

companies are reducing the credit lines of consumers based on information such as where they shop—including the type of store and the neighborhood in which it is located. I am also aware that some companies have reduced credit lines based on the identity of the consumer's mortgage lender. This type of behavior is tantamount to redlining.

I hope that the Federal Reserve study contained in this bill will provide the Congress with the information we need to reign in these abusive practices.

I urge my colleagues to support H.R. 627, the Credit Cardholders' Bill of Rights Act of 2009.

NATIONAL DAY OF PRAYER

HON. ERIC CANTOR

OF VIRGINIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, May 7, 2009

Mr. CANTOR. Madam Speaker, I rise today to call special attention to an activity Americans engage in throughout every day—prayer. Today is the National Day of Prayer, an observation established by Congress and President Truman in 1952.

Our Nation was founded on Judeo-Christian principles, which continue to permeate our daily lives—and need to be preserved. In recent times, these principles and the demonstration of them has come under attack by certain segments of society. From the very beginning of our Nation's history, our Nation's leaders have relied heavily on their faith, a fact that led our Founders to include the constitutional right to freely exercise one's religion in the very beginning of our Bill of Rights. This right is every bit as fundamentally important—and deserving of protection—today as it was in the 18th century.

Since the first call to prayer in 1775, when the Continental Congress called on the colonies to pray for wisdom in forming the Nation, the leaders of our Nation have continued to pray for that wisdom to shape our Nation. We look to God to provide us with the direction to act in accordance with His will, on behalf of the Americans who have sent us here to represent them. The one thing we know for certain is that there's nothing we can't accomplish—here in Congress or anywhere in the world—with God's help and blessing.

HONORING ST. ROSE LADY
WILDCATS

HON. JOHN SHIMKUS

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

Thursday, May 7, 2009

Mr. SHIMKUS. Madam Speaker, I rise today to honor an exceptional group of young ladies from Clinton County, Illinois.

The St. Rose Lady Wildcats volleyball team captured the Southern Illinois Junior High School Athletic Association Class S state tournament, defeating the squad from Lick Creek in straight sets. St. Rose swept through the tournament, not losing a single set on the way to the title. They knocked off Ewing in the opener and Centralia Trinity Lutheran in the second round, going on a 15–0 tear to come from behind and win game one.

I want to congratulate coaches Colette Huelsmann and Brian Holtgrave on leading this group of young ladies to this victory. Most of all, I want to congratulate the members of the state champion St. Rose Lady Wildcats: Abby Holtgrave, Amanda Gall, Brooke Buehne, Erika VonBokel, Lauren Willis, Ellie Detmer, Elizabeth Marcus, Lydia Rehkemper, Larissa Jacob, Maddie Timmermann, Avoyanna Kampwerth and Jamie Voss.

These young ladies have represented themselves, their school and their community in an exemplary fashion, and I congratulate them, and wish them all the best for continued success in the classroom and on the court.

IN REMEMBRANCE OF FATHER
DAVID FRANCIS FALLON

HON. DENNIS J. KUCINICH

OF OHIO

IN THE HOUSE OF REPRESENTATIVES

Thursday, May 7, 2009

Mr. KUCINICH. Madam Speaker, I rise today in honor and remembrance of Father David Francis Fallon, founding Pastor of La Sagrada Familia Parish. His love, kindness and faithful service on behalf of the people of our community will always be remembered, especially in the hearts and memories of those whose lives he impacted the most—the poor and disenfranchised of our society.

Father Fallon was born and raised in Cleveland as the second oldest of thirteen children, where he learned at a young age the significance of family, faith, hard work and connection to community. Following his graduation from Borromeo College, then Saint Mary Seminary, Father Fallon was ordained into the priesthood on May 30, 1970. His first assignment was at Holy Family Parish and later as Associate Pastor at Saint John Bosco Parish. In 1975, Father Fallon was transferred to Saint Clement Parish in Lakewood. He served for two years before joining a mission team in El Salvador, where he brought faith, hope and a sense of security to his parish there.

Though not of Hispanic heritage, Father Fallon became fluent in its customs, language and culture, and he became warmly embraced as a true son of the people of Cleveland's Hispanic community. He celebrated Masses in Spanish, and began bilingual services for young churchgoers. Reflecting a generous heart, joy for life and humble demeanor, Father Fallon easily drew others to him and his leadership became a guiding light that brought people and organizations together. His diplomacy and commitment to community was evident in the 1998 merging of two Hispanic parishes, San Juan Bautista and Cristo Rey, to form La Sagrada Familia parish.

Under the direction of Father Fallon, La Sagrada Familia has risen as a foundation of strength, support and resources for people of all ethnic and religious backgrounds who seek guidance and support. Father Fallon initiated numerous programs, including a food pantry and clothing outlet where individuals and families in need can obtain free food, clothing and furniture. He organized church volunteers to serve the community in social service, employment and education.

Additionally, Father Fallon inspired others to empower themselves and take pride in their community. He was an active attendee and

member of various neighborhood, civic and municipal organizations, and he led numerous efforts in organizing voter registration drives in the Hispanic neighborhood.

Moreover, Father Fallon's commitment to ministering to those who suffered emotional or physical hardships never wavered. He never missed his weekly visits to those who were homebound or those living in the neighboring nursing home. He brought each person the sacrament of communion, a compassionate presence and kind and calming words, comfort, faith and hope to our most vulnerable citizens.

Madam Speaker and Colleagues, please join me in honor and remembrance of Father David Francis Fallon, whose immeasurable service to others, compassion, faith, and a true belief in community has brought healing, hope and restored faith in all of us. I extend my deepest condolences to the family and friends of Father David Francis Fallon. Though he will be deeply missed by everyone who knew and loved him well, Father Fallon's compassionate service to others will continue to serve as an example and as a source of hope at La Sagrada Familia parish

MAI YANG

HON. ED PERLMUTTER

OF COLORADO

IN THE HOUSE OF REPRESENTATIVES

Thursday, May 7, 2009

Mr. PERLMUTTER. Madam Speaker, I rise today to recognize and applaud Mai Yang who has received the Arvada Wheat Ridge Service Ambassadors for Youth award. Mai Yang is a senior at Arvada High School and received this award because her determination and hard work have allowed her to overcome adversities.

The dedication demonstrated by Mai Yang is exemplary of the type of achievement that can be attained with hard work and perseverance. It is essential that students at all levels strive to make the most of their education and develop a work ethic that will guide them for the rest of their lives.

I extend my deepest congratulations once again to Mai Yang for winning the Arvada Wheat Ridge Service Ambassadors for Youth award. I have no doubt she will exhibit the same dedication she has shown in her academic career to her future accomplishments.

MORTGAGE REFORM AND ANTI-
PREDATORY LENDING ACT

SPEECH OF

HON. BARBARA LEE

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, May 6, 2009

The House in Committee of the Whole House on the State of the Union had under consideration the bill (H.R. 1728) to amend the Truth in Lending Act to reform consumer mortgage practices and provide accountability for such practices, to provide certain minimum standards for consumer mortgage loans, and for other purposes:

Ms. LEE of California. Mr. Chair, I rise in strong support of H.R. 1728, the Mortgage Reform and Anti-Predatory Lending Act.