

CUNA applauds your efforts to encourage low and moderate-income individuals to establish account relationships with mainstream financial institutions and to assist financial institution in offering low cost alternatives to payday loans.

Promoting thrift is one of the core missions of credit unions. Credit unions throughout the nation are dedicated to developing and offering products that provide consumers affordable payday lending alternatives. Credit unions also strive to improve their members' economic well-being through financial literacy programs and other initiatives. Because the intent of S. 3410 and the mission of credit unions are so well aligned, CUNA looks forward to the opportunity to work with you and your staff to suggest operational improvements to the bill as it makes its way through the legislative process.

On behalf of CUNA, our state leagues, member credit unions and their credit union members, I appreciate the opportunity to share our views on S. 3410, and we look forward to continuing to work with you on these and other issues important to consumers.

Sincerely,

DANIEL A. MICA,  
President & CEO.

#### TRIBUTE TO JAMES K. "KENNY" PERRY AND JOHN B. "J.B." HOLMES

Mr. BUNNING. Mr. President, today I pay tribute to Kenny Perry and J.B. Holmes for their contribution to the success of the 2008 United States Ryder Cup team.

The 2008 Ryder Cup was recently held in my home State at the Valhalla Golf Club in Louisville, KY. On Sunday, the American team defeated the Europeans 16½ to 11½. This was their first Ryder Cup victory since 1999. If not for the remarkable performances by Mr. Perry and Mr. Holmes, this success would not have been possible.

Mr. Perry was born in Elizabethtown, KY, but calls Franklin, KY, his home. He started playing golf at the age of 7 and spent years perfecting his game. He later went on to attend Western Kentucky University and started golfing professionally in 1982. He has shown his dedication to the game of golf by building a public golf course in his hometown specifically designed for handicapped individuals. Perry's performance at this year's Ryder Cup was exceptional as he finished with a total record of two wins, one loss, and one tie. His achievements on and off the course are to be commended.

Mr. Holmes was born and currently resides in Campbellsville, KY. He has played golf most of his life, including playing for his local high school golf team as a third grade elementary student. He later went on to attend the University of Kentucky and started playing professional golf in 2005. His hard work and dedication have earned him the right to be named among the highest skilled golfers in the world. Mr. Holmes' performance at the 2008 Ryder Cup was one of the best. He finished with a total score of two wins, no losses, and one tie. It was a pleasure to

watch Mr. Holmes compete and I congratulate him on an outstanding performance.

I now ask my fellow colleagues to join me in congratulating Mr. Perry and Mr. Holmes for their remarkable performance and achievement. These two men have represented Kentucky and the United States well.

#### NATIONAL FIRST RESPONDER APPRECIATION DAY

Mr. CRAPO. Mr. President, I rise today to recognize and honor Idaho's first responders.

I have been joined by a bipartisan group of my Senate colleagues in passing a resolution that designates today, September 25, 2008, as National First Responder Appreciation Day. I would like to celebrate this day by showing my appreciation for the brave men and women who have risked life and limb and sacrificed family time and personal comfort to perform a task that is critical to citizens of the State of Idaho.

I would like to recognize the heroic efforts of all of Idaho's first responders, our firefighters, EMTs, medical personnel, and law enforcement officers. Thousands of first responders have made the ultimate sacrifice and have proven critical in leading the Nation through national tragedies like September 11 and natural disasters such as Hurricanes Ike and Gustav, through flooding in the Midwest, Hurricane Katrina and wildfires across the Western United States.

In Idaho, fire is a way of life. During the 2007 fire season, over 2 million acres burned, more than at any other time in Idaho's recorded history. Generally, Idaho's fire season begins in mid-July and extends into September, but in 2007, the Cascade Complex fire burned until the snow fell. The Cascade Complex fire was only one of several very large fires last year. The East Zone Complex fire in central Idaho burned over 300,000 acres, and the Murphy Complex fire in south-central Idaho burned over 600,000 acres. During this trying time, our first responders and firefighters went above and beyond the call of duty. Incident management teams and area command teams worked for weeks on end, battling flames and working to protect homes and lives. I have had the opportunity to visit fire camps and speak to these heroes who, like our veterans, often endanger their own lives to save the lives of others. Staff at the National Inter-agency Fire Center in Boise, ID, is to be commended for their tireless response coordination efforts.

While the severity of this fire season has not risen to the level of last year's fire season in Idaho, firefighters and other first responders have remained vigilant. The Oregon Trail fire in Boise, ID, began on August 25, 2008, when a brush fire, fed by 50 mph. winds, dry sage brush, high heat, and aided by sloped terrain, spread to the nearby Oregon Trail and Columbia Village sub-

divisions. The fire caused the destruction of ten homes, damage to nine others, and claimed the life of Mary Ellen Ryder, a professor at Boise State University. During this trying time, my thoughts and prayers go out to the Ryder family and others who have homes that have been lost or damaged. Thankfully, preplanning and preparation enabled Boise firefighters to avert the possibility of greater damage and loss. Firefighters arrived at Sweetwater Drive within 2 minutes of the first call, and they proceeded to risk their lives to draw a fire line between the burning houses and the other nearby subdivisions, protecting more than 1,000 homes and countless families.

The example of professionalism, strength, and bravery displayed by the Boise Police and Fire Departments during the events of the Oregon Trail fire is just one of many examples I could cite to illustrate the invaluable service wildland, municipal, and volunteer firefighters provide to our communities. Likewise, our EMTs, medical personnel, law enforcement, and others put their lives on the line daily to help others. Today, these efforts will receive recognition before the United States Senate and the American people.

#### IDAHOANS SPEAK OUT ON HIGH ENERGY PRICES

Mr. CRAPO. Mr. President, in mid-June, I asked Idahoans to share with me how high energy prices are affecting their lives, and they responded by the hundreds. The stories, numbering well over 1,000, are heartbreaking and touching. To respect their efforts, I am submitting every e-mail sent to me through an address set up specifically for this purpose to the CONGRESSIONAL RECORD. This is not an issue that will be easily resolved, but it is one that deserves immediate and serious attention, and Idahoans deserve to be heard. Their stories not only detail their struggles to meet everyday expenses, but also have suggestions and recommendations as to what Congress can do now to tackle this problem and find solutions that last beyond today. I ask unanimous consent to have today's letters printed in the RECORD.

There being no objection, the material was ordered to be printed in the RECORD, as follows:

If you want to really understand what is going on with our energy crises, please view all eight sections of: <http://video.google.com/videoplay?docid=3870461488930715065>.

BRAD and DEE.

These rising fuel prices are hurting my family and our business! We own a logging company which, being all mechanized, requires use of a lot of fuel. In addition, our jobs are usually 100 miles or more away and even with our employees commuting together, the cost is outrageous. In the logging industry, it is not all that easy to pass the cost on to the customer. The jobs we are doing right now were bid on last year; therefore the price is set and was set without the prediction that the fuel prices were going to be this high. Our employees can forget