

Bayonne, New Jersey, in my district, threw a perfect game. Throwing fast balls and change-ups, she struck out 18 batters. All of them were boys.

Mackenzie is the first girl in the city's history to throw a perfect game. Her achievement was so impressive that she was asked to throw the ceremonial first pitch before the Mets game against the Washington Nationals at Citi Field.

Mackenzie also excels in the classroom. She has consistently been an honor roll student at Henry E. Harris School in Bayonne. Mackenzie's achievements exemplify the important and beneficial role that sports can play in girls' lives. She is an inspiration to many, and I want to congratulate her and her family. I look forward to her many future successes on and off the field.

TRIBUTE TO FLOYD LAWSON

(Mr. ADERHOLT asked and was given permission to address the House for 1 minute.)

Mr. ADERHOLT. Madam Speaker, I rise today to congratulate, pay tribute and honor a great American patriot and educator on his 90th birthday.

Floyd Lawson was born on April 25, 1919, to Luther Franklin and Mary Emily Ingle Lawson. He grew up in Winston County, Alabama and graduated from Lynn High School. He then went on to attend college on a scholarship in Missouri.

When World War II broke out, he gave up his scholarship and draft deferment and returned to Winston County, Alabama to enlist in the United States Army where he served in the U.S. Army Air Force for more than 4 years. He spent most of his time on the staff of the general commander of the Canal Zone. He is the third great grandson of Paul Ingle, who served in the Revolutionary War.

After his military duties, he pursued his education at the University of Alabama where he received a B.S., a master's degree and all classroom studies for his Ph.D. He received his LLB degree from the Blackstone School of Law in 1957. Floyd's career led him to teach at Tuscaloosa High School, the University of Alabama, Walker County High School, Walker College, and at the State of Alabama Department of Education.

He married his high school sweetheart, Modine West, and they have two wonderful daughters, Emma Lil and Melissa. They have five lovely grandchildren and two great grandsons.

After Modine's death, Floyd met and married the next love of his life, Dorothy Jane Strong Abbott. They have lived for the past 22 years in Cullman, Alabama, where they both work as a team in community, civic, and political affairs.

I'm thankful to know Floyd Lawson and to know that he is my friend. I'm looking forward to having the benefit of his wise counsel for many years to

come. I wish him a very happy birthday.

□ 1015

PROVIDING FOR CONSIDERATION OF H.R. 627, CREDIT CARDHOLDERS' BILL OF RIGHTS ACT OF 2009

Mr. PERLMUTTER. Madam Speaker, by direction of the Committee on Rules, I call up House Resolution 379 and ask for its immediate consideration.

The Clerk read the resolution, as follows:

H. RES. 379

Resolved, That at any time after the adoption of this resolution the Speaker may, pursuant to clause 2(b) of rule XVIII, declare the House resolved into the Committee of the Whole House on the state of the Union for further consideration of the bill (H.R. 627) to amend the Truth in Lending Act to establish fair and transparent practices relating to the extension of credit under an open end consumer credit plan, and for other purposes. No general debate shall be in order pursuant to this resolution. The bill shall be considered for amendment under the five-minute rule. It shall be in order to consider as an original bill for the purpose of amendment under the five-minute rule the amendment in the nature of a substitute recommended by the Committee on Financial Services now printed in the bill. The committee amendment in the nature of a substitute shall be considered as read. All points of order against the committee amendment in the nature of a substitute are waived except those arising under clause 10 of rule XXI. Notwithstanding clause 11 of rule XVIII, no amendment to the committee amendment in the nature of a substitute shall be in order except those printed in the report of the Committee on Rules accompanying this resolution. Each such amendment may be offered only in the order printed in the report, may be offered only by a Member designated in the report, shall be considered as read, shall be debatable for the time specified in the report equally divided and controlled by the proponent and an opponent, shall not be subject to amendment, and shall not be subject to a demand for division of the question in the House or in the Committee of the Whole. All points of order against such amendments are waived except those arising under clause 9 or 10 of rule XXI. At the conclusion of consideration of the bill for amendment the Committee shall rise and report the bill to the House with such amendments as may have been adopted. Any Member may demand a separate vote in the House on any amendment adopted in the Committee of the Whole to the bill or to the committee amendment in the nature of a substitute. The previous question shall be considered as ordered on the bill and amendments thereto to final passage without intervening motion except one motion to recommit with or without instructions.

The SPEAKER pro tempore. The gentleman from Colorado is recognized for 1 hour.

Mr. PERLMUTTER. Madam Speaker, for purposes of debate only, I yield the customary 30 minutes to the gentleman from Texas (Mr. SESSIONS).

GENERAL LEAVE

Mr. PERLMUTTER. I ask unanimous consent that all Members be given 5 legislative days in which to revise and

extend their remarks on House Resolution 379.

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

There was no objection.

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

Madam Speaker, House Resolution 379 provides for consideration of H.R. 627, the Credit Cardholders' Bill of Rights Act. On a regular basis, constituents of mine from Colorado contact me in disappointment with stories about actions taken by their credit card companies. Hardworking Americans who make payments on time, have good credit, and live within their means see their rates increase without notice and without cause.

In a time when many Americans are struggling to pay their mortgage, when health care costs are increasing and many are out of work, unfair credit card practices threaten many families. Americans deserve a fair shake. They deserve transparency and not smoke and mirrors. They deserve reliability and not chaos within their statements.

The bill brought to us today by Congressman GUTIERREZ and Congresswoman MALONEY, the Credit Cardholders' Bill of Rights Act, gives consumers a fair deal. Prior to 1990, credit cards had more or less standardized rates—around 20 percent—few fees, and they were generally offered to persons with high credit standards.

However, since 1990, card issuers have adopted risk-based pricing, and as a result of this new pricing structure, rates have increased and fees have increased dramatically. Today's credit cards feature a wide variety of interest rates that reflect a complex list of factors. The terms of most agreements have become so complicated, consumers don't know what they are getting into when they sign on to a credit card agreement. Most, if not all, agreements allow the issuer to change the interest rate or other terms of agreement at any time for any reason.

For example, there is something called "universal default" in most credit card agreements. Universal default allows the credit card company to change the rate or change the terms of the credit card agreement for something completely unrelated to the credit card. That's got to stop.

There are also practices which allow for credit card companies to apply payments to the lowest rate of interest, not the highest rate of interest, so that amounts continue to grow under the credit card agreements. There are things including double billing cycles so you think that you have paid off a substantial portion of the credit card but, in fact, you continue to get interest charged against the amount you already paid off.

These are excessive practices, and they must be changed.

Under H.R. 627, issuers can only raise interest rates for the reasons provided within the legislation as proposed.