



CARTER COURIER

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LETTER FROM THE CONGRESSMAN

Dear Friends,

This week we remembered the tragic events of 9/11 and reaffirmed our commitment to winning the War on Terror. It is vitally important that we remember the lives lost on that September morning and not lose our resolve to advance freedom and liberty over the terrorists' doctrine of hate.

I take great pride in representing our servicemen and women stationed at Fort Hood. It is their continued service to our nation that preserves our way of life. As they continue their missions throughout the world, please continue to provide them with your thoughts and prayers.

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,

PURCHASING THE AMERICAN DREAM

I will never forget the day my wife and I bought our first home. This house was our American Dream and we were ready to settle down in Central Texas. After a few years we decided to move to Round Rock, where we eventually built the home we would raise our family in. It wasn't easy getting to that point. Before owning our first home, my wife and I lived in an inexpensive rent house with space heaters and no air conditioning. We worked hard to save our money and dreamed of the day when we would eventually buy our home.

Buying a new home was quite a learning experience. Many decisions had to be made, one of the most important being the route in which to finance our new home. Back in those days mortgage options weren't as plentiful as they are today. I understand how confusing all these different options offered today can be because not too long ago my son Johnny and his wife bought their first house as a married couple. During the process I learned that the key to buying a home and keeping it is to buy one you can afford. You have to be careful about getting involved in creative mortgages with rates that might balloon in the future.

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Over the past ten years, a record number of Americans have had the opportunity to purchase homes. This can be credited to many things such as low interest rates, a competitive marketplace, and various government policies that encourage homeownership. Many Americans were able to purchase a home and use the equity because of the subprime lending market, which provides millions of consumers with credit they may not have otherwise been able to obtain. For many home buyers, the idea of cheap money was too good to be true.

The market is beginning to correct itself as many of the homeowners who took advantage of these loan products are now having difficulty paying them back. As a result, some lenders have been forced out of business and others have stiffened their lending standards. Also, the increase in subprime lending has given rise to abusive lending practices known as “predatory lending.”

As lawmakers, we have a responsibility to crack down on these predators who swindle new families and homeowners into buying more. At the same time, the government can’t – and shouldn’t – be responsible for bailing out consumers who buy more house than they can afford. As President Bush noted, “A federal bailout of lenders would only encourage a recurrence of the problem.”

The federal government is taking steps to protect homeownership and prevent these problems from happening again. Some of these steps include improving disclosure requirements to ensure that lenders provide homeowners with understandable information about their mortgages, developing new rules to help consumers shop for the best loan terms, and working to strengthen the mortgage lending standards.

It is every family’s dream to purchase a house where they can build a home and raise a family. The government’s role should be to protect the overall economy from the effects of subprime lending and to ensure that these types of problems won’t happen again.

FUNDING FOR KILLEEN-FORT HOOD REGIONAL AIRPORT

This week I announced that the Killeen-Fort Hood Regional Airport has been awarded a \$285,000 grant from the U.S. Department of Transportation’s Federal Aviation Administration (FAA). The funds are used to boost civilian aviation capacity by upgrading former and joint use military airports.

I am pleased to hear that these funds have been awarded to Killeen-Fort Hood Regional Airport. Our nation has a need to increase capacity for civilian airports quickly and economically. Killeen Airport is experiencing monumental growth and these funds will help provide the infrastructure necessary to sustain that rate of growth.

The Military Airport Program (MAP) uses federal Airport Improvement Program (AIP) funding to boost civilian aviation capacity by upgrading former and joint military airports. A total of 15 airports may participate in the program at any one time, including one general aviation airport. These airports may receive funding for up to five years. Killeen-Fort Hood Regional Airport was a prior participant in the program and was selected this year because they remain committed to ensuring their airports can operate as civilian or joint military-civilian use facilities.

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. In this address I discuss the August recess, including immigration, and the war in Iraq.

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

**THE FEDERAL TRADE COMMISSION'S
TIP OF THE MONTH --- LAPTOP LOCKUP**

You encrypt your data, and you're too smart to fall for those emails that ask for your personal information. But what about the laptop itself? A minor distraction is all it takes for your laptop to vanish. If it does, you may lose more than an expensive piece of hardware. The fact is, if your data protections aren't up to par, that sensitive and valuable information in your laptop may be a magnet for an identity thief.

In addition to helpful tips, OnGuardOnline.gov offers a game, "Mission: Laptop Security," that quizzes computer users on safe practices. See if you know the tricks and tips to reduce the chance that your laptop will be stolen. Play "Mission: Laptop Security" at www.onguardonline.gov.

**PETRAEUS, CROCKER REPORT DELIVERED HONEST,
CLEAR-CUT ASSESSMENT OF IRAQ**

This week Gen. Petraeus and Amb. Crocker gave a very honest, clear-cut assessment of the security and political realities in Iraq based on facts from the front lines. Gen. Petraeus is a military expert who has dedicated thirty years to military service, and we owe him and our troops serious consideration of this report.

After returning from my fourth trip to Iraq I can testify that what General Petraeus has reported about the significant progress in reducing the level of violence is true. I have witnessed the American soldiers working with the Iraqi forces to bring their country to a more secure state. Our soldiers on the ground believe strongly in what they are fighting for and our generals have a clear assessment of the progress that is being made. We all want to see our troops come home, and today Gen. Petraeus outlined a plan for a modest drawdown of troops due to the successes that have been achieved in recent months.

Gen. Petraeus also identified the irresponsibility of a premature withdrawal of our troops and the devastation it would have on progress that has been made in the region. I would advise my colleagues to consider this dire fate before they choose to surrender and pull out.

Gen. Petraeus is a man of integrity and is doing exactly what Congress has asked him to do by delivering a very honest report. It is clear we have a choice to make here in Washington. We can surrender or we can put our political battles aside, work together to give our troops the opportunity they need to succeed, and march them home under the American flag-not the white flag.

SEPTEMBER OUTREACH SCHEDULE FOR THE FOLLOWING CITIES

In order to better serve the constituents of the 31st District, caseworkers from my office office will be traveling to towns throughout the district and setting up local office hours. During these hours constituents can ask questions about services Congressman Carter offers or seek help with problems dealing with federal agencies.

Milam County Outreach
Wednesday, September 26, 2007
10:00 a.m. to 12:00 p.m.

Rockdale Multiservice Center (NOTE: This is a change from the usual location)
765 N. Green
Rockdale

Thursday, September 27, 2007
9:30 a.m. to 12:00p.m.
Bea's Kitchen
101 E. Main Street
Cameron
