

for the office of Legislative and Regulatory Affairs for the New Jersey Department of Insurance.

Verice was extremely involved in her community. She was previously active in the Metuchen-Edison Branch of the NAACP and received the NAACP Honorable Barbara Jordan Community Activist Award. She served as both treasurer and co-president of the Metuchen Parent-Teacher Council and treasurer of the Citizens for Quality Education. She was a trustee of the Metuchen Education Foundation. She was also a member of the Second Baptist Church of Metuchen.

I first met Verice Mason at Case Western Reserve University in the early 1970's. I was a house mother and she was a student. She had a wonderful zest for life. We were both active in the African American Society and she was very instrumental in helping other black students adjust to life on a predominantly white college campus. She and her college roommate Joan Brooks set a loving example of sisterhood that we all strived to emulate.

On behalf of the Congress of the United States and the people of the 11th Congressional District of Ohio, I would like to offer my sincere condolences to the family and friends of Verice Mason including her husband Mark, two sons Matthew and Mark and her father Matthew. May her legacy of love live on in our hearts.

INCLUDING ALL BANKING AGENCIES WITHIN THE EXISTING REGULATORY AUTHORITY UNDER THE FEDERAL TRADE COMMISSION ACT

HON. JOHN D. DINGELL

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

Thursday, December 6, 2007

Mr. DINGELL. Mr. Speaker, I rise in strong support of this legislation, and am proud to join my colleague, the gentleman from Massachusetts and Chairman of the Committee on Financial Services, Rep. FRANK, in sponsoring this bill. It represents an important first step in improving the protection of consumers of depository institutions. H.R. 3526 was referred to both of our Committees (Energy and Commerce has Rule X jurisdiction over consumer protection and consumer affairs) and reported unanimously by both. I urge its adoption by the House.

The Supreme Court's ruling earlier this year in *Watters v. Wachovia Bank N.A.* upheld a regulation by the Department of Treasury's Office of the Comptroller of the Currency (OCC) that permits operating subsidiaries of national banks to violate State laws with impunity. The Court ruled that the bank's operating subsidiary is subject to OCC superintendence, even if there effectively is none, and not the licensing, reporting, and visitorial regimes of the States in which the subsidiary operates. The practical effect of the OCC's far-reaching preemption authority as interpreted and blessed by the courts is that it prevents States from using their historical authority to protect consumers and communities in large parts of the financial services marketplace, a huge consumer protection gap that evildoers have exploited and the Federal banking regulators have not shown an inclination or an ability to fill.

As explained more fully in our respective Committee reports, banks are covered by the Federal Trade Commission Act's prohibition against "unfair or deceptive acts or practices in or affecting commerce," but the rule writer for them is not the Federal Trade Commission, the expert agency who implements and enforces this provision across the vast majority of the U.S. economy, but rather the Board of Governors of the Federal Reserve. It has done very little. Given the tide of complaints about abusive practices with respect to loans, credit cards, checking accounts, and other products, this is clearly unacceptable. H.R. 3526 therefore includes all Federal banking regulators, and not just the Federal Reserve, within the existing mandate under Section 18(f) of the FTC Act to adopt rules identifying and prohibiting unfair or deceptive acts or practices by depository institutions.

The Committee on Energy and Commerce was pleased to adopt improvements to this legislation. We amended it to require the banking regulators to consult with the FTC when promulgating any such rules, to allow the FTC to use the notice and comment procedures of the Administrative Procedure Act in concurrent rulemakings with the bank regulators, and to require GAO to report on the status of bank rules under these authorities.

I want to assure Members that the Committee on Energy and Commerce and its Subcommittee on Commerce, Trade, and Consumer Protection intend to engage in vigorous oversight, in consultation with the Committee on Financial Services, to make sure that this authority is aggressively used. The public will greatly benefit from it.

CELEBRATING THE LIFE OF
FRANCES MURPHY II

HON. ELEANOR HOLMES NORTON

OF THE DISTRICT OF COLUMBIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, December 6, 2007

Ms. NORTON. Madam Speaker, I rise to ask the House of Representatives to join the residents of the District of Columbia and thousands of Americans throughout the country in thanksgiving for the life of Frances Murphy II. The influential Publisher Emeritus of the Washington Afro-American newspaper was especially revered in this city and in her hometown of Baltimore, where the Baltimore Afro-American is published, for coverage that African Americans got nowhere else in the press. Frances Murphy's leadership in journalism and publishing and her decades of work as a reporter, columnist, and editor were instrumental in educating and raising the consciousness of African Americans through unflinching investigations and coverage on matters of race that furthered the determination of people of all races to struggle against racial discrimination. As fearless as she was able, Frances Murphy was the scion of the nation's most distinguished African American newspaper family, but she insisted on making it to the top the hard way. Ms. Murphy rose to the pinnacle of running the family business, but only after selling the Afro as a child and submitting pieces for its children's section, educating herself at one of the nation's finest schools of journalism, becoming an entry-level reporter and then learning the business first hand by per-

forming every function until she ran the papers. It would be unusual for a woman to become head of a newspaper empire today, but Frances Murphy's rise as a pre-feminist pioneer was all the more remarkable. Throughout her long and storied career, Ms. Murphy became a life long learner, pursuing additional degrees and always educating herself. In the process, she applied the same standard to the public by insisting on educating all of us. I ask my colleagues to join me in celebrating the remarkable life of Frances Murphy II.

RECOGNIZING PRINCIPAL DWIGHT
WAGNER

HON. TED POE

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

Thursday, December 6, 2007

Mr. POE. Madam Speaker, today I am pleased to honor Port Arthur elementary school Principal Dwight Wagner, recent recipient of Port Arthur News' Citizen of the Year Award. The award was given to a man that has spent his entire life displaying excellence and commitment to community. For over 30 years, Mr. Wagner has been employed with the Port Arthur Independent School District, serving as a teacher and an administrator.

Principal Wagner is a Port Arthur native who has spent a lifetime giving back to his community. After graduating from Thomas Jefferson High School, he received his bachelor's and master's degrees right down the street at Lamar University.

His honors are numerous, including Wal-Mart Teacher of the Year Award, NAACP Amos Evans Service Award, and the Sertoma Organization's Service to Mankind Award.

Known throughout his community for his musical ability, Principal Wagner composed the official city song of Port Arthur, "City by the Sea." His vocal talents provide entertainment at numerous community events and various local stage performances.

On behalf of the entire Second Congressional District of Texas, I would like to congratulate Principal Wagner on his latest award and thank him for his many years of service to the Port Arthur Community.

And that's just the way it is.

COMMENDING THE CITY OF
PRICHARD, ALABAMA, AND ITS
MAYOR RON DAVIS

HON. JO BONNER

OF ALABAMA

IN THE HOUSE OF REPRESENTATIVES

Thursday, December 6, 2007

Mr. BONNER. Madam Speaker, I rise today to commend the city of Prichard, Alabama, its mayor, Ron Davis, and the city council for successfully eliminating the city's debt.

On November 9, 2007, Mayor Davis signed two checks at a ceremony at the A.J. Cooper Municipal Complex, officially paying off the city's creditors a full year ahead of schedule. As Mayor Davis stated while signing these checks, the city of Prichard is now open for business—business that includes the Dale Earnhardt, Jr. Alabama Motorsports Park and theme park, which will feature stock car racing, drag racing, and a road course.

Founded as a settlement in the 1830s, Prichard was incorporated as a city in 1925. During World War II, it became home to many who worked for the shipbuilding companies in Mobile.

The closing of Brookley Air Force Base in the late 1960s, followed by the closings of Scott and International Paper companies in the early 1990s, cost many Prichard residents their jobs and forced them to move away from the city. In 1999, the city filed for Chapter 9 bankruptcy protection in federal court, revealing the city owed \$5.3 million to creditors. Over the last eight years, the city has been paying this debt with quarterly payments—some as much as \$1.5 million.

Madam Speaker, the residents of Prichard, Alabama, have firmly rooted themselves in their proud history, but they also keep an optimistic and careful eye on the road ahead. I have no doubt that the consistent leadership and inspired vision of today's residents will lead to great success in the coming years.

I ask my colleagues to join me in commending the city of Prichard as well as the leadership of Mayor Ron Davis and the city council. It is my hope that Prichard enjoys continued prosperity, and it is my distinct pleasure to represent this community in the United States House of Representatives.

A PROCLAMATION HONORING THE
200TH BIRTHDAY OF FREDERICK-
TOWN

HON. ZACHARY T. SPACE

OF OHIO

IN THE HOUSE OF REPRESENTATIVES

Thursday, December 6, 2007

Mr. SPACE. Madam Speaker:

Whereas, Fredericktown will celebrate the 200th birthday with great joy; and

Whereas, they will reflect on the past 200 years with fondness and celebrate; and

Whereas, Fredericktown will reminisce on a lifetime full of memories and look forward to many more; now, therefore, be it

Resolved that along with his friends, family, and the residents of the 18th Congressional District, I wish Fredericktown a happy 200th birthday.

TRIBUTE TO MIKE BUNNER

HON. SHELLEY MOORE CAPITO

OF WEST VIRGINIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, December 6, 2007

Mrs. CAPITO. Madam Speaker, I rise today to recognize Mike Bunner of Buckhannon, WV, who recently attained the rank of Eagle Scout on November 12, 2007. He is the son of Roy Michael Bunner and Jennifer Lee Bunner.

Mike is a member of Boy Scout Troop 106 and is sponsored by Sand Run Baptist Church in Buckhannon, WV. He has been involved in scouting since August of 2004. During his time in Boy Scouts, he has earned 31 Merit Badges and was awarded the prestigious Order of the Arrow. For his Eagle Scout project, Mike constructed a play area for a local Christian school.

Mike is truly a representative of the Scout Oath, "to do duty to God and country." He has

been involved with the 4-H Club for six years where he has excelled in leadership and community service activities. He is also a member of his church's youth group.

His many accomplishments demonstrate the high standards held by those who achieve Eagle Scout. I extend my congratulations to Mike and look forward to his future accomplishments.

TRIBUTE TO A. JAMES CLARK ON
THE OCCASION OF HIS 80TH
BIRTHDAY

HON. STENY H. HOYER

OF MARYLAND

IN THE HOUSE OF REPRESENTATIVES

Thursday, December 6, 2007

Mr. HOYER. Madam Speaker, I rise today to honor an extraordinary individual, who celebrated, on December 2, 2007, one of society's milestones, his 80th birthday. From a humble beginning as a student on a state scholarship at the University of Maryland, Jim rose to head one of the leading construction companies in the United States. Professionally, his lifetime has been filled with magnificent buildings and public spaces; his less-public achievements have been equally successful. Jim Clark is an individual of great kindness and generosity, exemplified by his philanthropic efforts. He has given generously and without reservation to his alma mater, his community and his country. By brilliant example, Jim Clark's flames of achievement have built a better world, and in so doing, have lighted the way for all of us. Jim also has been blessed with his wife Alice, his 3 children and 10 grandchildren. We wish this truly remarkable man all the love and happiness he deserves on this special occasion.

THE ECONOMIC COSTS OF AN
UNHEALTHY AMERICA

HON. DAN BOREN

OF OKLAHOMA

IN THE HOUSE OF REPRESENTATIVES

Thursday, December 6, 2007

Mr. BOREN. Madam Speaker, recently, the Milken Institute released what I believe to be a landmark study on the cost to the United States from the startling growth of chronic disease in this nation. Its findings are eye-opening:

More than half of all Americans suffer from one of more of the following diseases—cancer, diabetes, hypertension, stroke, heart disease, pulmonary conditions or mental disorders.

Over the past 20 years we have spent trillions of dollars in research and treatment on these diseases, improving both treatment and mortality outcomes but the rates of chronic disease continue to climb.

If no changes are instituted, within 16 years, 2023, there will be a 42 percent increase in the number of cases.

The cost to the American economy will be \$4.2 trillion in treatment costs and lost productivity, with lost productivity accounting for 81 percent of all costs.

Improving Americans' health behaviors through anti-obesity and anti-smoking efforts

can save the U.S. \$1.6 trillion in treatment and lost productivity, decrease the number of cases by 40 million and improve gross domestic product by \$254 billion.

Let me put these numbers into some kind of perspective. The \$4.2 trillion cost to the economy if nothing changes is greater than the current gross domestic product of France, the United Kingdom and Spain combined. That amount is greater than the current GDPs of either Africa or Latin America and not much lower than the GDPs of the two continents combined.

The recommendations of the Milken Institute, which describes itself as an independent economic think tank, center on ensuring that incentives in the health care system focus on prevention and early disease intervention and that we commit as a nation to achieving a "healthy body weight."

Madam Speaker, all of us bear some responsibility in combating these diseases—individuals, non-governmental organizations, governments, corporations, the medical community and the insurance industry. But we here in Congress also bear a special responsibility to remove any federal disincentives to promoting good physical well-being. We set policy; we set the tone for the Nation on any issue. Pending before this body are two pieces of legislation to promote physical fitness, a key component of prevention and a central means of achieving a healthy body weight, the Workforce Health Improvement Program Act (H.R. 1748). If enacted, this legislation would remove federal barriers to the promotion of physical activity and move our health care system ever more to one that emphasizes prevention over disease treatment.

As the Milken Institute's study so strongly shows, there are great costs ahead if we do nothing, but great savings to be gained if we act. Passage of this legislation would help us achieve a healthier America. I urge enactment this legislation.

CONGRESS MUST RESPOND TO
THE NEEDS OF THE LONG-TERM
UNEMPLOYED

HON. JANICE D. SCHAKOWSKY

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

Thursday, December 6, 2007

Ms. SCHAKOWSKY. Madam Speaker, I rise today to address a problem of growing importance: the problem of long-term unemployment.

I recently received a letter from a constituent, who urged me to speak out on behalf of workers unable to find appropriate jobs at living wages, who are being excluded from productive participation in the workforce. She called for Congressional action.

Jean SmilingCoyote of Chicago wrote, "When unemployed Americans run out of unemployment compensation, they are counted neither as unemployed nor as part of the labor force. . . . We need to take pro-active steps to end long-term unemployment of Americans. The first step is to have these people identify themselves and what they can contribute economically. We have to persuade employers to hire them for appropriate jobs at living wages, starting with people who've gotten a good education and stayed out of trouble."