centralized source for free credit reports. In fact, I hope the FTC utilizes all of its authority to end the deceptive marketing of free credit reports.

Today, deceptive marketing of “free” credit reports is big business. Ads appear on television, the internet, and other media. One of the leading advertisers of ostensibly free credit reports that are, in fact, linked to paid services is Experian, which vigorously opposed the disclosure requirements in Section 205. Despite its best efforts to sugarcoat its marketing practices, Experian acknowledged that if it were required in its advertising to inform potential customers of their legal right to get a no-strings-attached free credit report, it would have a harder time selling a “free” credit report that also requires consumers to sign up for credit monitoring at $15 per month.

Experian spends tens of millions of dollars advertising FreeCreditReport.com, dwarfing government efforts to publicize the availability of free credit reports at AnnualCreditReport.com and effectively undermining the intent of the free credit report provision of the FACT Act. So it is no surprise that Experian defends its marketing practices with aggressive lobbying. I am confident that the FTC will stand up to that kind of pressure and issue strong pro-consumer regulations by the February 2010 deadline in the law.

If, however, the FTC has not issued final rules by the statutory deadline, Section 205 requires an interim disclosure, “Free credit reports are available under Federal law at: AnnualCreditReport.com, to be included in any advertisement for free credit reports in any medium. That interim disclosure is intended to be required in all ads from February 2010, until the FTC rulemaking is finalized.

As chairman of the Permanent Subcommittee on Investigations and the media to affected areas account for all persons detained in the LTTE combatants, and civilians. The LTTE long ago forfeited any legitimate claim to the north eastern region of the island after the LTTE were forced to retreat from that area. I look forward to being able to support additional reconstruction aid, so the north eastern communities that have been trapped in poverty and devastated by the conflict can recover. But for that to occur, several things need to happen.

The war claimed the lives of tens of thousands of Sri Lankan soldiers, LTTE combatants, and civilians. The tremendous loss and grief suffered by the families of both sides needs to be acknowledged in order for reconciliation to occur.

The government should immediately account for all persons detained in the conflict. It should provide access by international humanitarian organizations and the media to affected areas to see how their loved ones are being treated. We cannot ensure accountability without access and information.
and to populations of internally displaced persons who remain confined in camps, which should be administered by civilian authorities. These people should be allowed to leave the camps as soon as possible so they can start to rebuild their lives.

As soon as possible, the government needs to begin implementing policies for the devolution of power to provincial councils in the north and east as provided for in Sri Lanka's Constitution. This and other steps are needed to demonstrate that all Sri Lankans can live without fear and participate freely in the political process. It must address the longstanding, legitimate grievances of the Tamil population so they can finally enjoy the equal rights and opportunities to which they, like other Sri Lankan citizens, are entitled.

There is also the issue of accountability for violations of the laws of war. The LTTE had a long history of flagrant violations of human rights, including kidnappings, extrajudicial killings, disappearances, and deliberately targeting civilians. The Sri Lankan military was engaged in similar crimes. Although the Sri Lankan Government prevented access for journalists to the war zone in order to avoid scrutiny of the military's conduct, video footage was smuggled out. And as the smoke has lifted from the battlefield there are reports that thousands of Tamil civilians who were trapped in the so-called safe zone perished in the last months of the war. There is abundant evidence that they were deliberately targeted with relentless shelling and aerial bombardments, despite repeated appeals by the international community that they be spared. There are also growing fears of retaliatory attacks against those who criticized such tactics.

The recent decision of the United Nations Human Rights Council rejecting calls by Navi Pillay, the United Nations High Commissioner for Human Rights, for an international investigation of these violations is unfortunate but not surprising. Several of the Council's members routinely arbitrarily imprison and torture political opponents in their own countries. The Sri Lankan Government, which seeks international aid to rebuild, insists that what occurred there was an "internal" matter and that for outsiders to call for accountability is an "intervention in a domestic matter." To the contrary, the denial of basic rights and freedoms is a legitimate concern of the Sri Lankan people in support of an inclusive society. The Sri Lankan Government seizes this opportunity to unite the Sri Lankan people in support of an inclusive effort to address the causes of the conflict, the United States will be a strong partner in that effort.

HONORING AMERICA'S WORLD WAR II VETERANS

Mr. MARTINEZ. Mr. President, this week, we pay tribute to those who fought for freedom's cause during World War II. Two monumental efforts occurred that resulted in turning the war efforts in favor of the Allied Forces and the Battle of Midway. Each was a demonstration of our nation's commitment to freedom, a blow against tyranny, and the tremendous sacrifice everyday Americans are willing to make for peace and security.

This Saturday marks the 65th anniversary of D-day, the day the tide began to turn against totalitarianism in World War II. On that day, Allied troops stormed a Normandy beachhead to claim a foothold on the edge of Nazi-occupied France. More than 15,000 Allied warriors had sacrificed their lives during the invasion, including 130 Floridians. As the largest land, air, and sea invasion in history, D-day brought together Allied forces and unprecedented military resources, including more than 150,000 servicemen, 13,000 aircraft, and 5,000 ships. By the day's end, more than 9,000 Allied warriors had sacrificed life and limb so that others could begin the perilous journey into Europe to defeat the forces commanded by Adolf Hitler. D-day tested the courage and character of every American involved in the invasion. Like those who came before them, the soldiers who fought that day fought courageously for a freedom the men and women of our military still fight to defend.

Coinciding with the anniversary D-day is the 67th anniversary of the Battle of Midway, another turning point in the war. The battle claimed the lives of 584 Americans and helped to slow Japan's advance across the Pacific. America's forces executed the mission with tremendous skill and helped deliver one of the war's most decisive and crucial victories.

On these anniversaries, let us remember and recognize the courage of those who sacrificed their lives to restore hope through the liberation of those in occupied territories. Let us honor and thank those veterans that continue to share their unique stories from these extraordinary times and bless the men and women of the U.S. military, and continue to bless our Great Nation.

COMMENDING KATHLEEN L. "KATIE" WOLF

Mr. BAYH. Mr. President, today I wish to recognize Kathleen Hoosier Wolf for her outstanding leadership, her criteria and passion for Nashville and the State of Tennessee. As the daughter of Viscaino Wolf, the beloved former Governor of Tennessee, she has dedicated her life to public service and her commitment and dedication have been immeasurable. She has served the state of Tennessee and the nation with distinction and has been a leader in the health care field.

Kathleen Wolf has been a strong advocate for health care reform and has been a vocal proponent of expanding access to health care for all Americans. She has been a key figure in the development of the National Health Information Network, which connects hospitals, health care providers, and patients to provide access to health information and improve the quality of care.

Kathleen Wolf has also been a leader in the fight to ensure that all Americans have access to affordable health care. She has worked with Congress to pass legislation that would expand Medicaid and improve access to health care for low-income Americans.

As the former executive director of the Nashville Health Care Corporation, Kathleen Wolf has been a leader in the development of the Nashville Health Care System, which includes some of the leading hospitals and health care providers in the state. She has been a strong advocate for the expansion of access to health care and has been a vocal proponent of improving the quality of care.

Kathleen Wolf has been a leader in the Tennessee Democratic Party and has been a strong advocate for the expansion of access to health care for all Americans.

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