs of those less fortunate in the community.

I am thrilled and honored to recognize these individuals today. It is through the efforts of students like those at Cranston High School West that we not only fight the current hunger epidemic, but provide hope for the future as well. The students at Cranston High School West have nobly taken on a serious problem in their community and are facing it head on. I am confident that these students will serve as an inspiration for other Rhode Island young people and that leaves me optimistic about the future fight against hunger.

Thank you, Mr. Speaker, and I hope our colleagues will join me in commending the Student Council of Cranston High School West.

PEACE CORPS: A MODEL FOR  
HOPE

**HON. JAMES A. LEACH**

OF IOWA

IN THE HOUSE OF REPRESENTATIVES

*Thursday, March 10, 2005*

Mr. LEACH. Mr. Speaker, I would like to take a moment to recognize that last week was National Peace Corps Week and to applaud the thousands of Americans who have represented the U.S. since 1961 in the Peace Corps in 138 countries. Emblematic of the idealism of America are the 15 volunteers from my district in Southeast Iowa who are currently serving on four continents, in desert villages, mountain towns and city centers from Ukraine to Panama and Morocco.

A Peace Corps volunteer is charged with three missions: the first is to help the people of host countries in meeting their need for trained professionals; the second is to help promote understanding of America around the world; and the third is to help expand American understanding of other peoples and countries.

Thus, the job of the Peace Corps volunteer is not over when their assignment is completed. Volunteers maintain a duty to share their grasp of the people, the language and the culture of the countries in which they served.

Not long ago, in a speech at Yale University, the first Peace Corps Director, Sargent Shriver, declared that he wanted to add a fourth goal: to "bind all human beings together in a common cause to assure peace and survival for all"

No mission is more altruistic; nor more consequential. Geopolitical realists might consider such majesty of purpose to be naive. Actually, there is no rational alternative in a world where history has known few generations unaffected by the strife of war; where the creation of weapons of mass destruction has increased the vulnerability of the human race. As Einstein noted, splitting the atom has changed everything except our way of thinking. It is the capacity to think that, at its best, characterizes mankind, but, at its least impressive, has yet to be harnessed in such a way as to give confidence that modern man can live with modern technology.

In this context of concern for the common fate of all mankind, the Peace Corps stands out as the singular institution in American society that provides a model for hope and a cause for optimism.

INTRODUCING THE MEDICAL BILLS  
INTEREST RATE RELIEF ACT OF  
2005

**HON. ALCEE L. HASTINGS**

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

*Thursday, March 10, 2005*

Mr. HASTINGS of Florida. Mr. Speaker, I rise today to introduce the Medical Bills Interest Rate Relief Act, a bill to protect Americans from going bankrupt due to high medical costs. Many families and individuals are forced deep into debt by the combination of large medical bills and excessively high interest rates.

The Journal Health Affairs recently reported that over two million people are financially ruined by health care costs every year, and these debtors are 42 percent more likely than other debtors to experience lapses in coverage. In fact, many of those bankrupted are middle class and have insurance, and so do not qualify for additional assistance.

A constituent of mine from Margate, Florida was faced with just this situation. He was unable to fully meet the repayment schedule demanded by the hospital. Because he had insurance, he was also unable to qualify for further assistance. The hospital reported him to his credit bureau, which then raised his interest rate to an astronomical level, pushing his financial stability to the very edge of bankruptcy.

My constituent is currently selling his home in order to avoid bankruptcy. This is simply unfair. My constituent did not overspend on luxury gifts, buy a fancy car, or take extended vacations. Instead, his family was slammed by an unpredictable and unpreventable medical catastrophe that was no fault of their own. There should be a level of protection for them and the millions of other Americans who struggle to make ends meet.

Mr. Speaker, credit card issuers tie interest rates to the timely repayment of debt. But many Americans, such as my constituent, are faced with sudden, extremely high medical expenses that simply cannot be repaid within the

same constraints as ordinary expenses. Thus, their credit card interest rates may rise dramatically, resulting in an even more burdensome financial situation.

My legislation alleviates this problem by requiring credit card companies to maintain the lowest interest rates possible for persons repaying medical care costs, based on the customers' previous credit rating prior to incurring those costs. My bill further protects patients and families by prohibiting hospitals from reporting for 5 years patients who cannot meet the mandated repayment schedule, provided that those patients demonstrate good faith by maintaining a repayment of 20 percent of their medical expenses. This ensures that patients receive some level of protection from imminent financial disaster while hospitals are also assured of recovering debt.

The extraordinarily high cost of medical care is an enormous burden on American families. Unfortunately, many medical expenses are unforeseen, and the expenses associated with emergency catastrophic care can literally destroy a family's finances. Our constituents should never have to choose between the health and life of a loved one and the financial constraints of medical care.

I urge my colleagues to support this bill to protect all Americans from the crushing burden of medical costs.

HONORING THE EXCEPTIONAL  
COURAGE OF BEN MOYER

**HON. HENRY CUELLAR**

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

*Thursday, March 10, 2005*

Mr. CUELLAR. Mr. Speaker, I rise today to honor an incredible citizen of the 28th district of Texas. Ben Moyer of Seguin, Texas demonstrated exceptional courage when he saved a man's life last June.

Ben Moyer a senior at Seguin High School in Seguin, TX, has been swimming for most of his life. Last summer while he was working at the local water park Schlitterbahn of Texas, Ben jumped into a dangerous section of the Comal River and pulled a man to safety.

Ben did not even notice the injury he had sustained when his foot was caught in some rocks; he simply pulled it free and continued with his mission. It was not until after he pulled the man to safety that he realized that he had broken his own leg in this heroic deed.

Ben was aware of the dangers that would come with being a deep water lifeguard, but credited his Boy Scout life guarding classes and Schlitterbahn training classes with enabling him with the skills necessary for this rescue.

This notable act of courage demonstrates Ben's desire to help others, which will come in handy for Ben's aspirations to enter the Naval Academy in Annapolis after graduation. And to eventually reach his goal of flying helicopters.

Mr. Speaker, I am glad I had this opportunity to recognize the act of bravery and termination of Ben Moyer.