

Credit card usage by consumers play a critical role in the home finances of millions of Americans, particularly those in the working middle class. The overwhelming majority of Americans who use credit cards do so in a responsible manner, however, they are far too often at the mercy of credit card companies, even when they pay their bills on time.

Credit card companies have engaged in dubious patterns of behavior such as using hidden fees, penalty interest charges, and other unfair practices to siphon money away from the households of working families. The terms and conditions set forth by credit card companies too often lack clarity and snare unsuspecting working men and women into a negative cycle of debt and adverse credit worthiness. Outrageous fees, improper billing practices and highly complex credit card agreement terms should not be the norm for the credit card industry nor should they be a burden to working Americans. Quite simply put, families should not have to hire a CPA or an attorney to decipher their credit card agreement terms and billing statements.

I want the Record to reflect my original co-sponsorship of the Credit Card Accountability Responsibility and Disclosure Act of 2007, offered by my colleague Congressman MARK UDALL. I commend his vision and efforts to help provide relief to untold numbers of working families who have been victimized by a lack of transparency. It is my hope that in addition to the efforts of this Congress, the credit card companies and financial sector advocates work with us to address this issue and provide fairness to the American consumer.

I thank Congressman UDALL for his efforts.

BDI-IMDI CONGRESSIONAL  
DELEGATION SPEECH

**HON. JOSEPH CROWLEY**

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

*Friday, March 9, 2007*

Mr. CROWLEY. Madam Speaker, on February 20, 2007, I gave the following speech in Hamburg, Germany:

The American and European economies are deeply rooted and complimentary. In 2006, the transatlantic commerce—trade, investment and local business by transatlantic subsidiaries—representing three trillion dollars in business and providing some 14 million jobs on both sides of the Atlantic.

We recognize that the U.S. Administration and Europe have developed numerous plans to eliminate barriers between the two continents, however much work remains if we are to achieve a truly barrier free transatlantic market.

Chancellor Merkel has rightly pointed to the need for a new transatlantic initiative as the best means of expanding economic opportunity and enhancing competition in the global economy. We support the call for a new Transatlantic Partnership based on the foundation of our shared values to further deepen our economic ties and to eliminate trade barriers that still exist.

Previous attempts by both U.S. Administrations and the European Commission to develop plans to enhance transatlantic cooperation have resulted in some favorable results, but a higher-level commitment is in order to more effectively dismantle the barriers that limit the economic and trade opportunities in both continents.

A mutual pledge to addressing the barriers that inhibit trade and commitment to strengthening competitiveness and growth in the transatlantic economy is timely. The BDI-IMDI Congressional Roundtable discussion underscores the need for a transatlantic framework agreement in which the governments and legislatures on both sides of the Atlantic commit to addressing these issues.

We applaud Chancellor Merkel for giving priority attention to the Transatlantic Partnership in her position as President of the European Union and support placing the item on the next EU-U.S. Economic Summit Agenda and encourage our respective governments to further cooperation in this area.

TRIBUTE TO MARTIN RICHARDS IN  
HONOR OF HIS BIRTHDAY

**HON. GARY L. ACKERMAN**

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

*Friday, March 9, 2007*

Mr. ACKERMAN. Madam Speaker, I rise before this historic chamber of the House of Representatives to call to the attention of this Congress the profound achievements of Martin Richards as we honor him on his birthday this March 11.

Many here and throughout our nation know of Mr. Richards through his extraordinary accomplishments as a theatrical and movie producer, having won our nations' highest awards including an Oscar for best picture, numerous Tony Awards for his Broadway productions, and a Pulitzer Prize.

Martin Richards has also blessed the lives of so many New Yorkers through his vision and leadership on behalf of so many seeking hope and opportunity. In 1997, Mayor Giuliani appointed him to a six-year term as a member of The Trust for Cultural Resources of the City of New York. He was also a member of the Mayor's Advisory Council for Theatre.

Mr. Richards served on the President's Council for the Gay Men's Health Crisis, and is on the Board of Directors of Broadway Cares/Equity Fights AIDS. In 1994, in memory of his wife, he established the Mary Lea Johnson Richards Institute at New York University Medical Center for organ transplantation and research, and in 1995, also in memory of his wife, he co-founded the Children's Advocacy Center of Manhattan, New York City's only non-profit center for abused children. For the past eight years he has produced the annual Red Ball, one of New York's premiere charitable events, which benefits both the Institute and the Advocacy Center.

Martin Richards' life is a living example of the expression that one man can truly make a difference. This boy from the Bronx has brought dreams and joy to audiences throughout the world through his work. By celebrating Martin Richards' birthday, we take pride in the ideals that define the greatness of New York City.

Madam Speaker, I ask all my colleagues in the House of Representatives to join me now in honoring Martin Richards for bringing joy and hope to the people of New York City and the entire nation.

IN RECOGNITION OF THE FALLEN  
AND WOUNDED SOLDIERS FUND

**HON. JOE KNOLLENBERG**

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

*Friday, March 9, 2007*

Mr. KNOLLENBERG. Madam Speaker, I want to recognize the tremendous generosity and compassion of the Fallen and Wounded Soldiers Fund. The organization's contribution to the men and women protecting our country should be commended.

The Fallen and Wounded Soldiers Fund began as a conversation between three friends, Christopher Cornelius, Tino DelSignore, and John Gingrell in December 2005. Christopher, a veteran, had just returned from visiting some wounded soldiers and had seen the hardships endured by the families who had lost loved ones. After sharing his experiences, the three friends decided to do something to ease the effects of war on our brave soldiers and their families.

Together they created the Fallen and Wounded Soldiers Fund, a volunteer non-profit organization that is dedicated to supporting U.S. soldiers and their families. Since its inception, the Fallen and Wounded Soldiers Fund has held dinners, auctions, and various community events to raise funds and awareness to their cause. In 2006, I am proud to say that the Fallen and Wounded Soldiers Fund raised over \$100,000 in donations that have benefited numerous families in Michigan.

On February 24, 2007, The Fallen and Wounded Soldiers Fund held their second annual dinner. This event drew over 600 people and raised over \$75,000 that will be donated to organizations like Homes For The Troops, Special Operations Warrior Fund, and Michigan Paralyzed Veterans of America. In addition the proceeds will be used to help fallen soldiers' children attend college, fly out family members to visit the wounded, and assist in adapting the homes of disabled soldiers for handicapped accessibility.

Today I salute the Fallen and Wounded Soldiers Fund for their tireless efforts on behalf of our courageous men and women in the armed services. Theirs is a shining example of the altruism that embodies the American spirit.

HONORING THE MEMORY OF DR.  
BENJAMIN FRANKLIN BYRD, JR.

**HON. JIM COOPER**

OF TENNESSEE

IN THE HOUSE OF REPRESENTATIVES

*Friday, March 9, 2007*

Mr. COOPER. Madam Speaker, today I rise to honor the memory of Dr. Benjamin Franklin Byrd, Jr., a servant of the common good and fine citizen of our community.

Dr. Byrd was born on May 18, 1918, as the son of Benjamin Franklin and Ida Brister Byrd. An Eagle Scout and ROTC participant, Dr. Byrd attended the Duncan College Preparatory School in Nashvill and received his A.B. degree from Vanderbilt University in 1937. In 1941, he earned his M.D. from Vanderbilt University School of Medicine.

During his medical residency, Pearl Harbor was attacked, and Dr. Byrd enlisted in the U.S. Army without hesitation. He was assigned to the 29th Infantry Division, 104th

Medical Battalion, a unit of the 116th Regimental Combat Team (RCT).

Along with the other men in his unit, Dr. Byrd stormed Omaha Beach on D-Day. He headed up the medical evaluation of wounded soldiers and continued on with the unit into St. Lo a month later, as the men fought across France and Germany. Later, Dr. Byrd served as Commanding Officer of the 314th Mobile Army Surgical Hospital (MASH).

By then a Lieutenant Colonel, Dr. Byrd returned from the victorious war effort having earned many honors: the European Theatre ribbon from the Normandy/Omaha Beach invasion, the Bronze Star with two oak leaf clusters after St. Lo, the Purple Heart, and the Silver Star at the Roer River crossing in Germany.

Carrying with him the memories and lessons from World War II, Dr. Byrd proceeded to focus his energy on the care and cure for patients suffering from breast cancer. He advocated mammography as the best tool for early diagnosis and was a main proponent of the transformation of Nashville's Vanderbilt University Medical School into one of the pre-eminent cancer research centers in the nation.

Over the next few years Dr. Byrd served as a Professor of Clinical Surgery at Vanderbilt University Hospital, Professor of Clinical Surgery at Meharry Medical College, Chairman of the Board of Overseers of the Vanderbilt-Ingram Cancer Center, and Chief of Surgery at St. Thomas Hospital from 1964 to 1970. In addition, he served as President of the Medical Staff at the Junior League Home for Crippled Children and was President of the Nashville Academy of Medicine.

Dr. Byrd served as President of the Tennessee Division of the American Cancer Society in 1963 and served on its national board

of directors from 1965 onward. From 1975 to 1976, he served as President of the American Cancer Society (National) and the organization awarded him its first Ted Marrs award. Internationally, Dr. Byrd served as Chairman of the Cancer Study Group in the USSR in 1976, the People's Republic of China in 1977, and the National Conference on Breast Cancer in 1979.

Dr. Byrd served as a member of the Board of Governors of the American College of Surgeons from 1973 to 1979, Fellow of the Southern Surgical Association, Fellow of the American Surgical Association, Chairman of the Surgery Section of the Southern Medical Association, President of the Vanderbilt University Medical School Alumni Association and President of the Southern Surgical Congress. In 1977, he received the Distinguished Service Award and in 1974 was named a Fellow of the Societe Internationale de Chirurgie. He also received the Outstanding Physician of the Year Award from the Tennessee Medical Association in 1986 and the Distinguished Physician Award from the Tennessee Hospital Association in 1992.

Although much of Dr. Benjamin Byrd's life revolved around his passion for using medicine to alleviate human suffering, he was also a devoted leader in his church. He served at the First Presbyterian Church as Sunday School Director, as Deacon, and as Elder. He also served as Chairman of the Board of Cheekwood from 1971 to 1973, President of the Nashville Area Chamber of Commerce from 1984 to 1985, Chairman of the Hermitage Board of Trustees from 1982 to 1990, President of the Exchange Club in 1966, and President of Leadership Nashville in 1983. He was a Trustee of Senior Citizens, the Cumberland Museum, the University School of

Nashville, and Historic Nashville, and he served as a director and member of the Trust Board of Commerce Union Bank. He also served as a director of the NLT Corporation.

In 1986, Dr. Byrd was named Outstanding Nashvillian for his role as President of the Nashville Area Chamber of Commerce. Through his leadership and determination, the city became an American Airlines hub and gained the Saturn automotive plant, among many significant achievements. Later, in 1988, Dr. Byrd received the Human Relations Award from the National Council of Christians and Jews.

Raymond N. DuBois, M.D., Ph.D., Director of the Vanderbilt-Ingram Cancer Center and holder of the B.F. Byrd, Jr., Professor of Oncology chair, said, "Dr. Byrd is really one of the pillars of the Vanderbilt-Ingram Cancer Center. He worked extremely hard to make sure that we could have one of the best cancer centers in the country. I have never met anyone who was so dedicated to the cause and so willing to help out in every way possible. He will be missed greatly."

Madam Speaker, today I rise to echo those sentiments and pay tribute to a fine pillar of our community. Dr. Byrd's achievements have paved the way for future generations, his selfless actions have provided comfort to neighbors near and far, and his quiet integrity reflects warmly on all who were fortunate enough to know him. I add my modest words of praise today to the many richly deserved honors he received in life. Moreover, I ask the House to join me in celebrating the life of Dr. Benjamin Byrd, his legacy of service to the greater good, and the inspiration he will continue to provide for family, friends, and all citizens of the world.