

types of high-cost lenders, including for example, finance companies, title lenders and small loan companies.

These legislative provisions will give military personnel new warning disclosures and special protections against abusive collection practices and other improper lending practices by unethical lenders like Pioneer Financial that target vulnerable service members and charge unreasonably high rates and fees and sell them grossly overpriced credit insurance and who then refinance these predatory loans within the first 12 months if possible to generate more unjustifiable fees for the lender.

Mr. Speaker, I commend Mr. Davis of Kentucky and other colleagues who took the lead in developing this legislation, and am proud to lend my support as it will help ensure our Armed Forces personnel will have essential new safeguards to stop abuses that Pioneer and some other unscrupulous high-cost lenders have engaged in.

THOUGHTS ON LEADERSHIP AND AFRICAN DEVELOPMENT

HON. CHARLES B. RANGEL

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Tuesday, July 12, 2005

Mr. RANGEL. Mr. Speaker, the plight of Africa has been the focus of much public discourse in recent months. The G-8 made commendable progress on the issue of African development in its Summit, but there is still much to be done. On a recent trip to the United States, Nelson Mandela visited the Riverside Church in New York City to thank the American people for their support in helping South Africa overcome apartheid, but also to remind us that Africa still faced enormous challenges.

The Riverside Church where Mr. Mandela spoke has long been a leader within America's faith community in bringing attention to various issues of social justice, even when the cause was not popular. The Church was a major center of activism during the antiapartheid movement, and had hosted Mr. Mandela on his first visit to the United States after being released from prison in 1990.

While Mr. Mandela won his fight against Apartheid in South Africa, he is still waging a battle against the many problems that face the African continent. The beginning of the 21st century sees an Africa affected by widespread poverty, the HIV/AIDS crisis, and crippling levels of debt. Mr. Mandela, through his Mandela Foundation, is fighting to address these critical issues.

On that note, I submit for the RECORD a piece from the July 5th edition of the *CaribNews*. The piece is by Harry Belafonte, the internationally known entertainer and activist, and was used to introduce Mr. Mandela at the Riverside Church event in May. The words of this introduction provide us ample food for thought as we continue the still unfinished crusade for African development.

RIVERSIDE CATHEDRAL, A PLATFORM FOR TRUTH

A SEARCH FOR AFRICA'S DEVELOPMENT AND THE ROLE OF NELSON MANDELA

This (Riverside) Cathedral has vigorously embraced its covenant with truth in the midst of the exodus of so many houses of worship that have in the name of faith and God made treaty with the devil.

Riverside Church has given us reason to believe in speaking truth to power. Many have claimed to be keepers of the flock. They have declared their right to pick who shall or shall not enter into the "kingdom of Heaven." Others have hidden behind the cloak of morality as they indulge themselves and the nation in the sin of homophobia that crucifies fellow human beings. There are those religious leaders and institutions that have announced unjust wars and carry the cross before armies that destroy the innocent and plunder the earth.

There are many Black church leaders who salivate in the midst of this new Christian inquisition for just thirty pieces of silver rewarded by the Caesar of faith-based oppression. All have made us understand how privileged we are that the (Reverend) James Forbes administers to our soul and can never be charged with patriotic treason.

Riverside Church has generously yielded its pulpit to many of the greatest thinkers of the 20th century. It has blessed and embraced all those, regardless of faith, who have come here in defiance of the tyranny of the State. Powerful voices have been heard in these walls, which speak out against injustice and bring truth and humanity to rebellious cause. This cathedral inspires change in a world that hungers for more than the food of the body; it hungers for leaders with voices of courage that will provide food and moral plenty for the soul. In this place, we once gather to honor truth.

After centuries of oppression and destruction, Africa, the greatest resource in the building of the empires of the world, has found no kindness from her conquerors. No one came to her with a Marshall Plan. She has found no generosity from the banks of her bleeders. Quite the contrary. Africa severely hemorrhages from the burden of the financial debt she carries. She cannot even repay the interest on the debt.

In many places, the continent suffocates from the pollution of decaying bodies that have died from violence. Americans and Europeans often view nuclear bombs, germ warfare, chemical weapons, poison gas and planes crashing to buildings as the only weapons of mass destruction. But for Africa, with 15 million of her people dead and millions more wounded, handguns, automatic rifles and land mines are added to the list. The great irony is that Africa does not have the capacity to mass-produce weapons. America and Europe, however, sell her all the arms required while vigorously fueling the conditions that create the demands for them.

For Africans, poverty, ignorance and illiteracy are also weapons of mass destruction. These realities, coupled with 27 million people infected with HIV/AIDS and 10 million children orphaned by the disease, ravage the population. And all of the sins attributable to Africa's pain, global indifference is the greatest offender.

But a maturing Africa is coming together in ways that are different than before. She is making choices that are African choices. The Africa on the horizon will have no tolerance for colonial status in the World Bank and the International Monetary Fund's economic slavery system, a system that, while admitting to its share of guilt, defined as "mistakes of the past", stays tragically addicted to the same sins of the present. Africa will no longer endure these indignities. She will know a decidedly different future. With this new determination, Africa affirms her spiritual, cultural and historical allegiance to her decedents in the four corners of the earth. She is telling citizens of the Diaspora that they are first and foremost citizens of the continent and saying to them, "Come, for by right of birth and of struggle and our common history, you are of us."

Most of this vision set in motion by the entrance of the Democratic Republic of South Africa into the arena of democratic nations. The African National Congress commits itself and the nation to the development, welfare, peace and dignity of the entire continent and other nations in the world who are in need. Its voice speaks for all to hear that this 21st century will be Africa's century.

Rolihlahla Nelson Mandela has stood here (at Riverside) before. From this Cathedral our nation was inspired when he spoke of his vision for the future of his South Africa. Through the guidance of his political genius and the compelling force of his moral authority he transformed his nation from a cruel oppressive state into one of the most advanced democracies humankind has ever known. Perhaps the most remarkable aspect of this achievement was Madiba and his comrades did this without the violence and racial upheaval the world anticipated. During the time of his presidency, he transformed his countrymen's mood for revenge into one whose desire to be a continuing search for national harmony rooted in truth and reconciliation.

Now in the autumn of his winter years he comes again to America at a time when our nation faces one of the most critical crossroads in its history. Would that our nation could be touched by his humanity and be guided by his moral vision!

(Harry Belafonte, the world famous actor, singer and human and civil rights advocate was introducing Nelson Mandela to a large audience at the Riverside Church during the South African Nobel Peace Prize winner's recent visit to New York City.)

JERRY HALE AND DAVE BRAGG

HON. MIKE PENCE

OF INDIANA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, July 12, 2005

Mr. PENCE. Mr. Speaker, on the quiet afternoon of July 7, 2005 in Parker City, Indiana, Tim Hammer, who is paralyzed and wheelchair-bound, was crossing a set of railroad tracks on Franklin Street. Almost immediately after he began to cross the tracks, the traffic arms lowered to signal an approaching train. Hammer's wheelchair hit a rough spot and he was thrown to the ground. At the same time, Jerry Hale and Dave Bragg of Parker City were repairing an herbicide sprayer about fifty feet from the railroad crossing. Hale and Bragg saw Hammer lying on the tracks unable to move and the freight train approaching the crossing at approximately 55 miles per hour. In an instant, Hale and Bragg dropped their work and sprinted to the crossing where they pulled Hammer to safety just seconds before the train barreled through and crushed his empty wheelchair.

Hale and Bragg should be commended for their feats of courage and the nobility of purpose behind their actions. These men risked their lives in order to save the life of a stranger during his moment of need. Their actions on July 7th speak volumes about their good character and the high regard with which they hold human life.

After the incident, Hale and Bragg stated that they were uncomfortable with being called heroes and believed that they had been placed near the railroad crossing by the grace of God. Mr. Speaker, through the grace of