



CARTER COURIER

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LETTER FROM THE CONGRESSMAN

Dear Friends,

This week Washington D.C. felt like Central Texas as many of our local city government officials from the 31st District participated in the annual Association of the United States Army (AUSA) convention. It was my pleasure to visit with many of these folks and hear about the issues that continue to affect our communities.

While there are many different issues affecting each of our towns, these city governments all discussed their common mission to support our servicemen and women stationed at Fort Hood. It is paramount that our men and women in uniform, and their families, be welcomed with our warm Texas spirit and have all the opportunity that Central Texas can offer.

As always, I thank all of you in the 31st District for the opportunity to serve you in Congress and I look forward to advancing the conservative principles that make Central Texas so great

Until next week,



A FRESH APPROACH TO IMMIGRATION REFORM

America is a land of opportunity. We are a country that has always been comprised of immigrants searching for the promise of the American dream. But just as we are a nation of immigrants, America is also a nation of laws, and those laws must be obeyed and enforced. Congress has tried time and time again to enact immigration reform. Unfortunately the legislation that has been put forth in the past has been too comprehensive and complicated to actually implement and enforce. And these attempts have focused on citizenship. Or focus should be on three principles-enforce the law, provide legal workers to U.S. employers, and show compassion for millions of people living in the shadows of society.

This week I will introduce the Secure America For Everyone (SAFE) initiative. This initiative is a path for realistic immigration reform. The plan consists of four straightforward bills to be introduced in phases so they can build upon each other, ultimately leading to a practical immigration process that will make it easier to come into this country legally and harder to come illegally.

No matter how you slice it, the many overlapping aspects of immigration reform cannot begin without first securing the border

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and enforcing the laws already on the books. Not addressing the source of the problem makes all other efforts pointless. The SAFE initiative begins with a bill that does just that-enforces our laws and secures our borders. This bill requires that the Department of Homeland Security add an additional 2,000 border patrol agents every year until the Secretary of Homeland Security certifies that we have effectively secured our borders. The bill will also make it a criminal offense to be here illegally rather than a civil misdemeanor. This bill will require local and state enforcement agencies to enforce the current immigration laws and provide reimbursements for costs associated with this enforcement by increasing State Criminal Alien Assistance Program (SCAAP) funding from \$460 million to \$1.5 billion. This legislation will also increase maximum sentences for criminal aliens.

The second bill begins by making social security cards for American citizens biometric, as opposed to the easily duplicated paper version. This will stop identity theft because these cards will be harder to duplicate and therefore harder for illegal immigrants to obtain. Illegal immigrants working in the United States will be issued a worker identification card, which would act as a temporary social security card. The second bill instructs Immigration Customs Enforcement (ICE) to contract with private industry to develop a computer system that is capable of easily tracking every person in our immigration system. We can't have reform and we cannot enforce the law until we have the technology infrastructure in place to track everyone in the system. We need a modern system that can handle the millions of people applying for green cards, student visas, work visas, etc. If credit card companies and banks can track millions of people, then the government should use this same technology to modernize the immigration system.

Once this system is in place, the next bill will focus on a "Non-Citizen Worker Program." This program will bring employers and non-citizen workers together based on a system of matching non-citizens workers with job-specific employment. In order to do this, illegal immigrants will be required to sign a document stating that they have come into our country illegally but wish to become a part of the Non-Citizen Worker Program. From there, employers will be allowed to hire non-citizen workers based on type of desired employment, but must also report to ICE who they have hired. Should an employer terminate, or a worker leave a job, they will be required to notify ICE that the worker is no longer employed. This bill will make it easier for employers and ICE to keep track of each individual enrolled in the worker program. There is no path to citizenship, but immigrants can come out of the shadows and take responsibility for their actions.

Finally, after the first bills have been implemented and we have alleviated the wave of illegal immigrants coming into our country by securing our borders and criminally punishing those illegal immigrants who have broken our laws, and we have a realistic, working program in place for those immigrants wishing to work in our country, then we can begin to reform the entire immigration policy. The final bill in this plan would overhaul the current system by reexamining our entry quotas, visa programs and all immigration policies. The ultimate goal is a coherent immigration policy that serves our nations security and economic interests.

Our country was founded on the principles of freedom and opportunity for all citizens. Everyday I receive calls from constituents wanting to help bring families and friends into this great country. I have yet to receive one call from someone wanting help getting out of America. I believe that speaks volumes about our country. I stand ready to work with my colleagues on both sides of the aisle to offer the opportunities of freedom and success to all people who wish to become citizens of the United States. If we work together, we can create a system that respects the law, shows compassion and makes sense.

LISTEN TO MY WEEKLY RADIO ADDRESS

Please click on the link below to listen to my most recent weekly radio address that was sent to local radio and television stations. This week's 6:42 minute address discusses the decision of the Architect of the Capitol (AOC) to censor citizens who request the word "God" inscribed on the certificate included with flags flown over the United States Capitol.

<http://carter.house.gov/multimedia/>

FTC'S - TIP OF THE MONTH DECEPTIVE MORTGAGE ADS



If you're looking for a mortgage to buy a home or refinance an existing loan, you may see or hear ads with offers of low rates or payments. Some of these ads look like they're from your mortgage company or a government agency. While the offers are tempting, some are terribly flawed: they don't disclose the true terms of the deal. The FTC says that when you're shopping for a home loan, it's important to understand all its terms and conditions. Read what's between the lines of the ad and learn to recognize the buzzwords that should trigger follow-up questions.

* What does "Low Fixed Rate" mean? How long will it be "fixed?" What about "very low rates" --- does that mean a "payment rate" or the "interest rate"? What's the difference?

* Did you know that if the payment rate is less than the interest rate, you won't be covering the interest due. This is called "negative amortization." It means that your loan balance is actually increasing because you're not paying all the interest that comes due, and the lender is adding the unpaid interest to the balance you owe.

* Sometimes a "very low payment" might only mean that the offer is for an Interest Only loan. Your payment may go up after an introductory period, so that you would be paying down some of the principal --- or you may end up owing a "balloon" payment, a lump sum usually due at the end of a loan. You must come up with the money when a balloon payment is due. If you can't, you may need another loan, which, in turn, means new closing costs, and potentially points and fees. And if housing prices are falling, you might not be able to refinance to lower your payments.

To learn more about what the ads say --- and what they leave out --- visit www.ftc.gov/bcp/edu/pubs/consumer/alerts/alt023.shtm.

FORT HOOD MEN'S RUNNING TEAM WINS ARMY TEN-MILER

This week I had the pleasure of congratulating the Fort Hood Men's Running Team for winning the Commander's Cup at the Army Ten-Miler last weekend in Washington, D.C. The team crossed the finish line with a time of 3:45:00.

I am proud to represent the soldiers at Fort Hood in Congress. Fort Hood is the finest military base in the nation and we train the finest soldiers. It is no surprise that our team of soldiers took home top honors at the Army Ten-Miler.

Fort Hood's team included Matt Taverner, Wayne Blas, Brian Foley, Jose Reyna, Ben Coffman, Victor Andersen and Troy Kirk. A record 26,000 people including thousands of U.S. troops lined up at the Pentagon to run the 10 mile course along the National Mall. The Army-Ten Miler is America's largest 10-mile road race and the Army's premier running event.

DEMOCRATS' FLAWED FISA LEGISLATION

This week senior House Democrats unveiled a rewrite to our foreign intelligence surveillance laws. The bill, scheduled to sunset in 2009, requires the Intelligence Community to obtain FISA court orders for foreign communications of persons reasonably believed to be outside the United States. Since it was enacted in 1978, FISA has never required the government to acquire court orders for such communications.

We voted in August to temporarily close the dangerous terrorist loophole and update the Foreign Intelligence Surveillance Act (FISA) after Democratic leaders delayed the critical measure for months. The original legislation was good policy endorsed by our nation's top intelligence officer. Now, the Democrats have put forth a proposal that does nothing to address the issue at hand, but instead creates more red tape and constructs more barriers for our intelligence community.

I am fully prepared to work with my colleagues on both sides of the aisle to support FISA legislation that closes the terrorist loophole and gives our intelligence community the tools they need to keep Americans safe. Rather than create a bureaucratic nightmare that does nothing to stop our enemies, Congress should be working together to ensure our safety.
