

backwards notion. Today's bill, H.R. 1388, the Generations Invigorating Volunteerism and Education Act, continues this failed policy of "paid volunteerism."

I oppose H.R. 1388. When the government pays "volunteers" and determines which programs will benefit, this sends the wrong message. "Paid volunteerism" cheapens the honest efforts of millions of people who volunteer at their local church, food bank, or after-school program. It teaches future generations that volunteerism should result in material reward. The basic principles of volunteerism are lost.

"Paid volunteerism" also picks winners and losers among charities—allowing the government, instead of the American people, to determine which charities hold value in our society. H.R. 1388 allows politically motivated liberal organizations, such as Planned Parenthood, Legal Services Association, and ACORN, to receive "paid volunteers" to advance their radical agenda.

Not only does H.R. 1388 distort the value of volunteerism, but it proposes spending \$6 billion over five years to expand and authorize programs that have been audited and considered ineffective by the Office of Management and Budget. In a time of spiraling deficits, I believe we must look for ways to cut the deficit—not increase it with wasteful programs.

I am proud that America is the most compassionate and generous nation in the world. Our shared value of giving back to our communities has made this nation great. Encouraging volunteerism is a wonderful thing for our people and society. H.R. 1388, unfortunately, does the opposite. Therefore, I ask all my colleagues to join with me in opposing this legislation and upholding the principles of charity.

FAMILY SMOKING PREVENTION AND TOBACCO CONTROL ACT

SPEECH OF

HON. RUSH D. HOLT

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

Wednesday, April 1, 2009

Mr. HOLT. Mr. Speaker, I rise today to voice my support of H.R. 1256, the "Family Smoking Prevention And Tobacco Control Act."

I feel strongly about the dangers of cigarettes and the need for regulation by the Food and Drug Administration (FDA). The dangers of smoking are well known—about one in five deaths in the United States can be attributed to tobacco products, which adds up to 440,000 Americans killed every year. Another 50,000 people die every year from second-hand smoke. Many of these deaths are linked to the thousands of harmful chemical compounds in every cigarette, including benzene, arsenic, formaldehyde, and ammonia.

I am pleased to be an original cosponsor of the H.R. 1256. This legislation would require the regulation of tobacco products by the FDA. This legislation would also require cigarette manufacturers to print warning labels with text warnings detailing the smoking related diseases such as lung, heart, or mouth cancer. The warning labels are required to occupy 30 percent of the front and rear panels of a cigarette package, carton, or advertisement.

Unfortunately, the lack of sufficient regulatory authority means that while the FDA works to keep harmful chemicals out of every-

day food products, they have no ability to do the same with cigarettes. This bill, which enjoys the support of almost 700 public health groups, faith associations, and other organizations from around the country, would ensure that consumers are adequately informed about the real risks of tobacco use and protected from misleading advertising.

I have long supported giving the FDA clear authority to regulate cigarettes and other tobacco products and I urge my colleagues to pass this legislation granting them such authority.

CONGRATULATING BOONE COUNTY ON THE OPENING OF A NEW JAIL AND LAW ENFORCEMENT FACILITY

HON. JOHN BOOZMAN

OF ARKANSAS

IN THE HOUSE OF REPRESENTATIVES

Thursday, April 2, 2009

Mr. BOOZMAN. Madam Speaker, I rise to congratulate the citizens of Boone County, Arkansas on the opening of a new Jail and Law Enforcement Facility.

As Boone County has grown over the decades, the need for a modern jail and law enforcement facility became apparent. Ground was broken for this 27,000 square-foot building in August 2007, and less than 2 years later we have an excellent facility that will help us in the fight to keep the county safe. The people of Boone County should be proud of their new facility.

Thanks is due to my friends Sheriff Danny Hickman and Judge Mike Moore for their leadership, and to the Quorum Court and other elected officials for their hard work. Also, a local ¼ cent sales tax increase was passed to fund construction of this facility, so it is proper to acknowledge that the taxpayers are truly the ones who have enabled the construction of this facility.

We all know and understand that law enforcement is vital to keeping our homes secure, our streets safe, and communities prosperous. This new facility would not have been built without the efforts of everyone working together, and they have my congratulations.

HONORING SUSAN KERN

HON. C.A. DUTCH RUPPERSBERGER

OF MARYLAND

IN THE HOUSE OF REPRESENTATIVES

Thursday, April 2, 2009

Mr. RUPPERSBERGER. Madam Speaker, I rise before you today to honor Mrs. Susan Kern, recently awarded the 2008 Congressional Volunteer Recognition Award by the 2nd Congressional District of Maryland's Veterans Advisory Council. Susan has been selected to receive this award because of her volunteer service at the VA, based on her outstanding dedication to serving the needs of veterans within her community.

Veterans of the United States Armed Forces have dedicated themselves to protecting the lives of every American. Their service to our Nation deserves the highest level of gratitude. It is of the utmost importance that we take the time to recognize the individuals who give of

their time and talents to support veterans and ensure their comfort, care, and well-being.

Mrs. Kern is the Program Manager for Voluntary Services at the Baltimore VA Rehabilitation and Extended Care Center. Throughout her years of service as an employee of the VA, she has consistently gone out of her way to become an advocate for veterans. She has traveled to various events to speak on behalf of veterans, and has arranged extra times for volunteers to get identification badges. Volunteers must go through a certification process including an exam in order to give of their time. Susan has gone out of her way to make sure every volunteer has the opportunity to take the exam at a convenient time. Because of her commitment, more people are able to become volunteers at the VA.

Despite having a family and many personal obligations, Mrs. Kern does most of these activities outside of work, on her own time.

Madam Speaker, I ask that you join with me today to honor Mrs. Susan Kern. Her compassion and dedication to veterans of the U.S. Armed Forces has become an inspiration to us all, and is deserving of the utmost gratitude. It is with great pride that I congratulate Mrs. Kern on her exemplary service as an advocate and a volunteer.

IN REMEMBRANCE OF VIJAYA EMANI

HON. DENNIS J. KUCINICH

OF OHIO

IN THE HOUSE OF REPRESENTATIVES

Thursday, April 2, 2009

Mr. KUCINICH. Madam Speaker, I rise today in remembrance of Vijaya Emani, a profoundly respected and well known leader throughout Northeast Ohio for her work promoting peace, her work with Cleveland's Asian-Indian American community and for working to bring Cleveland's many international communities together.

Vijaya was killed in a tragic accident on the Ohio Turnpike on January 15, 2009, at the age of 51. On that morning Vijaya was on her way to work at Kent State University when she stopped to help crash victims along an icy stretch of the turnpike. She is being honored by the Cleveland Cultural Gardens Federation on April 14 at its Annual Spring Dinner at Karlin Hall in Cleveland's Slavic Village.

Vijaya was an active member of the Asian-Indian community of Greater Cleveland and served at the President of the Federation of Indian Community Associations in Cleveland. Due to her leadership, India is now among the many international countries represented in the Cleveland Cultural Gardens in Rockefeller Park. The Cleveland Cultural Gardens is an internationally known site which serves to represent the numerous diverse ethnic groups which continue to make Cleveland and the United States into the diverse, egalitarian, and pluralistic society we enjoy. Prior to Vijaya's involvement, representation at the Cleveland Cultural Gardens was mainly European; however, following the dedication of the India Cultural Garden, we celebrated the opening of the African-American and Azerbaijani gardens and plans are now underway for Native American, Hispanic, Syrian, Philippine, and Vietnamese gardens.

The India Cultural Garden is also significant for the giant statue of Mohandas K. Gandhi for

which Vijaya worked to raise money for. She was a tireless advocate for peace, a Hindu, and a follower of the teachings of Gandhi. She was instrumental in bringing in Mahatma Gandhi's grandson Rajmohan Gandhi, to speak at One World Day at Rockefeller Park last year. Another aspect of Vijaya's quest for world peace was her participation in Toastmasters International. She appreciated Toastmasters founder Ralph Smedley's belief that if people could communicate better with one another, they could break barriers to peace. Vijaya was an active member of the Crossroads Toastmasters club in Strongsville and Toastmasters District 10 in Northern Ohio. She received the one of the highest honors last year when she received the Advanced Communicator Silver award by the Toastmasters International.

Vijaya used her communication skills to advocate peace not only among nations, but among families. She bravely broke her own silence about domestic violence, which even today is not widely discussed among immigrant families. After her own experience, she counseled other immigrant wives and girlfriends trapped in abusive relationships. She brought together fellow community activists in Cleveland's international community to form a coalition to confront domestic violence in immigrant communities.

Madam Speaker and colleagues, please join me in remembrance of one of Cleveland's great champions of peace, Vijaya Emani. She developed her skills as a communicator and community organizer to bring peace in the home and peace in the world. The Greater Cleveland community will surely miss the presence of Vijaya at community events, but the passion and commitment she brought to everything she did will never be forgotten. Our condolences go out to her daughters Sujata and Nirmala, and her extended network of family and friends around the world.

INTRODUCING THE INACTIVE ACCOUNT CLOSURE NOTIFICATION ACT

HON. SUSAN A. DAVIS

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, April 2, 2009

Mrs. DAVIS of California. Madam Speaker, I rise today to introduce the Inactive Account Closure Notification Act, which protects consumers from having their credit cards closed and their credit scores lowered against their will.

Under current law, credit card companies can close an inactive account without providing any prior notification to the customer.

Often, the customer does not know his or her credit card account is being closed until after the fact.

Because of the way credit scores are calculated, unilateral account closures can lower the credit scores of consumers.

In addition, because credit card companies are only closing inactive accounts that do not carry a balance and do not incur fees or finance charges, the consumers that are seeing their credit scores penalized are likely to be the most responsible borrowers.

Just the other day, I heard from a woman in my district who recently had her credit card terminated for inactivity.

She had never missed a payment on her card and had excellent credit prior to her account being closed.

Her credit card company gave her no early warning that it was planning to terminate her account.

Had she received notification that the company was planning to close her account due to inactivity, she would have been more than happy to use the card again.

She even called the company to see if it would be willing to reopen her account if she used her card, but was told no.

These stories are not unique to my home district of San Diego. Consumers all over the country are going through the same exact experience.

I request permission to enter into the RECORD an article from the Wall Street Journal from March 11 of this year detailing the havoc these account closures are wreaking on the credit scores of consumers across our nation.

The bill I am introducing today—the Inactive Account Closure Notification Act—will protect consumers by requiring credit card companies to provide customers with a 60-day notification before they can close their accounts for inactivity.

During this 60-day period, customers can use their credit cards to prevent their accounts from being closed.

If an account has been closed for inactivity, a customer will still have 30 days to contact the credit card company requesting that his or her account be reopened.

With lenders dramatically tightening their standards in the current economic climate, even a small dent in a consumer's credit score can severely impact his or her ability to take out a mortgage, start a small business, buy a car, or pay for college.

Responsible consumers deserve to have advance warning that their credit cards will be closed and their credit scores will be lowered.

Help me protect our consumers.

I urge the adoption of the Inactive Account Closure Notification Act and yield back my time.

[From the Wall Street Journal, Mar. 11, 2009]

CREDIT CARD ISSUERS: BUY SOMETHING OR ELSE!

(By Kelli B. Grant)

One of the biggest causes of the financial crisis was that Americans were borrowing (and spending) more money than they could afford to pay back.

So how are credit-card issuers reacting to consumers' attempts to live a more financially responsible lifestyle? They're threatening to cut their credit cards off if they don't spend enough.

Loretta Maxwell of Troy, Mich., thought her credit score of 790 buffered her against most of the fallout of the credit crunch. When Chase closed her \$6,000-limit card in December without warning after two years of inactivity, she called to fight it. She was unsuccessful. "If you're not using it, they entice you to do so, and then the moment you don't spend enough, they cut your limit," she says. (Chase says it is standard practice is to review inactive accounts. "Inactive cards with large open credit lines present a real risk of fraudulent use and large potential liabilities for Chase," says spokeswoman Stephanie Jacobson.)

Maxwell's experience is far from an isolated incident. Most major issuers, including Chase, Bank of America, American Express and Citibank have been slashing credit lines and closing the accounts of those who don't

spend on their card regularly. While these issuers are required to notify you in writing of an account closing, there's no requirement that they do so in advance. Even when they do give early notice, the only way a cardholder can stop their account from getting shut down is to start spending again.

In December, Discover reported that it closed three million accounts during 2008 due to inactivity, and plans to cull up to two million more. A Discover spokeswoman says the issuer is constantly reevaluating cardholder's credit and assessing whether they have the most appropriate credit line and product. Capital One is suspending accounts that have been inactive for at least a year, warning account holders they only have 60 days to redeem their rewards. "Some of these accounts had literally never been used," says spokeswoman Pamela Girardo. A spokeswoman for Bank of America, meanwhile, says the bad economy prompted it to close accounts with zero balances that have been inactive for more than a year. American Express spokeswoman Lisa Gonzalez says it periodically reviews inactive accounts for cancellation. Citibank did not respond to requests for comment.

From a business perspective, cutting off certain customers is a smart financial move, says Sanjay Sakhrani, an analyst with investment bank Keefe, Bruyette & Woods. Closing rarely-used accounts lowers a card issuer's risk profile by keeping their potential liabilities (i.e., the amount of credit available they extend to cardholders) from outweighing their assets. Inactive accounts also cost the issuer money to maintain, without providing the benefit of income from interest or merchant fees, he says.

For consumers, however, closing accounts can be devastating—especially to their credit score. Your credit utilization ratio—the amount of your debt in relation to the amount of your available credit—comprises 30% of your score, says Craig Watts, a spokesman for Fair Isaac Corporation, the company that calculates and issues the FICO credit score that most lenders use. So when an account is closed, you have less credit available to you—and the ratio immediately jumps higher. A person with a solid credit score of 720 or so, whose utilization ratio jumps from 35% to 75% after one of their accounts is closed is likely to see their score drop by "several dozen points," to somewhere in the 600s, he says. That's a far cry from the 760 (or higher) consumers need to get the best rates from lenders.

One thing that somewhat softens the blow is that FICO factors in closed accounts when calculating the longevity of your credit history, which accounts for 15% of your score. While lenders may make a note on your report indicating whether the account was closed by them or you, the information isn't used in the scoring formula, says Watts.

Ironically, an excellent credit score can actually serve as more of a bulls-eye than a shield, says Dennis Moroney, a research director and senior analyst for consulting firm Tower Group. He says banks figure they can limit cardholder backlash by targeting consumers with few debts and plenty of other accounts. That way, a closed account won't have as much of a detrimental effect on their creditworthiness.

Even years of loyalty and regular spending won't spare some cardholders. David Good of Houston, used to be devoted to American Express, with which he had two credit cards: an unlimited charge account and a \$7,500 revolving account. Yet a solid credit score, eight years of on-time payments and fairly frequent purchases on the cards—including more than \$100,000 last year alone—weren't enough to save his accounts. In December, Good received a written notice that the