

IN HONOR OF MARSHA B. JETTÉ

HON. JOE COURTNEY

OF CONNECTICUT
IN THE HOUSE OF REPRESENTATIVES
Tuesday, March 19, 2013

Mr. COURTNEY. Mr. Speaker, I rise today to offer my heartiest congratulations and sincere thanks to Marsha Jetté of Norwich. For more than four decades she has assisted the farmers of Connecticut. This past January, Marsha retired after more than 41 years of working for the U.S. Department of Agriculture Farm Service Agency in Connecticut.

After graduating from Norwich Free Academy, Marsha attended Johnson and Wales Junior College in Providence, RI where she took courses in bookkeeping. Between 1969 and 1971 Marsha worked at various companies as a bookkeeper. In 1971, Marsha began her career at USDA with the Agricultural Stabilization and Conservation Service (ASCS), now the Farm Service Agency (FSA) as a Program Assistant in the New London County office in Norwich. In 1973 Marsha was made Acting County Executive Director in her office which led her to enter the County Office Training program the following year in order to become a County Executive Director.

Marsha became County Executive Director of the New London County ASCS Office on May 11, 1975. During her tenure in the county office, Marsha also served on the 2007 National CED Classification Review Committee and served as the State Communications Coordinator. In her role as State Communications Coordinator, Marsha coordinated various events including a visit from the FSA Administrator and Washington, DC staff, as well as educational tours from the Connecticut State and County Committee members. Mrs. Jetté also compiled an education text for state and county committee members in order to provide them with a better understanding of FSA and its mission.

In August, 2009, Marsha Jetté was appointed as State Executive Director of FSA in Connecticut by President Barack Obama. In her capacity as Executive Director, Marsha worked tirelessly to promote agriculture in the state and support her staff in Connecticut. The final three and a half years of her tenure at USDA crowned an impressive career. My staff and I called on Marsha countless times—whether to assess damage after a hurricane hit the state or to determine the status of FSA payments, Marsha always had the answer. Mrs. Jetté’s absence at the Farm Service Agency will be felt both within and outside the agency for some time to come. I thank her for her many years of service to the agricultural community, congratulate her on her retirement, and wish her well in all of her future endeavors.

IN RECOGNITION OF DANIEL SILVERMAN

HON. WILLIAM R. KEATING

OF MASSACHUSETTS
IN THE HOUSE OF REPRESENTATIVES
Tuesday, March 19, 2013

Mr. KEATING. Mr. Speaker, I rise today to recognize the distinguished career of Fire Chief Daniel R. Silverman on the occasion of his retirement.

Chief Silverman dedicated his professional life to the Town of Wellfleet and its fire department. He will retire after thirty years and three months of honorable service, including nearly seven years as a full-time Fire Chief. Chief Silverman’s outstanding achievements as a first responder are evident in his rise through the ranks. After beginning his career as a Call Firefighter and EMT, he was subsequently awarded the role of Call Lieutenant, Call Deputy Chief, and Fire Chief. Firefighters are a pillar of strength in our society, and they routinely risk their lives to protect our neighborhoods, safeguard our families, and provide urgent aid to those who need it most. Over the course of his impressive career, Chief Silverman has demonstrated an unwavering devotion to those ideals.

Mr. Speaker, please join me in thanking Fire Chief Daniel R. Silverman for over three decades of distinguished public service. I ask that my colleagues join me in honoring all that Chief Silverman has given to his community.

COMMENDING MR. DAVID PICKLER FOR HIS ELECTION TO PRESIDENT OF THE NATIONAL SCHOOL BOARDS ASSOCIATION

HON. DAVID P. ROE

OF TENNESSEE
IN THE HOUSE OF REPRESENTATIVES
Tuesday, March 19, 2013

Mr. ROE of Tennessee. Mr. Speaker, I submit these remarks today to recognize Mr. David Pickler, who has recently been elected as President of the National School Boards Association for 2013–2014.

David has served on the Shelby County Board of Education since 1998 and has served as Chairman of the Board for 12 years. In 2008, David was elected to the National School Boards Association’s Board of Directors and served as the Southern Region Representative. In 2009, David served as President of the Tennessee School Boards Association and has held several positions of leadership with it.

David is an excellent example of the spirit of volunteerism, which we Tennesseans hold close to our hearts. His community service and philanthropic endeavors are both numerous and extraordinary, casting a legacy of selflessness and determination to better education across Tennessee. Perhaps the highlight of this legacy is the creation of the Shelby County Schools Education Foundation, which has provided more than \$1 million in financial support for public education. David’s awards and accolades at the local, state and national level are extensive and serve as a testament to the positive impact he has had on the children of Tennessee.

Mr. Speaker, I commend Mr. Pickler for his unwavering commitment to improving education for the students of Shelby County, Tennessee, and the United States of America.

OUR UNCONSCIONABLE NATIONAL DEBT

HON. MIKE COFFMAN

OF COLORADO
IN THE HOUSE OF REPRESENTATIVES
Tuesday, March 19, 2013

Mr. COFFMAN. Mr. Speaker, on January 20, 2009, the day President Obama took office, the national debt was \$10,626,877,048,913.08.

Today, it is \$16,736,188,026,047.86. We’ve added \$6,109,310,977,134.78 to our debt in 3 years. This is \$6 trillion in debt our nation, our economy, and our children could have avoided with a balanced budget amendment.

PERSONAL EXPLANATION

HON. DAVID P. ROE

OF TENNESSEE
IN THE HOUSE OF REPRESENTATIVES
Tuesday, March 19, 2013

Mr. ROE of Tennessee. Mr. Speaker, I was not present for votes on March 18, 2013 due to a declared state of emergency in my district. Had I been present, I would have voted yea on rollcall votes Nos. 76, 77, and 78.

INTRODUCTION OF THE OVERDRAFT PROTECTION ACT OF 2013

HON. CAROLYN B. MALONEY

OF NEW YORK
IN THE HOUSE OF REPRESENTATIVES
Tuesday, March 19, 2013

Mrs. CAROLYN B. MALONEY of New York. Mr. Speaker, I rise to introduce the Overdraft Protection Act of 2013.

With the rise of debit cards and the constant presence of swipe terminals to use those cards to pay for everything from dry cleaning to gas to candy bars, it’s easier than ever for consumers to overdraw their checking accounts and incur overdraft fees.

That’s how a cappuccino can become a \$35 cappuccino faster than you can say “overdrawn”. Some institutions have responded to consumer outrage over these fees by implementing a policy of denying debit card transactions that would overdraw an account and I applaud them.

But too many financial institutions don’t make consumers adequately aware of the perils of overdrafts, and others reorder the posting of transactions in a way that maximizes their fees.

Although the Federal Reserve issued a rule requiring institutions to obtain affirmative consent from consumers to opt into overdraft coverage two years ago, it is quite clear more needs to be done to help consumers avoid multiple overdrafts.

A survey released last year by Pew Charitable Trusts highlights the need for the bill I am introducing today.

More than one-third of those surveyed—people who had overdrawn their accounts in the past year—didn’t know they had overdraft coverage until they incurred a penalty fee, and more than half of people did not believe they had opted in. The Pew study also found that most of the people who overdraft their accounts do so more than once.

According to Moeb's Services, overdraft fees brought in over \$31.5 billion dollars in revenue to financial institutions in 2012.

As a result of the Federal Reserve's opt-in requirement the number of overdrafts has fallen, but some institutions have responded to the drop by increasing the price of overdraft fees and continuing to intentionally manipulate the transactions' posting order in a way that maximizes the fees they can earn from this service.

My bill increases disclosure to consumers, limits the fees' price and frequency, and bans the manipulation of transactions.

Specifically, the Overdraft Protection Act will: require consumer consent before banks can permit overdraft fees to paper checks, automated charges and debit card swipe-terminal transactions; require that fees be "reasonable and proportional" to the amount of the overdraft; cap the number of fees that can be charged at one per month and six per year; prohibit banks from manipulating the sequence in which checks and other debits are posted if it causes more overdrafts and maximizes fees paid to banks; require that consumers be warned at ATMs if their withdrawals will trigger an overdraft; require the CFPB to study the practices of pre-paid cards and if necessary extend these provisions to those products.

The Overdraft Protection Act will ensure consumers are protected from misleading practices and I urge my colleagues to support this important legislation.

IN RECOGNITION OF DONALD
HUSSEY

HON. WILLIAM R. KEATING

OF MASSACHUSETTS

IN THE HOUSE OF REPRESENTATIVES

Tuesday, March 19, 2013

Mr. KEATING. Mr. Speaker, I rise today to recognize Lieutenant Donald Hussey upon his retirement from the Rockland Fire Department.

Lieutenant Hussey has given four decades of dedicated service to the people of Rockland, and I know I speak for many when I say that his many accomplishments have been invaluable to the town. The Department recognized his skill early on when they appointed Lieutenant Hussey to the position of Permanent Firefighter just one year after he first entered the Rockland Fire Call Department. Lieutenant Hussey was again promoted to Permanent Lieutenant in October 1995, the same month in which he was bestowed with a Medal of Valor for saving an elderly person from a burning home. He officially retired from the Rockland Fire Department this past January, and I know that his service will be sorely missed in his community.

Mr. Speaker, I am proud to honor Lieutenant Donald Hussey upon his retirement from the Rockland Fire Department after forty years of invaluable service. I ask that my colleagues join me in congratulating him on this important occasion and in thanking him for all that he has done for the Town of Rockland.

HONORING JACOB VOGEL

HON. LUKE MESSER

OF INDIANA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, March 19, 2013

Mr. MESSER. Mr. Speaker, I rise today to honor the memory of a young constituent, Jacob Russell Vogel of Versailles, Indiana.

Jacob attended South Ripley High School and actively participated in the FFA and as a member of the St. Charles Catholic Church in Milan. He also attended the Southeastern Career Center for emergency services and served as a cadet with the Friendship Fire Department.

We mourn a life that ended too soon and pray for understanding and comfort for family members and those in our community who knew and loved Jacob. While in times of turmoil we struggle to understand the unexplainable, may we find peace and joy in our religious faith and the memories of time shared with those we love.

Jacob will be forever remembered as a friend of his community. I ask the citizens of the 6th Congressional District to join me in keeping his parents, Brian and Ann Sieverding Vogel, siblings, Matthew, Luke, and Jessica, and the entire extended Vogel family in our thoughts and prayers.

PERSONAL EXPLANATION

HON. ROSA L. DeLAURO

OF CONNECTICUT

IN THE HOUSE OF REPRESENTATIVES

Tuesday, March 19, 2013

Ms. DeLAURO. Mr. Speaker, I was unavoidably detained on Monday, March 18, 2013 so I missed rollcall votes. Had I been present, I would have voted as follows: On rollcall vote No. 76 regarding the Journal vote, "yes," on rollcall vote No. 77 regarding the "Authorizing the use of the Capitol Grounds for the National Peace Officers' Memorial Service" (H. Con. Res. 18), and on rollcall vote No. 78 regarding the "Authorizing the use of the Capitol Grounds for the Greater Washington Soap Box Derby" (H. Con. Res. 19), "yes."

RECOGNIZING MARCH AS
NATIONAL FROZEN FOOD MONTH

HON. REID J. RIBBLE

OF WISCONSIN

IN THE HOUSE OF REPRESENTATIVES

Tuesday, March 19, 2013

Mr. RIBBLE. Mr. Speaker, I rise today to recognize March as National Frozen Food Month and to honor one of my home state's own frozen food companies, Seneca Foods Corporation.

Founded in 1949, Seneca Foods is one of our nation's largest processors of fruits and vegetables. In fact, Seneca Foods produces more than 2 billion cans and bags of frozen fruit and vegetable products every year, which equates to over 5 billion servings.

I had the pleasure of visiting Seneca's Gillett, Wisconsin plant last August. There has been an active canning factory on this site since 1909 and Seneca took over the site in 2003.

Seneca Foods believes in providing the community with jobs and continually improving its facilities. At Gillett, this included a 2007 warehouse expansion that tripled the storage space.

There are 37 full-time employees at this facility. But in season, it grows to employ over 210 seasonal employees and has an annual payroll of \$4.3 million.

Much of what I know about Seneca Foods I learned from Executive Vice President and COO Paul Palmby, who serves on the Board of the American Frozen Food Institute and is the chairman of the Produce for Better Health Foundation, PBH, which promote increased consumption of fruits and vegetables for better health.

Both Seneca Foods and the American Frozen Food Institute were recognized recently as PBH Fruits & Veggies—More Matters® Role Models.

Working together, these entities regularly promote the nutritional benefits of fruit and vegetable consumption as part of an important effort to encourage healthy eating.

Mr. Speaker, in celebration of National Frozen Food Month, I wish to applaud Seneca Foods and the entire frozen food industry for their hard work and contributions to the health of our nation and its citizens.

HONORING FIVE PLANO EAST
HIGH SCHOOL STUDENTS, THE
AT&T HACKATHON COMPETITION
WINNERS

HON. SAM JOHNSON

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

Tuesday, March 19, 2013

Mr. SAM JOHNSON of Texas. Mr. Speaker, I rise today to congratulate five remarkable students from Plano East High School on winning first place in the AT&T Hackathon Competition.

The AT&T Hackathon, held at the AT&T Foundry development center in Plano, is a competition to promote innovative technology, the entrepreneurial spirit, and growth in computer science education. The competition is open to all technical and non-technical computer developers and designers across the Dallas-Fort Worth area. Each team is given a little more than 24 hours to create a smartphone app, which helps solve a problem plaguing the community—in this case, the decreasing high school graduation rate.

Out of all the technology experts in the room, it was the Plano East high school team, comprised of Trent Davies, 17; Bilal Ayub, 16; Ahmed Khan, 16; Matthew Laux, 17; and Jimmy Khong, 17 that put their computer science skills to work and took home the prize. Competing against 150 plus people, the students won the contest with *oculr*, an app that takes camera phone-snapped pictures of math equations and searches the Internet for instructions on how to solve the problem. What a great idea. At the kickoff of the competition, the students developed the idea in less than five minutes, gave a 60 second lightning pitch to a crowd of 150 professional developers, and then created the product the very next day. To conclude the competition, the team of sixteen and seventeen year old students presented a three-minute demonstration of the app prototype to a panel of judges,