



# Todd Platts

**U.S. Congress, 19th District**

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M.C.  
PRSR-STD

**Congressional Update**

**Don't miss the Town Meeting schedule below!**

**Summer 2009**

*This mailing was prepared, published and mailed at taxpayer expense.*



Dear Friend,

I hope this letter finds you doing well. With the first year of the 111th Session of Congress just about half completed, I am pleased to provide you with an update on the actions of the United States Congress. I encourage you to contact one of my offices listed above if you have any questions or comments regarding the issues discussed in this newsletter or if there is a federal matter for which you believe my staff and I can be of assistance.

Please feel free to attend one of my upcoming town meetings. The dates, times, and locations of the meetings are listed below. I look forward to an engaging discussion at the meetings. Your input is always welcomed and greatly appreciated.

In closing, please allow me to once again ask you to join me in having our courageous military personnel, along with their family members, in your thoughts and prayers. But for the heroic service of these selfless fellow Americans and their predecessors in uniform, the freedoms we enjoy everyday and the peacefulness of our communities here at home would not be. God bless each of these patriotic Americans and God bless the United States of America.

Sincerely,

Todd Russell Platts



**Grant Award**— I was pleased to join with officials from the **Hampden Township Volunteer Fire Company** and Hampden Township to award a federal fire grant to help retain and recruit volunteer firefighters in the community (see picture above). Fire companies across Pennsylvania are facing severe volunteer shortages and citizens are strongly encouraged to consider volunteering to help keep our communities safe.

## Health Care Reform Must Protect Patients, Expand Choices

Health care reform is expected to be a top priority in the months ahead. Reining in health care costs and expanding access to the health care system must be top considerations when discussing any proposed reforms. We must also abide by the physician's guiding principal, "First, do no harm," in choosing the particular reforms we embrace.

I am a cosponsor of the Medical Rights Act (H.R. 2516), which was introduced by Representative Mark Kirk on May 20, 2009. H.R. 2516 would prohibit the federal government from exercising any control over the practice of medicine, the manner in which health care services are provided, or the provision of advice to patients by physicians and other health care practitioners. This legislation is aimed at protecting the doctor-patient relationship from interference by the federal bureaucracy. There is a history of long waiting lists and rationed care for patients in countries where the government has taken over health care. We must avoid making a similar mistake here.

There are a number of other ideas that Congress should be actively considering as well. I am a cosponsor of the Small Business Health Options Program or "SHOP" Act (H.R. 2360). This legislation would help small businesses obtain health insurance for their employees through a combination of health insurance pools and tax credits. Currently, about twenty three million of the uninsured in America work for firms having fewer than one hundred employees.

I am also a cosponsor of the Affordable Health Care Expansion Act (H.R. 879). This legislation would provide families that purchase their own health insurance with a refundable tax credit of up to \$3,000, plus 50% of any premium amount paid above \$3,000. Taxpayers could have the credit advanced to them immediately upon purchasing an insurance policy.

As we move forward with the health care debate, we should aim to rein in health care costs and expand health care choices. Concepts like the SHOP Act and Affordable Health Care Expansion Act build upon the existing health care system, expanding it to more employees and families, rather than imposing a one-size-fits-all health care system that jeopardizes the care of those who already have insurance. Most importantly, we should protect the doctor-patient relationship.

There is no single "silver bullet" to address our health care needs. Congress must approach the health care issue in a comprehensive manner, but always remain mindful of the unintended consequences that can follow good intentions. The Medical Rights Act would help to protect the American people from such consequences.

## Town Meeting Schedule

Monday, June 29	Monday, June 29	Tuesday, June 30	Tuesday, June 30	Tuesday, June 30
<b>Carlisle Borough Office</b> 53 West South Street Carlisle 1:00 p.m. - 2:30 p.m.	<b>HACC - Gettysburg Campus</b> 731 Old Harrisburg Road Gettysburg 7:00 p.m. - 8:30 p.m.	<b>Fairview Township Municipal Building</b> 599 Lewisberry Road New Cumberland 10:00 a.m. - 11:30 a.m.	<b>Penn Township Municipal Building</b> 20 Wayne Avenue Hanover 1:00 p.m. - 2:30 p.m.	<b>Dallastown Borough Administration Building</b> 175 East Broad Street Dallastown 7:00 p.m. - 8:30 p.m.

## House Passes Credit Cardholders' Bill of Rights

I recently joined with a majority of my colleagues in the United States House of Representatives in voting to pass the Credit Cardholders' Bill of Rights Act (H.R. 627). This legislation seeks to end certain unfair and deceptive practices by credit card companies as well as providing consumers with the tools they need to responsibly handle credit card debt.

Under H.R. 627, credit card companies will only be allowed to increase the annual percentage rates (APR) on existing balances of their cardholders under certain specific circumstances. These circumstances include a consumer being more than 60 days late in making a payment, a promotional rate expiring, or the APR being pegged to a common variable index. If a rate is increased, a 45-day notice period will generally be required.

H.R. 627 also helps ensure that credit card advertisements are accurate in the terms that are used, establishing clear definitions for terms like "fixed rate" and "prime rate." Other provisions in H.R. 627 will: ban so-called "double cycle" billing, through which credit card companies charge interest on balances that have already been paid off; require credit card statements to include contact information for obtaining payoff balances; restrict the issuing of credit cards to those under twenty-one; require colleges and universities to publicly disclose any credit card marketing agreements they have entered into with a credit card company; and, require credit card companies to send out statements at least twenty-five days before any due date. The House passed H.R. 627 by a margin of 361-64 on May 20, 2009. The Senate passed the bill by a vote of 90-5. The President signed H.R. 627 into law on May 22, 2009.



*Well Deserved Recognition* – I was honored to join Philippine Ambassador to the United States H.E. Willy C. Gaa in awarding the Philippine Liberation Medal to William Burhans of York for his contribution to U.S. military operations during World War II that led to the liberation of the Philippines. America's true heroes are those individuals, such as Mr. Burhans, who have worn the uniform of our nation's armed forces, past and present, and their family members.



*Public Service Experience* – Each summer, local college students work in my district and Washington offices to learn about Congress and to serve 19th District residents. Interns serving with my office this summer and pictured from the left are:

*Katherine Hartman*, a senior at Roanoke College and daughter of Nancy and Keith Hartman of York; *Mark Guida*, a senior at Penn State University and son of Ralph and Donna Guida of Enola; *Samuel Kacyon*, a graduate of Mount Saint Mary's University and son of Patricia Kacyon of Enola; *Christopher Gray*, a senior at Shippensburg University of Pennsylvania and son of Shelley-Gross Gray of Carlisle; *Braeden Eastman*, a junior at Dickinson College and son of Harry and Janet Eastman of Biglerville; *Katherine Williamson*, a senior at George Washington University and daughter of Judy Brown-Hershner and Robert Williamson of York.

## Housing-Related Legislation Considered

The effects of the subprime mortgage crisis continue to be felt throughout the housing industry in particular and the economy more broadly. Action is needed to stabilize the mortgage market, protect families from predatory lenders, and guarantee Americans the opportunity to realize the dream of responsible home ownership.

If the right steps had been taken years ago, the present crisis in the housing market would have been much less severe, if it existed at all. In 2005, for example, I was one of only seventy-three House Members (out of 435) to vote in favor of significantly improving the regulatory oversight of Fannie Mae and Freddie Mac – government-sponsored enterprises whose actions contributed greatly to the current crisis. With this proposal's failure, a proper regulatory structure was not put into place until years later, resulting in the taxpayers being asked to bail these entities out to the tune of \$200 billion.

This session the full United States House of Representatives has debated and passed two bills related to housing and the subprime mortgage crisis. I voted for one of these bills that would help stop predatory lending (H.R. 1728) and against another that would make home ownership more difficult for responsible individuals and families (H.R. 1106).

The Mortgage Reform and Anti-Predatory Lending Act (H.R. 1728) is meant to address the recent movement of some lenders away from traditional mortgages to more risky, opaque, and unregulated practices. This movement has been bad for both individual borrowers, who wound up paying more for their mortgages in the long-term, and the entire financial system, which felt the "ripple effects" when

these risky practices caused huge losses. H.R. 1728 would subject predatory lenders to greater financial liability for their actions, while leaving intact the more traditional mortgage practices that have long helped Americans to obtain homes.

The second bill (H.R. 1106), the so-called mortgage "cram down" legislation, is well-meaning but ultimately bad policy for most American homeowners. H.R. 1106 would allow bankruptcy judges to reduce the total mortgages owned by those who file for bankruptcy. Judges under current law can already restructure mortgages for individuals who file for Chapter 13 protection, allowing them to stay in their homes so long as they meet the terms of a new repayment plan. The cost of allowing judges to reduce ("cram down") the mortgage values of individuals in bankruptcy, however, is likely to be paid by other homeowners. Lenders will seek to offset their losses associated with court-ordered mortgage reductions by charging higher interest rates on other borrowers. Many of these other homeowners are already struggling to meet their own responsibilities and should not be forced to pay even more due to no fault of their own.

H.R. 1728 passed the House by a vote of 300-114 and is now pending consideration in the Senate. The Senate should act on this legislation as a way to help protect homeowners and strengthen the financial system. H.R. 1106 passed the House by a vote of 234-191, but the Senate – due to the aforementioned concerns – rejected a similar proposal by a vote of 45-51. Subsequently, both the House and the Senate passed an alternative proposal (S. 896) that simply streamlines existing housing programs. The President signed this measure into law on May 20, 2009.

## Whistleblower Protections Necessary to Prevent Waste, Fraud and Abuse Within the Federal Government

On May 14, 2009, the House Committee on Oversight and Government Reform held a hearing on the Whistleblower Protection Enhancement Act (H.R. 1507). I first introduced a version of this bill in 2004. This session, Democratic Representative Chris Van Hollen (MD-08) and I introduced the bill together.

H.R. 1507 would strengthen the inadequate protections currently afforded to federal employees who allege retaliation for reporting illegalities, gross mismanagement and waste, and substantial and specific dangers to the public health and safety. The intent is to encourage such employees to come forward and report waste, fraud, and abuse within the federal government. H.R. 1507 would overturn a series of Federal Circuit Court decisions that have undermined the intent of federal whistleblower law. Since whistleblower law was last strengthened in 1994, more than 200 whistleblower cases have come before the Federal Circuit Court – yet only three have prevailed. Other significant provisions in the bill would end the Federal Circuit Court's monopoly jurisdiction for precedent-setting cases and grant federal employees the right to a jury trial in federal court if the head of an agency does not take action within 180 days in response to a complaint.

Three whistleblowers testified at the May 14th hearing. One was a former Marine who worked at the Pentagon and reported procurement problems that he thought were jeopardizing lives in Iraq; another was an employee who reported what she believed were improper contracting practices at the United States Army Corps of Engineers; the third was the head of the United States Park Police who claimed personnel shortages at the agency were threatening its mission. The witnesses alleged that their coming forward resulted in harassment and damaged careers. Attempts to claim whistleblower protections were frustrated by the failure of the agencies to act on their claims in a timely manner.

Other witnesses were from the United States Department of Justice and various legal non-profit organizations that advocate for whistleblowers. These witnesses generally agreed that current whistleblower protections are inadequate, although disagreement existed in the details of how national security whistleblowers – who deal with sensitive and classified information - can best be protected.

Hopefully, a compromise regarding national security whistleblowers can be struck that will move H.R. 1507 forward and ultimately secure its enactment. The time is long past due for meaningful protections for employees who have the courage to blow the whistle - at the risk of their own careers - on waste, fraud, and abuse within the government.



*Guiding our Youth – The Venturing Leadership Award and the Silver Beaver Award are presented to Boy Scout leaders in recognition for their*

*efforts to help young people mature and become responsible citizens. I was pleased to join the Keystone Area Council of the Boy Scouts of America in recently presenting these awards and a Certificate of Special Congressional Recognition to several area Scout leaders. Receiving the Venturing Leadership Award were (pictured from the left): Ellen Bierbower of Harrisburg and (not pictured) Douglas Speck of Mechanicsburg. Receiving the Silver Beaver Awards were (continuing from the left): Joseph Breitenbach of Carlisle; Robert Stailey of Mechanicsburg; John Noel of Chambersburg; Ken Barber of Harrisburg and Guy Donald Benfer of Shermans Dale.*



*Fallen Heroes – In 1962, President John F. Kennedy designated May 15th as Peace Officers Memorial Day and the week in which that date falls as "Police Week." Every year since, thousands of law enforcement officers from around the world converge on Washington, D.C. to honor their fellow officers that have paid the ultimate sacrifice in the line of duty. I was honored to welcome officers from the York City Police Department and other law enforcement agencies (pictured to the left) attending the National Peace Officers*

*Memorial Service to honor these fallen heroes. Two law enforcement officers from Adams and York Counties who died in the line of duty in 2008, Latimore Township Police Department Sergeant Michael Weigand, Jr. and Northern York County Regional Police Department Officer David Tome, were among the officers honored at the ceremony.*

## Budget Spends and Borrows Too Much

In late April, the full United States House of Representatives debated a budget resolution intended to set overall spending levels for fiscal year 2010 (S. Con. Res. 13). Budget resolutions such as S. Con. Res. 13 do not actually spend any money. Rather, they set overall goals for spending by the federal government. After the adoption of a budget resolution, Congress begins work on the twelve annual appropriations bills that provide actual funding for the federal government.

I voted against S. Con. Res. 13 because the resolution proposed to increase overall domestic discretionary spending by a whopping 8.7%, an amount far greater than the rate of inflation. This comes on top of a recently-enacted 8% increase in spending contained in an omnibus appropriations measure for fiscal year 2009 (H.R. 1105), as well as the \$790 billion in spending contained in the stimulus bill (H.R. 1).

The federal government is expected to borrow a total of \$1.23 trillion in fiscal year 2010 in order to finance the proposed spending levels in S. Con. Res. 13. The budget deficit, at 13% of Gross Domestic Product (GDP), is already at its highest level as a share of the economy since World War II. Additionally, S. Con. Res. 13 proposes to increase the national debt by trillions of dollars, which equates to an increase of approximately 50%. In light of these circumstances, I believe that much greater spending restraint will be essential to getting the federal budget back onto a path of substantial deficit reduction.

Unfortunately, S. Con. Res. 13 was ultimately adopted in the House by a vote of 233-193 and in the Senate by a vote of 55-43. As Congress now proceeds with consideration of the twelve annual appropriations bills, I plan on examining each bill with due consideration to both the need for fiscal restraint, which is important to growth in the economy, and the funding of proper priorities. I believe that these priorities should include protecting America, honoring our veterans, funding federal mandates on our schools, and ensuring access to affordable healthcare.

## House Passes the Family Smoking Prevention and Tobacco Control Act

On April 2, 2009, the full United States House of Representatives voted to pass the Family Smoking Prevention and Tobacco Control Act (H.R. 1256). This bipartisan bill would help prevent tobacco advertising to children, as well as ensure that tobacco company claims about the safety of their products are scientifically accurate.

Prohibiting advertising to children will go a long way in preventing young people from starting to smoke and will save billions of dollars and countless lives in the years ahead. Addiction to tobacco begins almost universally in childhood and in adolescence. Every day, almost 4,000 children try their first cigarette and over 1,000 become daily smokers. Tobacco companies have long taken advantage of this vulnerability by promoting their products through such tactics as cartoon advertisements, free merchandise that appeals to kids, and through sponsorships of sporting and entertainment events.

As noted above, H.R. 1256 would also help ensure that tobacco products marketed as safer than other tobacco products are, in fact, demonstrated to be safer. The Food and Drug Administration (FDA) would scientifically evaluate the health benefits and risks posed by ingredients in cigarettes. The history of low-tar cigarettes illustrates the grave danger to public health caused by fooling consumers into believing unsubstantiated claims that one

kind of cigarette is safer than another. Millions of Americans switched to low-tar cigarettes, believing they were reducing their risk of lung cancer. Many were convinced to switch rather than to quit. It was not until decades later that we learned that low-tar cigarettes were just as dangerous as full-tar cigarettes.

Importantly, H.R. 1256 does not ban tobacco products. In fact, it explicitly preserves an adult's choice to smoke. Nor does it further burden smokers with any additional cigarette tax increases. Under H.R. 1256, however, we will no longer have to wait for the deaths of millions of Americans to learn whether a so-called "safer" cigarette is what it claims to be. And we will have a better chance at stopping future generations from becoming hooked on cigarettes.

The health of the American people, especially children, should not be a partisan issue. The Family Smoking Prevention and Tobacco Control Act has been a bipartisan effort for years. Former Congressman Tom Davis, a Virginia Republican, helped to champion the effort with Congressman Henry Waxman, a California Democrat, last session. With Congressman Davis' retirement, I was pleased to become the lead Republican sponsor of this legislation in the current session. The House passed H.R. 1256 by a 298-112 margin. The measure is now pending consideration in the Senate.

## Stimulus Should Have Better Emphasized Transportation, Small Businesses

Earlier this year, Congress completed work on a \$790 billion stimulus bill (H.R. 1). The House passed the measure by a 246-183 vote, and the Senate passed it by a 60-38 vote. H.R. 1 was signed into law by President Barack Obama. I voted against the final stimulus bill because I believed more effective and less costly alternatives were available.

The American people rightfully expect Congress to work together in a bipartisan manner to address the economic crisis facing our country. As with the \$700 billion bailout of Wall Street passed by Congress last fall, however, H.R. 1 spends unprecedented amounts of taxpayer dollars with no guarantee of truly stimulating America's economy.

H.R. 1 unnecessarily increases our national debt by failing to more narrowly target federal spending on programs that have a proven record of job creation and economic development. In the end, Congress turned a so-called "economic stimulus" bill into a massive spending package that funds dozens of new federal programs with little or no connection to economic stimulus. Such spending should have been considered under the normal budget process, being weighed against other priorities. Instead, with the enactment of H.R. 1, the federal government will borrow an additional \$790 billion over the next two years. Once interest on the additional debt is factored in, the total cost of the bill rises to over \$1.1 trillion - approximately \$9,400 per family in the United States.

Congress could have acted in a more targeted and proven manner. Only a small portion of the massive new spending contained in the stimulus bill goes towards highways, bridges, roads, and other transportation-related infrastructure - less than 8 percent in fact. Yet, this spending is the most likely to actually lead to job creation. According to the Democratic Chairman of the House Transportation & Infrastructure Committee, the Honorable James Oberstar, the approximately \$60 billion in spending on highways and similar infrastructure in the bill creates 1.8 million jobs. The cost of creating or saving the other half of the bill's job goal of 3.6 million jobs: a whopping \$730 billion.

These numbers serve to confirm that, in fact, much of the spending in this legislation has little or nothing to do with job-creation. Assuming the bill's sponsors are accurate in their job projections, each job created or saved will cost the American taxpayers well more than \$200,000 each.

Congress also could have better targeted tax relief for small businesses - the biggest engine for job creation in our economy. Only about one-third of one percent of the entire cost of the bill is tax relief for small businesses. I voted for an alternative proposal that would have replaced much of the spending in the House version of the stimulus bill with significant tax relief for small businesses, as well as reduced tax rates for families and individuals in the bottom two tax brackets. Unfortunately, this proposal failed by a margin of 170-266.

A stimulus package focused on three primary components - transportation projects, tax relief for small businesses and families, and extended unemployment benefits for those citizens hardest hit by the economic crisis - could have saved the taxpayers hundreds of billions of dollars while still jump-starting the economy. Such a package would have also likely received widespread bipartisan support. Instead, the stimulus bill expanded to more than one thousand pages, was loaded up with countless items unrelated to economic stimulus, and was rushed through both Chambers with little opportunity for public scrutiny. In fact, House members had only about twelve hours to review this massive spending package prior to voting on its passage.

As we now go forward with implementation of the stimulus, it is critically important to ensure that funds in the bill are not wasted. Congress and the Administration must exercise oversight over the spending and stand prepared to make any needed adjustments. Members of both parties need to rise above partisanship to ensure the maximum economic benefit from the bill as well as the best possible outcome for taxpayers.