Ridge Service Ambassadors for Youth award. Adrian Murphy is a 7th grader at Wheat Ridge Middle School and received this award because his determination and hard work have allowed him to overcome adversities.

The dedication demonstrated by Adrian Murphy is exemplary of the type of achievement that can be attained with hard work and perseverance. It is essential that students at all levels strive to make the most of their education and develop a work ethic that will guide them for the rest of their lives.

I extend my deepest congratulations once again to Adrian Murphy for winning the Arvada Wheat Ridge Service Ambassadors for Youth award. I have no doubt he will exhibit the same dedication he has shown in his academic career to his future accomplishments.

CREDIT CARDHOLDERS' BILL OF RIGHTS ACT OF 2009

SPEECH OF

HON. GENE GREEN

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

Wednesday, April 29, 2009

The House in Committee of the Whole House on the State of the Union had under consideration of the bill (H.R. 627) to amend the Truth in Lending Act to establish fair and transparent practices relating to the extension of credit under an open end consumer credit plan, and for other purposes:

Mr. GENE GREEN of Texas. Mr. Chair, I rise today to show my support for H.R. 627, the Credit Cardholder's Bill of Rights Act of 2009.

For months, we've worked to get banks lending money again and now, it is essential that we level the playing field between cardholders and card issuers.

Americans are struggling in the midst of our economic downturn and they deserve tough new protections against excessive credit card fees, sky-high interest rates, and unfair, incomprehensible agreements that credit card companies revise at will.

By enforcing new transparency and accountability in this industry, our constituents will have a renewed faith in the credit card industry, which I believe is an essential step towards our economic recovery and faith in our system.

I am pleased to be an original co-sponsor of this bill because it is imperative to protect consumers against arbitrary interest rate increases, early pre-payment penalties, due date gimmicks and excessive fees.

We have focused so much time on helping banks, and this bill will help all Americans.

I strongly urge my colleagues to support this bill.

CONCURRENT RESOLUTION ON THE BUDGET FOR FISCAL YEAR 2010

SPEECH OF

HON. JOHN L. MICA

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, April 29, 2009

Mr. MICA. Madam Speaker, I want to express my concern regarding the $3.5 trillion Federal budget, S. Con. Res. 13, passed by the U.S. House of Representatives yesterday.

The size of the deficit in this budget, some $1.7 trillion for one year, is almost beyond comprehension. This could be a prescription for future debt disaster for our Nation's finances. Even the United States can go bankrupt if we continue spending at this rate.

In the first 100 days of the new administration, Congress and the administration have run up more debt than the entire 8 years of the Bush Administration. The spending in the first three months includes a $787 billion so-called stimulus, $406 billion Omnibus increasing discretionary spending by 10% this year and hundreds of billions in TARP dollars.

Not only does the 2010 budget represent astronomical deficit spending, it also raises taxes by $1.5 trillion (that's trillion) dollars.

At some point soon this deficit spending, taxation and increased national indebtedness will have dramatic and negative consequences for our Nation.

INTRODUCTION OF THE ''PREPARE ALL KIDS ACT'' OF 2009

HON. CAROLYN B. MALONEY

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Thursday, April 30, 2009

Mrs. MALONEY. Madam Speaker, today, I am pleased to introduce the ''Prepare All Kids Act,'' which would assist states in providing at least one year of high quality pre-kindergarten to children. The plan calls for a new federal investment to be accompanied by matching funds from the states.

Introduced in the Senate by my colleague on the Joint Economic Committee, Sen. CASEY of Pennsylvania, I am happy to be introducing this House companion bill along with original cosponsors Reps. SCHWARTZ, FATTAH, HINCHEY, and HIRONO.

President Obama has made the expansion of high quality early education programs a major pillar of his educational reform agenda—and for good reason. Decades of research and data have proven the enormous benefits of investing in high quality early childhood development and education programs, such as higher high school graduation rates, lower need for special education, and lower rates of teen pregnancy, criminal activity, and dependence on public assistance programs. In fact, for every $1 invested in high quality early education, the nation saves up to $17 due to lower crime and decreased welfare and other entitlement spending.

Clearly, children are our Nation's greatest resource. The ''Prepare All Kids Act'' is not only the right thing to do for our children; it's a wise investment in our future.

ANGEL BREWER

HON. ED PERLMUTTER

OF COLORADO

IN THE HOUSE OF REPRESENTATIVES

Thursday, April 30, 2009

Mr. PERLMUTTER. Madam Speaker, I rise today to recognize and applaud Angel Brewer who has received the Arvada Wheat Ridge Service Ambassadors for Youth award. Angel Brewer is a 7th grader at Wheat Ridge Middle School and received this award because her determination and hard work have allowed her to overcome adversities.

The dedication demonstrated by Angel Brewer is exemplary of the type of achievement that can be attained with hard work and perseverance. It is essential that students at all levels strive to make the most of their education and develop a work ethic that will guide them for the rest of their lives.

I extend my deepest congratulations once again to Angel Brewer for winning the Arvada Wheat Ridge Service Ambassadors for Youth award. I have no doubt she will exhibit the same dedication she has shown in her academic career to her future accomplishments.

A BILL TO IMPROVE PUBLIC PARTICIPATION AND OVERALL DECISION-MAKING AT THE FEDERAL COMMUNICATIONS COMMISSION, AND FOR OTHER PURPOSES

HON. JOE BARTON

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

Thursday, April 30, 2009

Mr. BARTON of Texas. Madam Speaker, today I, along with Mr. STEARNS, introduce legislation designed to reform some of the Federal Communications Commission's byzantine regulatory processes. As the pace of competition and technological change increases in our country's communications markets, sound decision-making at the FCC and faith in how it makes those decisions become all the more important. Not only are the issues far more complex, they affect far more Americans and American businesses than ever before. The bill would do much to improve the quality of the FCC's decisions and the country's trust in the agency.

First, the bill would codify the not-so-radical notion that the FCC should let the public see proposed rules before it adopts them, and should provide everyone with a realistic amount of time to comment. If the FCC expects the American people and the regulated community to respect its decisions, I don't think it is too much to ask the FCC to show some respect for them in return. Not only will this improve everyone's confidence in the FCC's decisions, it will improve the decisions themselves, both because the agency will be forced to exert more rigor in developing policy, and because the public and the regulated community can often be the source of the best ideas. Secrecy breeds both inefficiency and distrust, and the FCC already has enough of both. Thus, the bill requires the FCC to provide at least 30 days for comments and 30 days for replies on published language of proposed rules.

Letting the sun shine in and the public have a say on what they see won't be worth much unless the commissioners are provided a reasonable amount of time to review the comments and evaluate any proposed decision document. The bill therefore requires at least 30 days after the submission of reply comments, as well as an adequate amount of time for Commission review of a draft document, before the FCC renders a decision.

Nor is it unreasonable for those waiting on a decision to know when resolution will come,