

Keith Bright was born in Lemoore, California, during the oil boom in the State's San Joaquin Valley. He began working in the oil fields at 19, but went to college to become an expert on the science and business of petroleum. During World War II, the military refused Keith's patriotic efforts to enlist because he was more valuable producing the vital supply of oil to the troops.

During his years in the oil fields, Keith Bright founded KEN Corporation, one of the world's largest producers of oil-based drilling fluid, and NECK Petroleum, an oil drilling company based in Bakersfield, California. He developed oil and gas fields in the valley.

In the 1960s, Keith Bright moved to the eastern Sierra Nevada and bought a ranch near Independence, California, in the heart of the Owens Valley. A long alpine valley ringed by some of the highest mountains in America, by the 1960s it had become parched because most of the water in the Owens River was diverted through the Los Angeles Aqueduct to the taps of Southern California.

I came to know Keith Bright in the 1980s after redistricting added the Owens Valley to the area I represented. He was an intense advocate for Inyo County and the needs of the valley, both before and after he became a county supervisor.

By the time Keith Bright joined the board of supervisors in 1986, Inyo County had been embroiled for more than a decade in a lawsuit to reclaim some of the water being pumped out of the valley by the city of Los Angeles. Although ordered by courts to reduce pumping a number of times, Los Angeles continued to literally pump the Owens Valley dry throughout the 1980s.

To break the impasse, Bright in 1991 led the board in negotiating the landmark Inyo-Los Angeles Long-Term Water Agreement, which for the first time required Los Angeles to address the environmental effects of its pumping on the Owens Valley. The agreement sparked a recall movement against the Inyo County board—Bright defeated the recall by a 60 percent margin.

I was pleased to work with Keith Bright on a number of projects to bring back the Owens River, and it was a delight to see him on hand in 2006 when the Los Angeles Department of Water and Power opened the valves and sent water pouring down the river once again. There is still work to be done, but anglers now catch trout along stretches of the river that were dry for decades.

Keith Bright was a moving force behind many other improvements in the Owens Valley. He was one of the main backers of creating a National Historic Site at Manzanar, the internment camp where many Japanese Americans were forced to stay during World War II.

Madam Speaker, Keith Bright was one of the most dedicated, enthusiastic Americans I have ever met. He was truly a modern man of the Old West, dedicated to rugged individualism and local initiative. He almost shouted from the mountaintop to let his local community work and keep big government off their backs.

In memory of the long life and wonderful character of Keith Bright, the people of Inyo County have planned a memorial service designed to be a celebration. I ask my col-

leagues to join me in commending that celebration, and in remembering the life of the man who devoted himself to his community for nearly 50 years.

INTRODUCTION OF THE "PRIVATE STUDENT LOAN BANKRUPTCY FAIRNESS ACT OF 2010"

HON. STEVE COHEN

OF TENNESSEE

IN THE HOUSE OF REPRESENTATIVES

Thursday, April 15, 2010

Mr. COHEN. Madam Speaker, I am pleased to join my distinguished colleague, Representative DANNY DAVIS of Illinois, in introducing today the "Private Student Loan Bankruptcy Fairness Act of 2010." This legislation would amend the Bankruptcy Code so that private student loan debt can be discharged in bankruptcy. This bill will help to ensure that people who seek higher education to better their futures are not dissuaded from doing so by the threat of financial ruin.

Under current bankruptcy law, educational debt is not dischargeable in bankruptcy unless the debtor can establish—through an adversary proceeding—that repaying her educational loans would impose an undue hardship on her and her dependents. Congress's intent in enacting this provision back in 1978 was to protect Federal student loan programs from fraud and abuse by student borrowers and ultimately to protect the taxpayer dollars that fund Federal student loan programs.

Inexplicably, this provision was extended in 2005 to protect for-profit educational lenders, even though doing so was not consistent with Congress's rationale for making Federal student loans non-dischargeable. This 2005 change is troublesome because private student loans often lack the consumer protections of Federal loans, making the need for bankruptcy much greater.

Federal student loans offer certain protections to minimize the risk that a financially distressed debtor will need bankruptcy relief, whereas private student loans are not required to have, and often do not have, such consumer protections. For example, Federal loans have fixed interest rates, whereas private loans often have variable rates that can be as high as 19 percent. Unlike Federal loans, private loans have no limits on origination fees, which can be as high as 9.9 percent, with lenders often charging additional fees such as late fees or fees for any deferments or forbearance, and half of the private loans in one survey had no forbearance option at all. Federal loans also provide flexible options for distressed debtors, such as income-based repayment plans and partial or complete loan forgiveness in some circumstances, whereas private lenders are not required to offer such options. For these reasons, private loans should be dischargeable in bankruptcy.

The bankruptcy system should work as a safety net that allows people to get the education they want with the assurance that, should their finances come under strain by layoffs, accidents, or other unforeseen life events, they will be protected. Our legislation takes a modest but important step in achieving this goal.

I thank Representative DAVIS for working with me in crafting this important legislation. I also thank Senator RICHARD DURBIN for introducing a similar bill in the Senate. I urge Congress to act quickly and pass these bills.

PERSONAL EXPLANATION

HON. BRAD SHERMAN

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, April 15, 2010

Mr. SHERMAN. Madam Speaker, on Tuesday, April 13th and Wednesday, April 14th I was unavoidably absent from the House Chamber. Had I been present, I would have voted "yea" on rollcall votes 196, 197, 198, 199, 200, 201, 202 and 203.

PUR DRINKING WATER

HON. JEAN SCHMIDT

OF OHIO

IN THE HOUSE OF REPRESENTATIVES

Thursday, April 15, 2010

Mrs. SCHMIDT. Madam Speaker, just short of one year ago, I came to the House floor to commend a constituent company, Procter & Gamble, for its efforts to provide clean, safe drinking water to billions of people across the globe. The occasion for my remarks was the delivery of P&G's one billionth liter of safe drinking water. At that time, I said that I was proud, not only for P&G's philanthropy up to that point, but also for the fact that they had committed to providing an additional two billion liters of safe drinking water within the next five years. I am happy to report that P&G delivered its two billionth liter of clean water to an earthquake survivor in the town of Dichato, Chile.

According to the World Health Organization, more than one billion people across the globe do not have access to clean, safe drinking water. More than 4,000 children die every day from diseases they acquire through the contaminated drinking water. Nearly 1.5 million children die every year due to the water they drink. Each of these deaths is preventable.

For more than seven years P&G has worked to prevent these deaths. Through the Procter & Gamble Children's Safe Drinking Water Program, P&G and its 80 partners distribute PUR—a powdered water clarification and disinfectant that comes in small, easy-to-use packets—in some of the poorest areas in the world. One small packet of powder uses the same ingredients as municipal water systems to remove pollutants and kill bacteria and viruses in a liter of polluted or contaminated water.

Madam Speaker, I am very proud to represent Procter & Gamble. The lack of clean, safe drinking water threatens the health, livelihood and stability of nations around the world. I am very proud of the leading role that Procter & Gamble has taken to save thousands of lives each year. Please join me in congratulating P&G for the work they have done on this important issue and recognize them for their life-saving efforts.