

downturn which spread to other sectors of the global economy.

It is clear that an understanding of personal finance—from basic spending decisions to deciphering borrowing terms to investing and saving—is important to effectively plan for the future. And there are significant signs that we need to help our youth establish a strong foundation in personal finance at an early age and practice these lessons throughout life. For example, the Jump\$tart Coalition's 2008 survey found that only 48.3 percent of high school seniors possessed an understanding of basic finance, a decline from the 2006 survey. At the same time, according to an April 2009 Sallie Mae report, 84 percent of college undergraduates had at least one credit card. This represents a disturbing trend, as these statistics demonstrate that while these young adults have access to credit, they may not necessarily understand how to use it wisely. If we don't encourage our children to understand personal finance now, we run the risk of repeating the same mistakes all over again.

Mr. Speaker, that is why we must all do our part to enhance financial literacy. On April 21, the American Bankers Association Education Foundation held their annual Teach Children to Save Day, to help young people enhance their savings skills. Since 1997, 72,000 bankers have participated to teach nearly 3.2 million youth. Also, America's credit unions made presentations at local schools on financial issues during National Credit Union Youth Week, April 19 to 25. In addition, www.consumer.gov, a website sponsored by 100 Federal agencies, provides assistance to consumers on a variety of financial matters, including shopping for a mortgage or auto loan, understanding credit card statements and planning for savings and retirement.

At the same time, Congress needs to take action to help workers and families begin to rebuild their savings and retirement accounts, and prepare for the future. That is why I am supporting the Savings Recovery Act, which I co-authored this month with several of my colleagues. This bill includes a number of provisions that will help working families recoup the losses that have been suffered and once again build up the savings and retirement accounts that give us all confidence in our financial futures.

Also of note, late last year, the Federal Reserve Board approved final rules which enhance consumer protections and improve credit card disclosure terms. The new rules, which go into effect on July 1, 2010, protect against unexpected interest rate increases, provide consumers with adequate time to make payments and make borrowing terms more understandable for consumers.

Put simply, financial literacy is about opportunity. It is about empowering individuals to make informed financial decisions, helping them to attain financial independence and future prosperity. Working together, we can ensure that America's youth gain a fundamental understanding of personal finance to help them succeed later in life. I am honored to be an original co-sponsor of this measure and urge Members to vote "yes" on the resolution.

Mrs. BACHMANN. Mr. Speaker, I rise today in support of H. Res. 357, which recognizes the month of April as Financial Literacy Month.

As a cosponsor of this important resolution, it is my goal to empower individuals with knowledge so they can make informed deci-

sions and achieve financial freedom. During these tumultuous and unprecedented financial times, it is particularly important that Americans access available financial counseling and individuals pay close attention to details of all their financial agreements. These are surefire ways to ensure that families and individuals have the resources necessary to secure a solid future.

Through a financial plan, we begin to dream. When we dream, we have the incentive to save; and through savings, we flourish financially. Financial stability is the foundation on which freedom and prosperity are built.

Mr. Speaker, as a member of the Financial Literacy Caucus, I am thrilled to cosponsor this resolution so that many Americans, some for the first time, can begin to dream of a life of financial security, and work to reach their highest goals and aspirations.

Ms. JACKSON-LEE of Texas. Mr. Speaker, I rise today in strong support of H. Res. 357. Supporting the goals and ideals of financial literacy month 2009. This resolution is timely. I would like to thank Representative HINOJOSA for his leadership in bringing this bill to the floor. In light of today's economic realities—the fact that this is the deepest recession since the Great Depression with unemployment at record highs—I would encourage each of my colleagues to support this legislation.

Americans are taught to work hard and make money and to buy house, but we are never told about financial literacy. In these tough economic times, it is imperative that Americans know about financial literacy; it is crucial to our survival. Americans need to be prepared to make informed financial choices. Indeed, we much learn how to effectively handle money, credit, debt, and risk. We must become better stewards over the things that we are entrusted. By becoming better stewards, Americans will become responsible workers, heads of households, investors, entrepreneurs, business leaders and citizens.

In 2008, 84 percent of undergraduates had at least one credit card. This figure is staggering. Young people who themselves might not even have job are able to get credit cards. This is astounding because it begins the cycle of indebtedness.

Recent studies have indicated that young people do not even know basic financial topics such as the impact of student loans on one's credit, how to balance a checkbook, and the impact of automobile loans on one's credit.

Because of my concern that young people are not sufficiently informed about financial literacy, I have introduced a H.R. 1325. H.R. 1325, To require financial literacy counseling for borrowers, and for other purposes. This legislation is important because approximately two-thirds of students borrow to pay for college according to the Center for Economic and Policy Research. Moreover, one in ten of student borrowers have loans more than \$35,000. Passing this legislation will ensure that our nation's college students will be more prepared when incurring student loan debt and help them to avoid default as student loans severely impact one's credit score. Currently there is about \$60 billion in defaulted student loan debt.

Many students do not understand the reality of repaying student debt while taking out these loans. While most Americans have debt of some kind, student loan repayment is especially scary, as one cannot just declare bank-

ruptcy and have their loans discharged. Due to the lack of financial literacy counseling for borrowers, student loan payments are often higher than expected. Recent grads are unable to afford the monthly payments resulting in them living paycheck to paycheck, acquiring credit card debt and in extreme cases, grads leaving the country in order to avoid repayment and debt collectors.

Students and parents are not currently receiving the proper or any information of the burden that their student loans will have once they graduate. This is possibly a result of the relationship between student loan companies and universities, as some lenders offer universities incentives to steer borrowers their way.

College campuses are one place that young Americans are introduced to credit and the possibility of living beyond their means. With proper loan and credit counseling the burden of debt incurred in college could be greatly reduced. Especially in this time of recession, financial literacy is one of the most important tools that we can give to our students in order to ensure their success in the future.

This legislation will provide financial literacy training to students taking out Federal Student Loans and will require a minimum of 4 hours of counseling including entrance and exit counseling. Counseling will include the fundamentals of basic checking and savings accounts, budgeting, types of credit and their appropriate uses, the different forms of student financial aid, repayment options, credit scores and ratings, as well as investing.

I urge my colleagues to support this resolution and to support my bill.

Mr. MOORE of Kansas. Mr. Speaker, I yield back the balance of my time.

The SPEAKER pro tempore. The question is on the motion offered by the gentleman from Kansas (Mr. MOORE) that the House suspend the rules and agree to the resolution, H. Res. 357.

The question was taken.

The SPEAKER pro tempore. In the opinion of the Chair, two-thirds being in the affirmative, the ayes have it.

Mr. MOORE of Kansas. Mr. Speaker, I object to the vote on the ground that a quorum is not present and make the point of order that a quorum is not present.

The SPEAKER pro tempore. Pursuant to clause 8 of rule XX and the Chair's prior announcement, further proceedings on this motion will be postponed.

The point of no quorum is considered withdrawn.

AWARDING CONGRESSIONAL GOLD MEDAL TO ARNOLD PALMER

Mr. BACA. Mr. Speaker, I move to suspend the rules and pass the bill (H.R. 1243) to provide for the award of a gold medal on behalf of Congress to Arnold Palmer in recognition of his service to the Nation in promoting excellence and good sportsmanship in golf.

The Clerk read the title of the bill.

The text of the bill is as follows:

H.R. 1243

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,

SECTION 1. FINDINGS.

Congress finds the following:

(1) Arnold Palmer is a world famous golf professional, a highly successful business executive, a prominent advertising spokesman, a devoted husband, father, and grandfather, and a man with a common touch that has made him one of the most popular and accessible public figures in history.

(2) Arnold Palmer amassed 92 championships in professional competition of national or international stature by the end of 1993, 62 of which came on the Professional Golf Association Tour.

(3) Arnold Palmer's magnetic personality and unfailing sense of kindness and thoughtfulness have endeared him to millions throughout the world.

(4) Arnold Palmer has been the recipient of countless honors including virtually every national award in golf and both the Hickok Athlete of the Year and Sports Illustrated's Sportsman of the Year awards, and he was chosen Athlete of the Decade for the 1960s in a national Associated Press poll.

(5) Arnold Palmer has received numerous honors outside the world of sports, including the Patriot Award of the Congressional Medal of Honor Society, the Golden Plate award of the American Academy of Achievement, and the United States Navy Memorial Lone Sailor Award.

(6) Arnold Palmer was honored by the United States Golf Association with the opening of the Arnold Palmer Center for Golf History on June 3rd 2008.

(7) Arnold Palmer served his country for 3 years in the United States Coast Guard and was among those chosen to address the Joint Session of Congress on the occasion of the 100th anniversary of the birth of President Dwight D. Eisenhower.

(8) Arnold Palmer served as Honorary National Chairman of the March of Dimes Birth Defects Foundation for 20 years and played a major role in the fund-raising drive that led to the creation of the Arnold Palmer Hospital for Children in Orlando and the Latrobe Area Hospital Charitable Foundation in his Western Pennsylvania hometown.

(9) Arnold Palmer remains active in tournament golf, although he retired from competition in the major championships on April 14, 2002, when he played the last of his 48 Masters Tournaments, where he was given an emotional standing ovation as he finished the 18th hole.

SEC. 2. CONGRESSIONAL GOLD MEDAL.

(a) **PRESENTATION AUTHORIZED.**—The Speaker of the House of Representatives and the President Pro Tempore of the Senate shall make appropriate arrangements for the presentation, on behalf of the Congress, of a gold medal of appropriate design to Arnold Palmer in recognition of his service to the Nation in promoting excellence and good sportsmanship.

(b) **DESIGN AND STRIKING.**—For the purpose of the presentation referred to in subsection (a), the Secretary of the Treasury shall strike a gold medal with suitable emblems, devices, and inscriptions to be determined by the Secretary.

SEC. 3. DUPLICATE MEDALS.

Under such regulations as the Secretary of the Treasury may prescribe, the Secretary may strike duplicate medals in bronze of the gold medal struck pursuant to section 2 and sell such duplicate medals at a price sufficient to cover the costs of the duplicate medals (including labor, materials, dies, use of machinery, overhead expenses) and the cost of the gold medal.

SEC. 4. NATIONAL MEDALS.

The medals struck under this Act are national medals for purposes of chapter 51 of title 31, United States Code.

SEC. 5. FUNDING.

(a) **AUTHORIZATION OF CHARGES.**—There is authorized to be charged against the United States Mint Public Enterprise Fund an amount not to exceed \$30,000 to pay for the cost of the medals authorized by this Act.

(b) **PROCEEDS OF SALE.**—Amounts received from the sale of duplicate bronze medals under section 3 shall be deposited in the United States Mint Public Enterprise Fund.

The **SPEAKER pro tempore.** Pursuant to the rule, the gentleman from California (Mr. BACA) and the gentlewoman from Illinois (Mrs. BIGGERT) each will control 20 minutes.

The Chair recognizes the gentleman from California.

GENERAL LEAVE

Mr. BACA. Mr. Speaker I ask unanimous consent that all Members may have 5 legislative days within which to revise and extend their remarks on this legislation and to insert extraneous material thereon.

The **SPEAKER pro tempore.** Is there objection to the request of the gentleman from California?

There was no objection.

Mr. BACA. Mr. Speaker, I yield myself as much time as I may consume.

Mr. Speaker, first of all I would like to thank Chairman FRANK, Ranking Member SPENCER BACHUS and my colleague, JUDY BIGGERT, who is also a co-sponsor of this legislation.

I want to take the time to thank my colleagues in the House of Representatives for their support on this bill. It truly is a bipartisan bill.

I also want to thank my staff for their hard work and dedication. I rise today in strong support of H.R. 1243, to honor Arnold Palmer with a Congressional Gold Medal. Arnold Palmer's golf record is one history will forever remember. He is a legend and a giant amongst golfers.

I have had the opportunity to play with Arnold Palmer before. My son, Joe Baca, Jr., mayor pro tem, City of Rialto, was also in attendance. This was the most memorable outing I have had the pleasure of experiencing. It was an experience the two of us will never forget.

It was like a dream come true. I had to pinch myself to make sure that this wasn't just a dream. Not only is he a golf legend, but also a genuine person with a great sense of humor.

Walking these 18 holes with him will forever be one of my greatest moments in life, besides, of course, marrying my wife and having my four children.

His drive and passion for the game is an example of sportsmanship of the highest caliber and was an inspiration to me.

However, I ask that Arnold Palmer be awarded the Congressional Gold Medal for his leadership as an American.

□ 1330

Palmer was born in Latrobe, Pennsylvania in September of 1929. He learned golf from his father, Deacon Palmer, who was the head professional and greenskeeper at Latrobe Country

Club. At the age of 7, Palmer broke 70 at Bent Creek Country Club.

Can you imagine the rest of us with the kind of equipment that we have today and his having that equipment and breaking 70 at that tender age? My Lord, that is something else.

As a youngster, Palmer was only allowed on the Latrobe course in the early mornings or late afternoons when the members weren't playing. He attended Wake Forest University on a golf scholarship. He left upon the death of close friend, Bud Worsham, and enlisted in the Coast Guard where he served for 3 years and continued to hone his skills.

Palmer gathered himself and returned to competitive golf. His win in the 1954 U.S. Amateur Championship made him decide to try the pro tour for a while, and he and his new bride, Winnifred, whom he had met at a Pennsylvania tournament, traveled the circuit for 1955.

As a member of the Professional Golfers Association, PGA, which also stands for "posture, grip and alignment," Palmer won the 1955 Canadian Open in his rookie season. He raised his game systematically for the next several sessions.

With the help of his unfailing personality and lucrative business ventures, Arnold Palmer has almost single-handedly brought golf out of the elite country clubs and into the consciousness of mainstream America, which is where most of us are from, mainstream America.

Palmer won his first major championship at the 1958 Masters, cementing his position as one of the leading stars in golf. Palmer is credited by many for securing the status of the Open Championship—the British Open—among U.S. players.

After Ben Hogan won the championship in 1953, few American professionals had traveled to play in The Open due to its travel requirements, relatively small prize purses and the style of its links courses. That means traveling across the country for the game of golf and for the love of the game of golf to ensure that others love the game and are as compassionate as he is about the game.

Palmer's Open wins in the early 1960s convinced many American pros that a trip to Britain would be worth the effort. He secured his popularity among the British and European fans and, of course, the American fans.

In all, Arnold Palmer won 92 professional events. Can you imagine what that's like? Ninety-two. Some of us can't even win when we go out and play on a weekend. Ninety-two professional events. His most prominent professional titles were four Masters—and I repeat four Masters—in 1958, 1960, 1962, and 1964—wow—two British Opens in 1961 and 1962 and the memorable U.S. Open Championship at Cherry Hills in Denver, Colorado in 1960.

In 1960, he won the Hickok Belt as the top professional athlete of the year

and Sports Illustrated magazine's Sportsman of the Year award—something that a lot of us are striving for that we'll probably never, ever make, but we congratulate him on that award.

In 1967, he became the first man to reach the \$1 million in career earnings on the PGA Tour. Can you imagine the amount of money during that period of time and what he would have won now if they'd paid the same amount of money? He'd be equal to Tiger Woods, I believe, but that wasn't the case. They didn't pay as much.

Palmer won the Vardon Trophy for the lowest scoring average four times in 1961, 1962, 1964, and 1967. Can you imagine the lowest scoring? Well, most of us get the highest scoring award right now versus the lowest scoring award on the average, and that's quite a compliment, you know, for someone to receive.

Arnold Palmer also represented the U.S. in the Ryder Cup matches seven times as either a player or as a captain. Seven times. You know, when we've had the Ryder Cup that has come here in our congressional, I'm glad that I've been a member of our Ryder Cup. We've been successful in defeating that cup; but can you imagine Arnold Palmer being there seven times as either a player or as a captain? That's quite an honor. He was the last playing captain in 1963 and captained the team again in 1975.

Palmer was eligible for the Senior PGA Tour from its first season in 1980, and he was one of the marquee names who helped it become successful. That's giving those individuals who play on the young tour an opportunity to continue or it's creating hope for seniors who want to become professionals. There are others who have become professionals as seniors. Thanks to Arnold, those gates were opened to allow individuals to get there.

He won 10 events on the tour, including five senior majors. He retired from tournament golf on October 13, 2006.

One of his favorite drinks is a combination of half iced tea and half lemonade. You thought I was going to say some kind of mixed drink or liquor. No. Half iced tea and half lemonade. It's a drink which is often referred to as the "Arnold Palmer" in his honor. That's a great drink for those of you who haven't had the Arnold Palmer. I'm not soliciting, asking you to go out and do that, but that's great. It's a good drink to get when you're out on the golf course.

I ask that we honor Arnold Palmer with a Congressional Gold Medal because of the way Arnold Palmer lives his life. He is a perfect example of how Americans should live—and I state: how Americans should live. Arnold Palmer's way of life is a perfect example of how all Americans should give—how Americans should give.

He is a devoted husband, father and grandfather who cares for his family and who has helped many other fami-

lies during times of hardship and struggle. He has helped many other families during times of hardship and struggle, and that's what we're going through right now in this Nation and in this country with the recession that we're in and with many people losing their homes and their jobs.

Arnold Palmer's work in philanthropy shows his dedication towards helping others. He is known to have an unfailing sense of kindness, and has used the game of golf as a means of sharing. He proactively helps others survive extreme health emergencies. As a cancer survivor, he knows firsthand how devastating health issues can be. Arnold Palmer served as Honorary National Chairman of the March of Dimes Birth Defects Foundation for 20 years. That means he dedicated himself for 20 years to the March of Dimes Birth Defects Foundation. He played a major role in the fund-raising drives that led to the creation of the Arnold Palmer Hospital for Children and Women in Orlando in the 1980s. The hospital has been healing women and children from central Florida and around the world with care, compassion and a leading edge in medical care.

The Winnie Palmer Hospital for Women and Babies has left a permanent mark on the lives of thousands of families from around the world—and that's around the world.

The Arnold Palmer Prostate Center—and I state "prostate center" because most of us may be having it, but we want to make sure that we look at prevention. He has recognized every cancer patient as unique because of his prostate cancer center. It offers a variety of programs, including counseling, nutrition, support groups, a cancer lecture series, exercise for cancer patients, and arts in health care, because he cares about those patients or those individuals who have been affected with prostate cancer. Even my bishop, Bishop Barnes, had prostate cancer, and I remember that. It's for individuals who care about others and who want to improve their quality of life, which is what Arnold Palmer has done for them.

Arnie's Army Battles Prostate Cancer is a unique funding-raising and awareness campaign of the Prostate Cancer Foundation. This program is designed to help organizers and participants use golf as a fund-raising tool to raise money for better treatments and for the cure of prostate cancer. Every dollar raised by Arnie's Army tournaments—and I state "every dollar"—goes directly to the Prostate Cancer Foundation. That means every dollar goes to the Prostate Cancer Foundation.

The Arnold Palmer Cancer Pavilion fulfills a longtime dream of his to offer outpatient oncology and testing. They are committed to the prevention, detection, diagnosis, and treatment of cancer in his home town.

The Winnie Palmer Nature Reserve Trust's mission is to permanently im-

prove and maintain property preserved by the Pennsylvania Department of Conservation.

We thank Arnold Palmer; his late wife, Winnie; his two daughters, Peggy and Amy; and his five grandchildren, Emily, Katherine Anne, Anne Palmer Saunders, Nicola Wears, and Samuel Palmer Saunders, for making America a better place. He, too, is a role model, an example that, if you lead by example, others can be better, and he has done that in what he has demonstrated and in what he has done as an American.

Although Arnold Palmer does not feel comfortable being called the "king of golf," Arnold Palmer is royalty, royalty in the eyes and hearts of those he has helped. We thank Arnold Palmer. We thank you for your life's work.

His legions of fans were often called Arnie's Army. Well, now we can be called Arnie's Congressional Army. So he no longer just has the army out there. He has Arnie's Congressional Army.

You are a true American, an American deserving not only of the Presidential Medal of Freedom and of the U.S. Navy's Lone Sailor award, to name a few, but Arnold Palmer deserves to be honored with a Congressional Gold Medal. For this reason and for many reasons unsaid and of stories unsaid and for the people who have met him, I urge all Members to support this passage.

I reserve the balance of my time.

Mrs. BIGGERT. Mr. Speaker, I yield myself such time as I may consume.

As Sports Illustrated said in a 1994 story, "All Arnold Daniel Palmer did was save golf. All he did was bring golf back to the truck drivers and the mailmen, whoever. Basically, he took a game that was a little too prissy, a little too clubby, a little too saturated with Ivy League men trying not to soil their cardigans and breathe sweet life into it."

Every one of us, even nongolfers, can name a few men of the links—Tiger Woods, of course, and perhaps Phil Mickelson of today's game; Gary Palmer, Gary Player and Jack Nicklaus from a couple of decades ago; and for those who have been playing for years, maybe Ben Hogan and Byron Nelson to whom we awarded the Congressional Medal of Honor in the 109th Congress, but everyone would name Arnold Palmer.

Amazingly, for a man who won the 92 professional tournaments and who at one time was the highest paid professional athlete, earning more than \$1 million a year, Arnold Palmer always seemed as someone who was an everyman. His swing looked pretty much like the guys' you would see on a course on a weekend. It definitely was not the picture perfect one of a pro, but it did matter. Arnold Palmer was a man who understood the history and continuity of the game.

Born in a steel town east of Pittsburgh, he moved to Latrobe, Pennsylvania with his parents when he was

young. His father was known as Deacon Palmer, who worked at the Latrobe Country Club for years, rising from a groundskeeper to a teaching pro. He started his son at the age of 3 with a set of golf clubs and, really, was Arnold Palmer's only teacher.

Years later, in 1960, Palmer began a successful crusade to resurrect the status of the British Open at the old course in St. Andrews, Scotland, becoming the first American of stature to play there since Ben Hogan.

Arnold Palmer put his good winnings to use, becoming so involved in business that some thought it detracted from his golf game, but he also worked tirelessly for various charities, spending 20 years as the honorary chairman of the March of Dimes Birth Defects Foundation and in spearheading the creation of the Arnold Palmer Hospital for Children and Women in Orlando, as well as raising funds for the Latrobe Area Hospital Charitable Foundation in his hometown.

You heard from Mr. BACA of many, many more things that he did, but as a Member of Congress from Illinois who has the most golf courses in her district in Illinois, I am honored to manage this bill.

With that, I urge Members to join me in support of H.R. 1243, introduced by the gentleman from California (Mr. BACA).

With that, I would reserve the balance of my time.

□ 1345

Mr. BACA. Mr. Speaker, I reserve the balance of my time.

Mrs. BIGGERT. Mr. Speaker, I would like to yield such time as he may consume to the gentleman from Pennsylvania (Mr. MURPHY).

Mr. TIM MURPHY of Pennsylvania. Mr. Speaker, it is not often that we get to talk about people that we consider to be a true gentleman, a true friend and a great American. That is what Arnold Palmer is to all of us. I am honored that he lives in my congressional district, at least during the warm months, out in Youngstown, Pennsylvania, an area close to Latrobe, Pennsylvania, at the place that he grew up.

Now, I am not a great golfer. And, in fact, to discuss it at all would be an embarrassment to me. But I did have a chance to play with Mr. Palmer once, and in so doing, traveling across his golf course, he points to a tree, or formerly a tree, which is now carved in the likeness of his father. And that brings about many a story about Deacon and how he taught young Arnold to play golf and many of the other things about him that have become famous icons: that tractor which he brings out now and then to show people when they come to the golf course, or how you will often see Arnold sitting out there talking to anybody who comes by, signing anything they put before him, because he is just so close to the people of the district and of America, always willing to shake their hand.

And a handshake means something to Arnold Palmer. Very famously, he had that long-term agreement with his former manager, Mark McCormack, that lasted from 1960 until his death in May of 2003. He has the same kind of agreement with Doc Giffin, his assistant. That's the way Arnold does business. A handshake means something to him. You don't have to put it in writing.

We can also look at other parts of his life. Back when he was a champion golfer at Wake Forest, he left there after the death of a friend and joined the Coast Guard. And one would have thought he gave up golf entirely except he went out and played a little golf in Cleveland and rediscovered this great talent he had, and, well, the rest becomes history.

But more so than the stories of golf are the stories of what he has done in western Pennsylvania and really around the Nation.

As a pilot, he helped to develop Latrobe Airport, and interestingly enough, served in its authority for many years except during a time when he had his own business interests there. Being the true gentleman and person of high ethics that he is, he stepped off that aviation board for a while to make sure he didn't have any conflicts of interest.

He's also given a great deal to many charities. He helped establish the Winnie Palmer Nature Preserve that just yesterday, there was the laughter of children there on the St. Vincent's College campus exploring that area in the woods and marshes that his former wife, Winnie, had talked about, how it was so important to preserve that area. He's also given so much to Latrobe Hospital where he remains head of their charitable board after raising so many millions of dollars for that hospital to help with charitable care. And also the Arnold Palmer Pavilion, part of Latrobe Hospital's Mountain View Medical Park facility.

But beyond all of that, other ways to describe him is when you go to his office there—it's along the same road where he grew up out there on Arnold Palmer Road it's now called—you go up to his office and you'll see it's filled with trophies and photos of people he's played with of all levels. And of course that famous room where he always tinkers and works on his own putters and a wall filled with I don't know how many thousands of putters. He's got another area there, a warehouse filled with everything that anybody has ever given him. In fact, I gave him some congressional golf balls, and he said, "I'll put these in the warehouse with everything else." I'm sure he catalogues it all.

I remember walking through and pointed to a certain club and said, "Do you know what all these are for?" He said, "Sure." You name a certain hole, a certain year, a certain course, he will tell you what club he used and what happened on that. Most famously he

has that twin set of golf balls mounted on the wall in his office. This is when he hit the back-to-back holes-in-one in 1968 at TPC Avondale. He hit it one year—I think it was the No. 5 hole, I'm not sure—hit it and the next day he shows up on the hole again and there's all the camera crews there. He said, "What are you doing here?" They said, "We want to watch and see you hit another hole-in-one." He didn't expect it, but that's what he did.

There's a couple other things about him, too. In his office, he has a table, and it's filled with the medals that he receives from every tournament that he wins. But there are a couple of empty spaces on that table. I remember asking Arnold what those are for. He said, "You never know. You might just win another medal." Quite frankly, I think that would be a good place for this Congressional Medal to go.

A story about him and golf was told to me by a person who probably doesn't want me to use his name, so I won't. But it's probably some of the best golf advice any of us could ever have and, again, shows some of the spirit of Arnold Palmer.

He was playing with this other golfer who was not having a very good day and was probably doing his share of slamming his club down and cussing and swearing, I suppose, as he shanked the ball and hit it to the left and right off the course. At some point, Palmer said to him, "Would you like some advice?" Now, imagine what any of us, no matter what level of golf you have as talent or lack thereof, if Arnold Palmer, the King of Golf, says to you, "Would you like a little advice?" At this point the golfer eagerly said, "Yes, I'd love it." And Palmer said to him, "You're not good enough to get mad."

Well, so it is great advice for all of us. We're not good enough to get mad. Let's leave that to the professionals in this.

But it is important that we recognize Arnold is good enough to receive this recognition. And I might say in all the years I have known Arnold Palmer, he's never asked me for anything—well, except for one thing. The man who seems to have it all has never come to his Congressman saying, I want you to do this or that. He just asked this: When you drive down Arnold Palmer Road and you come across the entrance to Latrobe Country Club where the sign says "slow down, golf cart crossing," he really doesn't want anybody to get hurt there, and he would sure appreciate it if you just slowed down your car.

All in all, though, for a life that is still very rich in its accomplishments and for a person who has made America a better country because of what he has done, not only for the sport of golf but for health and for so many people around this country, Mr. Speaker, Arnold Palmer is a man well-deserving of this Congressional Medal.

Mr. BACA. I reserve the balance of my time.

Mrs. BIGGERT. Mr. Speaker, at this time I would yield such time as he may consume to the gentleman from Indiana (Mr. BURTON).

Mr. BURTON of Indiana. Mr. Speaker, I thank my colleague over there who is a great golfer for introducing this resolution and my colleague from Pennsylvania.

One of the things I will just say at the outset is I envy you because you had a chance to play golf with him. Tom Ridge, our former colleague, promised me when he became governor, he was going to arrange for me to play with Arnold Palmer, and he never did it. So when you see Governor Ridge, would you tell him I am still disappointed about that. Would you do that for me? Thank you. Be sure to tell him.

There's been a lot said about Arnold Palmer today, and I am not going to be redundant and go over the things that have been said. But I will tell you this: that I have been an avid golfer and have followed golf all of my life as soon as I was 12 years old, and there's nobody that I know that brought golf from a minor sport into the major arena like Arnold Palmer did.

Years ago, he won the Los Angeles Open, and on the front page of the Indianapolis Star newspaper they had a picture of him with a check for \$5,000, and he was holding it up like, "My gosh. Isn't this a tremendous amount of money?"

When Arnold Palmer came on the scene and started making the great comebacks that he did in the Masters and U.S. Open and the PGA and British Open, he brought a new attitude to golf, a new sensation to golf. You talked about Arnie's Army, and people across the country who didn't play golf, who weren't really interested in the sport, became interested because here was a guy you see on television coming down to the 16th or 17th hole, two shots behind, and you knew he was going to be there at the end. He was a lot like Tiger Woods is today. He would knock in a putt at the 16th or 17th hole and everybody would go crazy, and he would win the tournament on the last one. We've seen Tiger Woods do that. Arnold Palmer was the Tiger Woods of his day. He made golf a tremendous sport, a spectator sport, and he made it into something that every American is now interested in.

He did a lot of humanitarian things. I know you mentioned his involvement with children and the March of Dimes and prostate cancer. He did all of those things. But none of that wouldn't have occurred if he didn't have the personality and charisma that he showed on the golf course all those years. We had great players like Nicklaus, Player and Trevino and a whole host of them that played with him, but Palmer was the man. He was the guy that we all watched on Sunday afternoon and couldn't wait to get to the TV set to cheer on.

I am tickled to death that you're moving this medal of honor for him,

and I am very happy to add my two cents worth. I think it's a great honor for him, and I hope he does put it in a very important place with all of his other trophies.

Mr. BACA. Mr. Speaker, I reserve the balance of my time.

Mrs. BIGGERT. I have no further speakers and would yield back the balance of my time.

Mr. BACA. Mr. Speaker, first of all, I would thank JUDY BIGGERT. Thank you very much for being a cosponsor of this important legislation. I want to thank TIM MURPHY and, of course, my good friend DAN BURTON, who, as well, is an excellent golfer I've had the opportunity to play golf with on many occasions. And he does hit the ball a long ways. Although we have a difficult time in getting it in the hole in three or four, whatever the course may be. Tim, I know that you had the privilege, like I, of playing with Arnold Palmer; and it's really quite a memorable experience. For those of us who have an opportunity to walk down the 18th hole, talk to him, look at his personality as a human being. He's one that's touched the life of many individuals.

For people that have watched him play golf and have played golf, and not everybody can exert and be as good as Arnold Palmer was—and is, still today—and what he has done for the game itself not only for individuals that go there that when you're playing a lot of times, he is one that was a risk taker, a challenger. He's the one that said when it was impossible to hit that kind of a shot, he would dare and hit in between woods, try to hit over trees, try to make sure that if there was a lake, he says, "I'm going to get to the tin cup of the world." He was the tin cup, except he got there and didn't have to take 12 strokes to get there.

That's one thing about Arnold Palmer is he lifted the game to another level because he believed in the challenge of it. He just didn't believe in just being that safe person and getting a par on a par 4 or getting a par on a par 5 or par 3. He always went for that birdie or that eagle because a lot of times he reached it.

As I stated before, can you imagine what he would have been today if he had the kind of equipment that we have right now in hitting the balls and in playing. He's one that excelled in terms of having the excellence, because for those of us that even get over a putt, it's very difficult to be over a putt and then all of a sudden, you have to make that putt. I happened to be playing the other day, and I had maybe a two-and-a-half-foot putt for a birdie. I missed it. Can you imagine him? He had the nerves to make sure that he not only made that putt but made every other putt. Nerves of steel. And for that, we will always remember that he touched the lives of many individuals, and I think that's important for a lot of us, to know of a human being that really cared about people, that wanted to make people a lot better, and he did it through golf.

He felt that golf was an opportunity for himself to excel and show the world that others can participate in this game and give back. He always believed in giving back to the community, and that's what he's done. That's why our lives are a lot better, and he's touched the lives of many individuals today that will always look at him, that have followed him throughout the world in Arnie's Army, now the Congressional Army that he has out here, to say, Arnie, we now realize that you did more than just golf. You did a lot for human beings in this world right now.

That's why, Mr. Speaker, I ask us all to make sure that we support H.R. 1243, to provide the award of the Gold Medal on behalf of Congress to Arnold Palmer in recognition of his service to this Nation in promoting excellence and good sportsmanship.

Mr. MURTHA. Mr. Speaker, I rise today in support of H.R. 1243, which will award a Congressional Gold Medal; to my good friend Arnold Palmer, recognizing his service to our nation in promoting excellence and good sportsmanship in golf.

Arnold Palmer, who was born and raised in Latrobe, Pennsylvania, is an extraordinary individual who has achieved greatness. Mr. Palmer's father, Deacon Palmer, taught him to play golf at an early age and he quickly excelled at the game. He continued playing while attending Wake Forest University on a golf scholarship and while serving in the United States Coast Guard.

After winning the U.S. Amateur Championship in 1954, Mr. Palmer turned pro. Since then he has won seven major championships, including winning the U.S. Open and the Open Championship twice, and was the first golfer to win the Masters Tournament four times. In addition to winning 61 tournaments between 1954 and 1975, he represented the United States by playing in the Ryder Cup six times between 1961 and 1973 and by serving as captain in 1963 and 1975. In 1963 he was the last player to also serve simultaneously as captain. He also served as the Presidents Cup captain in 1996.

Over the course of his career, Mr. Palmer was honored with many accolades. He was the PGA Player of the Year in 1960 and 1962, he won the Vardon Trophy four times, was named Sports Illustrated magazine's Sportsman of the Year in 1960, and was inducted into the World Golf Hall of Fame in 1974. He was awarded the Presidential Medal of Freedom in 2004.

Mr. Speaker, in addition to golf, Mr. Palmer is an extraordinary businessman, a skilled aviator, and a devoted family man. He founded the Arnold Palmer Pavilion at the University of Pittsburgh Medical Center, which is helping many western Pennsylvanians in their battles with cancer. Arnold Palmer is a favorite son of Latrobe, Pennsylvania, inspiring many to work hard and follow their dreams. He is truly deserving of the Congressional Gold Medal.

Mr. BACA. I yield back the balance of my time.

The SPEAKER pro tempore. The question is on the motion offered by the gentleman from California (Mr. BACA) that the House suspend the rules and pass the bill, H.R. 1243.

The question was taken.

The SPEAKER pro tempore. In the opinion of the Chair, two-thirds being in the affirmative, the yeas have it.

Mr. BACA. Mr. Speaker, on that I demand the yeas and nays.

The yeas and nays were ordered.

The SPEAKER pro tempore. Pursuant to clause 8 of rule XX and the Chair's prior announcement, further proceedings on this motion will be postponed.

□ 1400

FAMILY SELF-SUFFICIENCY ACT OF 2009

Mr. BACA. Mr. Speaker, I move to suspend the rules and pass the bill (H.R. 46) to provide for payment of an administrative fee to public housing agencies to cover the costs of administering family self-sufficiency programs in connection with the housing choice voucher program of the Department of Housing and Urban Development.

The Clerk read the title of the bill.

The text of the bill is as follows:

H.R. 46

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,

SECTION 1. SHORT TITLE.

This Act may be cited as the "Family Self-Sufficiency Act of 2009".

SEC. 2. ADMINISTRATIVE FEES FOR FAMILY SELF-SUFFICIENCY PROGRAM COSTS.

Subsection (h) of section 23 of the United States Housing Act of 1937 (42 U.S.C. 1437u(h)) is amended by striking paragraph (1) and inserting the following new paragraph:

"(1) SECTION 8 FEES.—

"(A) IN GENERAL.—The Secretary shall establish a fee under section 8(q) for the costs incurred in administering the self-sufficiency program under this section to assist families receiving voucher assistance through section 8(o).

"(B) ELIGIBILITY FOR FEE.—The fee shall provide funding for family self-sufficiency coordinators as follows:

"(i) BASE FEE.—A public housing agency serving 25 or more participants in the family self-sufficiency program under this section shall receive a fee equal to the costs of employing one full-time family self-sufficiency coordinator. An agency serving fewer than 25 such participants shall receive a prorated fee.

"(ii) ADDITIONAL FEE.—An agency that meets minimum performance standards shall receive an additional fee sufficient to cover the costs of employing a second family self-sufficiency coordinator if the agency has 75 or more participating families, and a third such coordinator if it has 125 or more participating families.

"(iii) PREVIOUSLY FUNDED AGENCIES.—An agency that received funding from the Department of Housing and Urban Development for more than three such coordinators in any of fiscal years 1999 through 2008 shall receive funding for the highest number of coordinators funded in a single fiscal year during that period, provided they meet applicable size and performance standards.

"(iv) INITIAL YEAR.—For the first year in which a public housing agency exercises its right to develop an family self-sufficiency

program for its residents, it shall be entitled to funding to cover the costs of up to one family self-sufficiency coordinator, based on the size specified in its action plan for such program.

"(v) STATE AND REGIONAL AGENCIES.—For purposes of calculating the family self-sufficiency portion of the administrative fee under this subparagraph, each administratively distinct part of a State or regional public housing agency shall be treated as a separate agency.

"(vi) DETERMINATION OF NUMBER OF COORDINATORS.—In determining whether a public housing agency meets a specific threshold for funding pursuant to this paragraph, the number of participants being served by the agency in its family self-sufficiency program shall be considered to be the average number of families enrolled in such agency's program during the course of the most recent fiscal year for which the Department of Housing and Urban Development has data.

"(C) PRORATION.—If insufficient funds are available in any fiscal year to fund all of the coordinators authorized under this section, the first priority shall be given to funding one coordinator at each agency with an existing family self-sufficiency program. The remaining funds shall be prorated based on the number of remaining coordinators to which each agency is entitled under this subparagraph.

"(D) RECAPTURE.—Any fees allocated under this subparagraph by the Secretary in a fiscal year that have not been spent by the end of the subsequent fiscal year shall be recaptured by the Secretary and shall be available for providing additional fees pursuant to subparagraph (B)(ii).

"(E) PERFORMANCE STANDARDS.—Within six months after the date of the enactment of this paragraph, the Secretary shall publish a proposed rule specifying the performance standards applicable to funding under clauses (ii) and (iii) of subparagraph (B). Such standards shall include requirements applicable to the leveraging of in-kind services and other resources to support the goals of the family self-sufficiency program.

"(F) DATA COLLECTION.—Public housing agencies receiving funding under this paragraph shall collect and report to the Secretary, in such manner as the Secretary shall require, information on the performance of their family self-sufficiency programs.

"(G) EVALUATION.—The Secretary shall conduct a formal and scientific evaluation of the effectiveness of well-run family self-sufficiency programs, using random assignment of participants to the extent practicable. Not later than the expiration of the 4-year period beginning upon the enactment of this paragraph, the Secretary shall submit an interim evaluation report to the Congress. Not later than the expiration of the 8-year period beginning upon such enactment, the Secretary shall submit a final evaluation report to the Congress. There is authorized to be appropriated \$10,000,000 to carry out the evaluation under this subparagraph.

"(H) INCENTIVES FOR INNOVATION AND HIGH PERFORMANCE.—The Secretary may reserve up to 10 percent of the amounts made available for administrative fees under this paragraph to provide support to or reward family self-sufficiency programs that are particularly innovative or highly successful in achieving the goals of the program."

The SPEAKER pro tempore. Pursuant to the rule, the gentleman from California (Mr. BACA) and the gentlewoman from Illinois (Mrs. BIGGERT) each will control 20 minutes.

The Chair recognizes the gentleman from California.

GENERAL LEAVE

Mr. BACA. Mr. Speaker, I ask unanimous consent that all Members may have 5 legislative days within which to revise and extend their remarks on this legislation and to insert additional materials thereon.

The SPEAKER pro tempore. Is there objection to the request of the gentleman from California?

There was no objection.

Mr. BACA. Mr. Speaker, I yield myself such time as I may consume.

I rise today in support of H.R. 46, the Family Self-Sufficiency Act of 2009. I thank the gentlewoman from Illinois, Representative BIGGERT, for introducing this critical legislation which provides housing agencies with much-needed administrative funds.

H.R. 46 provides public housing agencies with a funding source to cover the costs of administering Family Self-Sufficiency, or FSS, programs in connection with HUD's section 8 voucher program.

This legislation enhances the FSS programs by providing housing authorities with additional coordinator funding so that they can help more families participate in the programs. It establishes a minimal ratio of coordinators to participants to ensure that there is adequate assistance to provide all of the families enrolled in the FSS program.

H.R. 46 requires HUD to establish and implement performance measures, collect data on FSS programs, and report to Congress on the effectiveness of these programs.

With this additional funding, HUD will have the flexibility needed to reward innovative and successful FSS programs. And that is important for a lot of us, to have the flexibility to reward those programs that are doing a good job. Mr. Speaker, as someone who comes from a district that has been one of the hardest hit by the foreclosure crisis—and that is in the Inland Empire—I can tell you that there is greater need now than ever before for public housing.

The FSS program works. It provides struggling families with the assistance they need, while also lessening their reliance on public housing so that they can eventually become self-sufficient homeowners and renters.

In my district, the waiting list for affordable housing for some families is as long as 10 years, and that is a shame that it has to be as long as 10 years. In this time of economic difficulty, we must support legislation that provides funds for public housing agencies that put more families on the path back to economic security.

Again, I want to thank Representative BIGGERT for her hard work on H.R. 46 and her commitment to this issue. Thank you for your commitment to this issue on behalf of all the families that will be impacted.

I urge my colleagues to support the Family Self-Sufficiency Act.

Mr. Speaker, I reserve the balance of my time.