EXTENSIONS OF REMARKS

H.R. 458

HON. WALTER B. JONES

OF NORTH CAROLINA

IN THE HOUSE OF REPRESENTATIVES

Thursday, July 14, 2005

Mr. JONES of North Carolina. Mr. Speaker, Title Two of H.R. 458 is most important to those of us who represent districts with a heavy military presence.

It regulates so-called "military lenders," and protects servicemembers from abusive marketing and collection practices by high-cost lenders that are typically clustered outside of military installations, and who increasingly operate on the Internet. It also regulates title lenders and high-cost lenders that charge hidden fees and who frequently refinance loans to generate even more fees. Importantly, it codifies industry best practices rules for payday advance lenders.

Today's Armed Forces are the most effective in the history of the world. They have the same credit needs as the rest of us, but are uniquely vulnerable to abusive marketing and collection practices.

Many of the young men and women who have volunteered to serve in our military have limited experience in handling financial matters. They have relatively low incomes and can easily fall into debt and have to borrow to help pay expenses. Quite often, they have difficulty borrowing from traditional lenders and have to seek higher-cost credit from specialty lenders such as small loan companies, payday lenders, or finance companies. When relatively unsophisticated borrowers are unable to readily repay a loan from these lenders, they can become consumed with worries over their debt and this undercuts their abilities to fulfill their military duties.

Mr. Speaker, the New York Times pointed out abusive lending practices by companies like Pioneer Financial, a Missouri-based high-cost lender which exclusively targets services members, and according to Securities and Exchange Commission filings, employs a loophole to get around the Servicemembers Civil Relief Act (SCRA). According to that paper, Pioneer charges high rates and hidden fees and has the policy of refinancing their existing loans within the first year for the express purpose of generating more fees. Unfortunately, it's not just one company like Pioneer that requires servicemembers to prey on our Armed Forces personnel. Various types of creditors, including finance companies, small loan companies, payday lenders and others, have perpetrated abusive lending practices.

That is why this legislation, and Title Two in particular, is so important. Our men and women in uniform have earned the protections that H.R. 458 will provide them.

TRIBUTE TO THOMAS CARR

HON. CHRIS VAN HOLLEN

OF MARYLAND

IN THE HOUSE OF REPRESENTATIVES

Thursday, July 14, 2005

Mr. VAN HOLLEN. Mr. Speaker, it is with great pleasure that I rise to commend one of my constituents, Thomas Carr, recipient of a fellowship to attend Harvard University's Senior Executives in State and Local Government Program at the John F. Kennedy School of Government.

As Chief of Montgomery County (MD) Fire and Rescue Service, Mr. Carr works to protect the community and educate the residents on safety precautions and fire prevention. His efforts were recognized by the National Fire Protection Association (NFPA), a primary supporter of the fellowship. Since 1896, the Association has been a leader promoting fire, electrical, building, and life safety awareness.

Mr. Carr, likewise, has been a leader in promoting fire, electrical, building, and life safety awareness to the citizens of our community. I applaud Thomas Carr and wish him continued success in the years ahead.

IN HONOR OF JOE NUCCI

HON. SAM FARR

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, July 14, 2005

Mr. FARR. Mr. Speaker, I rise today to honor the memory of a man who was a rising star in the fresh produce industry. At age forty, Joe Nucci was one of the youngest leaders in his field. Tragically, Joe passed away suddenly July 7, 2005, while vacationing with his family in Florida.

Joe was born and raised in Salinas, California. In 1983, he graduated from Salinas High School and went on to study for two years at Hartnell College. He completed his college education at California State University Chico and spent a year in Buffalo, New York working with JC Brock Fresh Foods. In 1989, Nucci returned to California to take a position at Mann Packing Company, which was run by his father, Don Nucci, and his father's business partner Bill Ramsey.

One of Joe's first achievements at Mann Packing Company was finding a new use for a previously unpalatable product: broccoli stems. Impressing his coworkers and superiors with a new bagged broccoli coleslaw, it wasn't long before he advanced to Mann Packing Company's product development and quality assurance division, then to the position of vice president of marketing. In 2000, he became president and CEO of the Mann Packing Company. Under his leadership, the company grew at an unprecedented rate and became one of the produce industry's strongest innovators. The Produce Marketing Association recognized Joe's fairness, integrity, and innumerable talents and invited him to serve on their Board of Directors as secretary/treasurer. He was to become its chairman in 2006. His contributions to the United Fresh Fruit and Vegetable Association, the Produce for Better Health Foundation, and the International Fresh-cut Produce Association will not long be forgotten either.

Joe Nucci made tremendous strides to better his industry, local community, and our Nation. He will be remembered for his innovation, his leadership, and his devotion to his family. He is survived by his wife, Debbie; two sons, Michael and Matthew; three sisters, Lorri Nucci Koster, Gina Nucci, and DeDe Nucci Reyna; father Don Nucci; and mother Barbara Manning. Mr. Speaker, it is with great sadness that I rise to honor the memory of Joe Nucci.

TRIBUTE TO CAROLYN DULCHINOS

HON. MARK UDALL

OF COLORADO

IN THE HOUSE OF REPRESENTATIVES

Thursday, July 14, 2005

Mr. UDALL of Colorado. Mr. Speaker, I rise today to pay tribute to and acknowledge the outstanding work of Carolyn Dulchinos, a Senior Policy Advisor for the Boulder County Board of Commissioners. This month, she will be leaving this position that she has served with distinction for over 10 years.

Ms. Dulchinos is a shining example of the dedication and commitment to public service and community values held by those who work in the public sector. Early on in her career—a career that is still young and filled with future promise—she was drawn to the calling of public service and has followed this path ever since.

In the mid-1980s, she worked as a staff assistant in the office of Congressman PETE STARK from California. She remained in Washington and worked for the American Association of Retired Persons and the National Association of Trial Lawyers. She also worked for a prestigious lobbying firm in Washington where she helped clients work through issues before Federal agencies. At this position, she also helped draft and enact legislation for the minting of commemorative coins to honor the 50th Anniversary of the D-Day invasion of Normandy. This is but a small yet significant example of her focus on the general public good that has defined her career up to now.

Since she began work for Boulder County in the spring of 1995, Ms. Dulchinos applied her skills and spirit of service to the citizens of this diverse and vibrant community. During her time with Boulder County she worked tirelessly with Boulder County's State legislative representatives to promote wise public policy at the Colorado State legislature. Through this work, she was instrumental in helping the Colorado legislature develop and fund innovative human service programs, such as a program called Impact. This program provides coordinated human services to help children at risk