

White House we have to keep an eye on this industry and make sure they don't take advantage of the customers further during this recession.

Mr. Speaker, I include the editorial from the Syracuse Post-Standard for the RECORD.

BAD CREDIT

Temple Baptist Church in Baldwinsville is the kind of customer that credit card companies used to reward with lower interest rates not higher ones. The church paid its credit card bill on time and always paid at least the minimum due.

But without explanation, Advanta Bank raised the church's interest rate from 18 percent to a whopping 36.9 percent. The higher rate had already been applied to \$8,000 in new purchases, according to the Rev. Aaron Overton.

He was shocked just like thousands of citizens who have found themselves in similar positions.

Fortunately for Overton and other consumers, their outcry was loud enough for Congress to pay attention. Last week, the House of Representatives approved the "Credit Card Holders' Bill of Rights," which would prohibit sudden and retroactive rate hikes.

The Senate is expected to pass similar legislation, according to Sen. Charles Schumer, D-N.Y., who said the Senate bill would contain "important protections for consumers and is a giant step forward for anyone who uses a credit card."

Let's hope so.

The credit card companies have been allowed to ride roughshod over their customers, employing jaw-dropping practices in a nation that supposedly operates by fair and transparent financial rules.

In fact, Congress needs to go farther than the House did in its bill.

As Rev. Overton pointed out, credit card companies should be made to refund the money they received from the outrageous fees.

State Attorney General Andrew Cuomo was able to work out such a deal recently with JP Morgan Chase & Co. It refunded \$4.4 million to 184,000 cardholders Cuomo said were wrongly charged a monthly \$10 fee.

Most of the regulations in the Credit Card Holders' Bill of Rights will not take effect until next year. But Rep. Dan Maffei, D-DeWitt, and Rep. Carolyn Maloney, D-Manhattan, sponsored an amendment that would ensure that one crucial provision takes effect within 90 days of signing that companies give customers 45 days notice before raising rates.

Maffei says the House bill is just the beginning of stricter oversight of credit card issuers. As a member of the House Financial Services Committee, he says he has heard complaints about credit company practices throughout his district. He plans to hold hearings in Syracuse this summer.

That's good. Congress needs to carefully examine how credit card companies conduct business, the kinds of interest rates they charge and what other schemes are being practiced that hurt consumers.

Overton says he probably could have gotten a better deal from the Mafia than from his credit card company. It does appear that some companies are shaking down customers as the economy worsens.

Lawmakers must put an end to such practices immediately.

TRIBUTE TO JACK KEMP

The SPEAKER pro tempore. The Chair recognizes the gentleman from

California (Mr. DANIEL E. LUNGREN) for 5 minutes.

Mr. DANIEL E. LUNGREN of California. Mr. Speaker, I rise today in tribute to a good and great friend who was also a great American leader that we lost this last weekend, Jack Kemp.

Jack Kemp was not only an inspiration to many, but he is a model for those of us who serve in this House. Through the years, his searching intellect, his impressive leadership ability, his buoyant personality, and, yes, his dedication to his family, was something to inspire all of us who had the opportunity to know him and those of us who were able to call him friend.

I remember that he told me one time that as busy as he was, he always used to take the time to try and give some inspiration to his children, and at times he would write a little note to them and put it under their pillow, and oftentimes it would say these simple words: "Be a leader." I copied that from Jack, and I would remind my children before they would go to bed to think of themselves as leaders, not just followers.

Jack had that kind of effect on people. I was speaking to another Member of Congress recently and I said, when you think of Jack Kemp, you immediately have a smile on your lips because of that buoyant personality, that ultimate sense of fairness.

Today, we talk about athletes having a swagger. Jack didn't walk with a swagger. He walked with the grace of an athlete. And there was a certain graciousness about him as he approached anybody on this floor. Democrat, Republican; liberal, conservative; white, black, Hispanic, it didn't matter. Jack treated you all the same.

Jack genuinely believed that there was goodness in everybody, and even when disappointed he would still come back to that fundamental thought of his that if you could reach just a little bit deeper, if you talked to someone just a little bit longer, if you fought a little bit harder, maybe you could find agreement and maybe we could move this country forward.

It was a great experience being one of Jack's friends. I often thought that there might be someone out there who doesn't like Jack Kemp, but I don't think there was a single person that Jack disliked. And that could be irritating at times when he was an ally of yours and you were dealing with a difficult issue, and you would say, Jack, don't you hear what they are saying? Doesn't it get you irritated? And he would give you that half crooked smile and have that raspy chuckle, and he would just keep on going.

I remember when I was with him, as were several other Members in the House, I believe it was over in the Cannon Caucus Room, when Jack announced his candidacy for President in 1988. At the end he said something to this effect. He said, "While I am leaving the House, I will always be a man of the House." And I believe he was, until the day he died.

Today, as we deal with difficult issues, it would do us good to remember Jack; not as someone of the past, not as someone who made great contributions to this country in his life, but someone whose spirit remains and whose example should be an example to us all.

We dealt with difficult issues when he was here in the House; the Contras, Soviet Jewry, the Cold War, the march of communism, high taxes, difficult inflation, questions about where we were going. And Jack dealt with all of those issues. But he dealt with those issues not only with a smile, but with a clarity of vision and an approach that invited people to sit down and debate with emotion, but with civility.

□ 1100

There could be no better example for us today. The incandescence of his personality, the generosity of his spirit, the genuineness of his friendship, I thank God for all of those things. And I think today as we deal with these difficult issues, rather than just to have a tip of the hat to people like Jack Kemp, we ought to say, your inspiration, your leadership and your example will continue to burn brightly in the hearts of Members of this body and we shall always remember your belief in the goodness of America and the goodness of its people.

God bless you, friend.

AMERICAN RECOVERY AND REINVESTMENT ACT PLAYS CRITICAL ROLE IN VIRGINIA'S 11TH DISTRICT

The SPEAKER pro tempore. The Chair recognizes the gentleman from Virginia (Mr. CONNOLLY) for 5 minutes.

Mr. CONNOLLY of Virginia. Thank you, Mr. Speaker.

And before I begin my remarks on a different subject, I want to thank my colleague from California for his remarks about our departed colleague, Mr. Kemp. I think it is important that all of us remember his sense of decency, civility and collegiality, something we need to remind ourselves of in this body today.

Mr. Speaker, we know that the Recovery Act will save or create 3.5 million jobs across the country, but today I rise to highlight one of many important instances where the American Recovery and Reinvestment Act of 2009 plays a direct and critical role in my own district, the 11th District of Virginia.

It is important every so often to take a step back from the macro view and look at the Recovery Act's positive impact on the local economy. I want to point out the Act's impact on the Greater Prince William Community Health Center and the thousands of people the center employs and serves in northern Virginia. This nonprofit facility provides a wide variety of affordable health care services to the uninsured and the underinsured on a sliding

fee-based scale as well as those with health insurance. The health center is the primary caregiver for over 4,000 patients annually, with nearly 32,000 patient visits each year. It provides school physicals, internal and family medicine, physical exams, disease screening, laboratory work and pharmaceutical assistance. It treats diabetes, hypertension, asthma, respiratory infections and so many other medical conditions. Without this health center in Prince William County, many of the facility's patients would be forced to use hospital emergency rooms for their primary care which cost all of us about \$6 billion a year, or they receive no care at all.

Mr. Speaker, in the weeks before the \$1.1 million grant for the Greater Prince William Community Health Center which was announced on March 2 as part of the stimulus funding, the center's management was actually preparing for an orderly and permanent shutdown of this vital facility. The economic crisis increased demand for health care services and local funding sources had frankly dried up. Nonetheless, the dedicated staff of health care professionals continued to do their jobs and continued to provide quality health care to the center's patients, even though they were not always certain they would ever receive a paycheck. The health center management desperately sought private and public funding to keep the center going, but the same economic crisis that was driving more patients to the health center was also taking its toll on this non-profit provider. At a time when the health center was anticipating a doubling of patients in need of its services, the future looked bleak. It's hard to describe the sense of relief I heard when I contacted the center's management to inform them that the Recovery Act had provided a new lease on life. Thanks to the Recovery Act, this outstanding community resource will not become another unfortunate casualty of the recession but instead will continue to provide much-needed cost-efficient health care to low- and moderate-income individuals and families. And because of this vote of confidence and this investment, they've been able to attract additional investment as well, ensuring their future.

I recently toured the Greater Prince William Community Health Center and had the opportunity to spend time with care providers and several patients. I met with William, a construction worker recently laid off due to the economic downturn. He injured his back on the job but after being laid off had no insurance to seek treatment for his constant, chronic pain. Thanks to the health center in Prince William County, he was able to see a doctor, received initial care, and was referred to the University of Virginia Medical Center for back surgery. In time, thanks to the center, William will recover, be able to return to work, and live a productive and hopefully pain-free life. I

also met Connie, who told me about her father's debilitating diabetes and how financial constraints placed his life in jeopardy. Connie heard about the center, brought her father there, and today he is on insulin with a much improved quality of life.

Thanks to the Recovery and Reinvestment Act, the hardworking staff at the Greater Prince William Community Health Center will continue to fill a critical need in my district in Virginia. This is only one of thousands of examples around our country of the Recovery Act at work, saving jobs and frankly saving lives.

Mr. Speaker, the Greater Prince William Community Health Center is not unique. Throughout America, the Recovery Act is having a positive impact on the lives of millions of Americans. While no one solution will cure the recession overnight, the Recovery and Reinvestment Act is one piece of the mosaic of actions this Congress has undertaken to restore our Nation's economic health, protect the well-being of the American people, and make sure that our economy gets moving again.

RECESS

The SPEAKER pro tempore. Pursuant to clause 12(a) of rule I, the Chair declares the House in recess until noon today.

Accordingly (at 11 o'clock and 5 minutes a.m.), the House stood in recess until noon.

□ 1200

AFTER RECESS

The recess having expired, the House was called to order by the Speaker pro tempore (Mr. BLUMENAUER) at noon.

PRAYER

The Chaplain, the Reverend Daniel P. Coughlin, offered the following prayer: Good and gracious, Lord our God, today across this Nation, many celebrate Cinco de Mayo, marking the struggle of the Mexican people for freedom and independence.

We bless You and praise You, Lord, because these various devotions and festivities remind all of us of the large part immigration has played in the formation of this great country with diverse cultural and ethnic backgrounds.

Mexican Americans, as so many before them, Lord, have shared their rich heritage with others while they have sought health, safety, and education for their children as well as political and cultural recognition.

Bless their deeply felt family values and religious convictions. We pray always for a greater integration into American life where all live free from fear, segregation and prejudice.

We ask Our Lady of Guadalupe to join us in our prayer for Your blessing upon all Hispanic Americans and especially upon our neighboring country of

Mexico. Grant peace and security both now and forever. Amen.

THE JOURNAL

The SPEAKER pro tempore. The Chair has examined the Journal of the last day's proceedings and announces to the House his approval thereof.

Pursuant to clause 1, rule I, the Journal stands approved.

PLEDGE OF ALLEGIANCE

The SPEAKER pro tempore. Will the gentlewoman from Arizona (Mrs. KIRKPATRICK) come forward and lead the House in the Pledge of Allegiance.

Mrs. KIRKPATRICK of Arizona led the Pledge of Allegiance as follows:

I pledge allegiance to the Flag of the United States of America, and to the Republic for which it stands, one nation under God, indivisible, with liberty and justice for all.

THE MORTGAGE REFORM AND ANTI-PREDATORY LENDING ACT OF 2009

(Ms. LORETTA SANCHEZ of California asked and was given permission to address the House for 1 minute and to revise and extend her remarks.)

Ms. LORETTA SANCHEZ of California. Mr. Speaker, this week I am proud that the House of Representatives will be voting on H.R. 1728, the Mortgage Reform and Anti-Predatory Lending Act of 2009.

This legislation will make critical reforms to end the abusive and predatory lending practices that have left so many Americans facing foreclosure.

In my district in Orange County, California, we have seen the results of abusive and predatory lending too frequently as foreclosures have weakened our neighborhoods and our communities, and it has forced many of our people out of their homes. Most of these foreclosures are the result of "toxic loans" that were issued by several subprime lenders in Orange County, California.

For that reason, I am particularly pleased that H.R. 1728 will ensure that lenders make loans that benefit the consumer and prohibit lenders from steering borrowers into higher-cost loans.

In addition, the legislation will establish a simple standard that all institutions offering home loans must ensure so that borrowers can actually repay the loans they receive.

I am very pleased that we will be considering this bill, which addresses the reckless lending and lack of oversight, and I urge my colleagues to support it.

CALIFORNIA WATER

(Mr. CALVERT asked and was given permission to address the House for 1 minute.)

Mr. CALVERT. Mr. Speaker, I rise today because California is in the middle of a water crisis. California's current drought is not like other droughts