

H.R. 627, the Credit Cardholders' Bill of Rights, is imperative to be passed today. It ends unfair, arbitrary interest rate increases, and lets consumers set hard credit limits. It stops excessive over-the-limit fees, ends unfair penalties for cardholders who pay on time, requires the fair allocation of consumer payments, protects cardholders from due-date gimmicks. As well, it has amendments that will stop the proliferating and the sale of credit cards to college students.

Can you imagine having a credit card and having a contract, and all of a sudden, like an adjustable rate, your rate spikes up without any knowledge and without any notice? It stops the small print where they can say all manner of things and never, never get the truth told.

Thank you for H.R. 627.

A COLOMBIA FREE TRADE AGREEMENT

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

Mr. PAULSEN. Madam Speaker, more markets for our products mean more jobs for Minnesotans and for all Americans. That's why I was pleased that President Obama recently directed the U.S. Trade Representative to work through any outstanding issues so that we can move forward with a Colombia Free Trade Agreement. The President is right: more open trade is a win-win for both countries, and we need bipartisan action to pass this trade agreement, but Congress' lack of action has harmed U.S. interests, and it has given a competitive advantage to other countries.

How can American businesses compete when the European Union, Canada, China, and Latin America countries have better access to the Colombian market?

Over 80 percent of U.S. exports of consumer and industrial products would become duty free immediately, but instead, Congress' inaction has cost U.S. exporters more than \$1.5 billion in tariffs to Colombia.

Madam Speaker, let's do what is right and quickly pass the U.S.-Colombia Free Trade Agreement.

HONORING THE LIFE AND SERVICE OF EVA A. VALENTINE

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

Mr. HARE. Madam Speaker, I rise today to honor the life and service of Ms. Eva A. Valentine of Rock Island, Illinois. On March 27, 2009, Eva passed away at the age of 87, surrounded by loving family, friends and neighbors.

Eva was a devoted mother, wife, and was an active member of the Rock Island community. She participated in the American Legion Post 246 Auxiliary and the Moline Croatian Crest Club. She also devoted many hours to

St. Mary's Catholic Church and to the Altar Society.

I had the pleasure of knowing Eva as the mother of my friend, Wayne Valentine. I have many fond memories of Eva as Wayne and I grew up together. She was a reliable source of support, and she helped me become the person that I am today. I owe Eva my thanks and my gratitude.

Eva will be dearly missed by her husband, John, by her son, Wayne, by numerous nieces, nephews, friends, and by the Rock Island community. As we celebrate and remember her long life, we are reminded of the important influence Eva was and will continue to be in our lives.

Madam Speaker, I ask that my colleagues join me today in honoring the life of Ms. Eva A. Valentine.

BORDER MONEY GOING TO WRONG PLACES

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

Mr. POE of Texas. Madam Speaker, Homeland Security is going to spend \$740 million to beef up legal ports of entry into the United States. We absolutely need more border security. The problem is the bureaucrats who have probably never been to either of our borders are sending most of that money to little-used crossings, including one that just handles two cars and sees only four people a day. Many of these 37 crossings that are getting money average merely 50 cars and 85 people a day.

Contrast that with the Laredo-Nuevo Laredo legal crossing. It is receiving no additional money, and it is the largest legal port of entry in North America. It is vital to U.S.-Mexico trade. Over 7,000 18-wheelers a day cross that border in each direction. Trucks wait 2 hours to come into the United States. The vast majority of these trucks are not screened due to manpower and money issues.

Why not close the little used ports of entry that are now receiving most of the money and send the border agents where they could do some real good, to the port of entry where people and vehicles actually cross? But that would be too logical for the D.C. bureaucrats.

And that's just the way it is.

CREDIT CARDHOLDERS' BILL OF RIGHTS ACT

(Mrs. DAHLKEMPER asked and was given permission to address the House for 1 minute.)

Mrs. DAHLKEMPER. Madam Speaker, I rise today to express my strong support for H.R. 627, the Credit Cardholders' Bill of Rights.

As I've traveled across my district in western Pennsylvania, I've seen firsthand how abusive credit card practices can devastate families throughout this country, especially during this recession. The time has come to end the un-

fair, deceptive, and anticompetitive practices by credit card companies. These include soaring fees, arbitrary interest rate hikes, due-date gimmicks, and the incomprehensible credit card contracts that all Americans are familiar with.

The Credit Cardholders' Bill of Rights offers an important opportunity to protect consumers from these practices, and this legislation can't come soon enough. With consumer credit card debt approaching \$1 trillion, we cannot wait any longer to hold credit card companies accountable and to give American cardholders more control over their credit limits. That's why I urge my colleagues to act today and join me in passing the Credit Cardholders' Bill of Rights.

THE 34TH ANNIVERSARY OF THE FALL OF SAIGON

(Mr. CAO asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. CAO. Madam Speaker, on April 28, 1975, an 8-year-old boy was rushed into an American C-130 to seek freedom in a foreign land. Two days later, on April 30, the Communist forces rumbled into Saigon and marked the beginning of one of the darkest periods in the long and illustrious history of Vietnam.

Immediately following April 30, the Communist government initiated one of the most horrific cultural and political cleansings of our time. Hundreds of thousands of religious, political, and military leaders were thrown into re-education camps. Approximately 300,000 people died at sea while fleeing the horrors of this regime; and of those who remained, thousands more died from famine.

Madam Speaker, today marks the 34th anniversary of that dark day in April when Saigon fell. The 8-year-old boy of whom I spoke now stands before you. I, on behalf of the 1.5 million Vietnamese living in the United States, take this opportunity to remember all who perished in the Vietnam conflict.

I urge my colleagues to work with the Vietnamese communities around the world to promote a free and democratic Vietnam.

MACKENZIE BROWN

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

Mr. SIRES. Madam Speaker, in February, the House passed a resolution supporting the goals of National Girls and Women in Sports Day.

National Girls and Women in Sports Day works to celebrate female athletes' achievements, to acknowledge the positive influence of sports participation in women's lives, and to urge equality and access for women in sports.

On April 21, 2009, Mackenzie Brown, a sixth grade Little League pitcher from