

IN HONOR OF MARSHA B. JETTÉ

HON. JOE COURTNEY

OF CONNECTICUT

IN THE HOUSE OF REPRESENTATIVES

Tuesday, March 19, 2013

Mr. COURTNEY. Mr. Speaker, I rise today to offer my heartiest congratulations and sincere thanks to Marsha Jetté of Norwich. For more than four decades she has assisted the farmers of Connecticut. This past January, Marsha retired after more than 41 years of working for the U.S. Department of Agriculture Farm Service Agency in Connecticut.

After graduating from Norwich Free Academy, Marsha attended Johnson and Wales Junior College in Providence, RI where she took courses in bookkeeping. Between 1969 and 1971 Marsha worked at various companies as a bookkeeper. In 1971, Marsha began her career at USDA with the Agricultural Stabilization and Conservation Service (ASCS), now the Farm Service Agency (FSA) as a Program Assistant in the New London County office in Norwich. In 1973 Marsha was made Acting County Executive Director in her office which led her to enter the County Office Training program the following year in order to become a County Executive Director.

Marsha became County Executive Director of the New London County ASCS Office on May 11, 1975. During her tenure in the county office, Marsha also served on the 2007 National CED Classification Review Committee and served as the State Communications Coordinator. In her role as State Communications Coordinator, Marsha coordinated various events including a visit from the FSA Administrator and Washington, DC staff, as well as educational tours from the Connecticut State and County Committee members. Mrs. Jetté also compiled an education text for state and county committee members in order to provide them with a better understanding of FSA and its mission.

In August, 2009, Marsha Jetté was appointed as State Executive Director of FSA in Connecticut by President Barack Obama. In her capacity as Executive Director, Marsha worked tirelessly to promote agriculture in the state and support her staff in Connecticut. The final three and a half years of her tenure at USDA crowned an impressive career. My staff and I called on Marsha countless times—whether to assess damage after a hurricane hit the state or to determine the status of FSA payments, Marsha always had the answer. Mrs. Jetté's absence at the Farm Service Agency will be felt both within and outside the agency for some time to come. I thank her for her many years of service to the agricultural community, congratulate her on her retirement, and wish her well in all of her future endeavors.

IN RECOGNITION OF DANIEL SILVERMAN

HON. WILLIAM R. KEATING

OF MASSACHUSETTS

IN THE HOUSE OF REPRESENTATIVES

Tuesday, March 19, 2013

Mr. KEATING. Mr. Speaker, I rise today to recognize the distinguished career of Fire Chief Daniel R. Silverman on the occasion of his retirement.

Chief Silverman dedicated his professional life to the Town of Wellfleet and its fire department. He will retire after thirty years and three months of honorable service, including nearly seven years as a full-time Fire Chief. Chief Silverman's outstanding achievements as a first responder are evident in his rise through the ranks. After beginning his career as a Call Firefighter and EMT, he was subsequently awarded the role of Call Lieutenant, Call Deputy Chief, and Fire Chief. Firefighters are a pillar of strength in our society, and they routinely risk their lives to protect our neighborhoods, safeguard our families, and provide urgent aid to those who need it most. Over the course of his impressive career, Chief Silverman has demonstrated an unwavering devotion to those ideals.

Mr. Speaker, please join me in thanking Fire Chief Daniel R. Silverman for over three decades of distinguished public service. I ask that my colleagues join me in honoring all that Chief Silverman has given to his community.

COMMENDING MR. DAVID PICKLER FOR HIS ELECTION TO PRESIDENT OF THE NATIONAL SCHOOL BOARDS ASSOCIATION

HON. DAVID P. ROE

OF TENNESSEE

IN THE HOUSE OF REPRESENTATIVES

Tuesday, March 19, 2013

Mr. ROE of Tennessee. Mr. Speaker, I submit these remarks today to recognize Mr. David Pickler, who has recently been elected as President of the National School Boards Association for 2013–2014.

David has served on the Shelby County Board of Education since 1998 and has served as Chairman of the Board for 12 years. In 2008, David was elected to the National School Boards Association's Board of Directors and served as the Southern Region Representative. In 2009, David served as President of the Tennessee School Boards Association and has held several positions of leadership with it.

David is an excellent example of the spirit of volunteerism, which we Tennesseans hold close to our hearts. His community service and philanthropic endeavors are both numerous and extraordinary, casting a legacy of selflessness and determination to better education across Tennessee. Perhaps the highlight of this legacy is the creation of the Shelby County Schools Education Foundation, which has provided more than \$1 million in financial support for public education. David's awards and accolades at the local, state and national level are extensive and serve as a testament to the positive impact he has had on the children of Tennessee.

Mr. Speaker, I commend Mr. Pickler for his unwavering commitment to improving education for the students of Shelby County, Tennessee, and the United States of America.

OUR UNCONSCIONABLE NATIONAL DEBT

HON. MIKE COFFMAN

OF COLORADO

IN THE HOUSE OF REPRESENTATIVES

Tuesday, March 19, 2013

Mr. COFFMAN. Mr. Speaker, on January 20, 2009, the day President Obama took office, the national debt was \$10,626,877,048,913.08.

Today, it is \$16,736,188,026,047.86. We've added \$6,109,310,977,134.78 to our debt in 3 years. This is \$6 trillion in debt our nation, our economy, and our children could have avoided with a balanced budget amendment.

PERSONAL EXPLANATION

HON. DAVID P. ROE

OF TENNESSEE

IN THE HOUSE OF REPRESENTATIVES

Tuesday, March 19, 2013

Mr. ROE of Tennessee. Mr. Speaker, I was not present for votes on March 18, 2013 due to a declared state of emergency in my district. Had I been present, I would have voted yea on rollcall votes Nos. 76, 77, and 78.

INTRODUCTION OF THE OVERDRAFT PROTECTION ACT OF 2013

HON. CAROLYN B. MALONEY

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Tuesday, March 19, 2013

Mrs. CAROLYN B. MALONEY of New York. Mr. Speaker, I rise to introduce the Overdraft Protection Act of 2013.

With the rise of debit cards and the constant presence of swipe terminals to use those cards to pay for everything from dry cleaning to gas to candy bars, it's easier than ever for consumers to overdraw their checking accounts and incur overdraft fees.

That's how a cappuccino can become a \$35 cappuccino faster than you can say "overdrawn". Some institutions have responded to consumer outrage over these fees by implementing a policy of denying debit card transactions that would overdraw an account and I applaud them.

But too many financial institutions don't make consumers adequately aware of the perils of overdrafts, and others reorder the posting of transactions in a way that maximizes their fees.

Although the Federal Reserve issued a rule requiring institutions to obtain affirmative consent from consumers to opt into overdraft coverage two years ago, it is quite clear more needs to be done to help consumers avoid multiple overdrafts.

A survey released last year by Pew Charitable Trusts highlights the need for the bill I am introducing today.

More than one-third of those surveyed—people who had overdrawn their accounts in the past year—didn't know they had overdraft coverage until they incurred a penalty fee, and more than half of people did not believe they had opted in. The Pew study also found that most of the people who overdraft their accounts do so more than once.