LETTERS

No Comfort

For Bloggers
Roll Call and Sens. John McCain (R-Ariz.) and Russ Feingold (D-Wis.) may be "confident" that the Federal Election Commission will continue "to allow unregulated and robust political debate on the Internet," but the millions of Americans who have been silenced by previous campaign finance "reforms" should

Contrary to Roll Call's assertion ("BCRA and the Web," March 28), the FEC's proposed Internet restrictions do not provide any comfort for bloggers as the commission's own analysis asks "whether bloggers ... are entitled to the statutory exemption" at all. That doesn't concern Roll Call because big media will retain the right to say anything they want in print, over the airwaves or online. It also doesn't bother Mc-Cain and Feingold because they decide who can speak, when, where and how much.

But it should worry Americans. After all, the Internet is the last bastion of truly free speech. But not for long — the government is coming!

Reid Alan Cox General Counsel Center for Individual Freedom

Ney, Kanjorski Need to Do Better

I found your story on how the Ney-Kanjorski bill might let Ameriquest off the hook for violations of state lending laws informative and important ("Ameriquest Could Gain From Bill," March 21). But I would like to clear up a misconception.

The bill is not a compromise between the mortgage industry and consumer advocates auxious about the rapid growth of predatory lending. Prominent consumer groups think it is a flawed bill that would not stop unscrupulous lenders. Those groups include the National

Association of Consumer Advocates, which says the bill "does little or nothing to protect the Ameri-can homeowner"; the Consumer Federation of America, which says it "falls considerably short in key areas": the National Consumer Law Center, which says it would "eviscerate" consumer protections; and ACORN and the U.S. Public Interest Research Group.

That's not counting important community development organizations like the National Community Reinvestment Coalition and the California Reinvestment Committee, which calls Ney-Kanjorski "a victory for all who profit from predatory lending." Or civil rights leaders such as NAACP Chairman Julian Bond; Rainbow/PUSH Coalition President Jesse Jackson; Shanna Smith, president of the National Fair Housing Alliance; and Wade Henderson, executive direc-tor of the Leadership Conference on Civil Rights. You can find their full statements on our Web site, www.ResponsibleLending.org.

The Ney-Kanjorski bill is a wolf in sheep's clothing. It weakens federal law and multifies state laws proven effective at protecting homeowners from abuses. It even falls far short of the best practices of rep-utable lenders by, for instance, permitting practices such as selling unnecessary single-premium creditinsurance and then tacking the charges onto mortgages. Reps. Bob Ney (R-Ohio) and Rep. Paul Kanjorski (D-Pa.) will need to do much better than the window dressing in this bill to gain the support of consumer and civil rights organizations.

Mark Pearce President The Center for Responsible Lending

Bus Companies Are Not Âll Alike

Thank you for highlighting the benefits of bus travel in your March 28 Travel & Adventure article



"THE VOTES HAVE BEEN COUNTED. AMERICA, YOUR VERDICT IS IN... BUT FIRST WE HAVE TO RUN IT BY CONGRESS..."

"Competition Gives Travelers Lots of Options." You're right, motorcoaches are an economical way to travel. In fact, the motorcoach industry is the nation's most economical and, more importantly, safest form of commercial public transportation. And, while policymakers continue to debate the merits (and expense) of supporting a national rail passenger system at a time when the federal government coffers are dwindling the workhorse of public transportation, the motorcoach industry, moves more than 774 million passengers annually with little or no government subsidy.

But not all bus companies are alike. When some companies offer rates that are too good to be true, often they are.

Consumers who choose bargainbasement operators may be inadvertently tipping the scales toward unsafe operators that could undercut safety and quality of service as well as giving our industry a black eve. If the consumer knew that there are some operators who do not follow federal and state requirements, have improper registration, insur-ance, and shouldy maintenance, and do not provide (lawfully mandated) service to disabled passengers, they might think twice about riding their buses.

Travelers can and should find safe, quality operators in their area to make sure they are getting the best value - which, in our view, means safety, comfort and affordability. If they don't know who those operators are, they can visit www.busex.org for histings and consumer safety tips. The site, operated by the American Bus Association, keeps a list of members who operate under our Code of Ethics. Or they can log onto www.safersys.org, a Web site

maintained by the Federal Motor Carrier Administration.

Finally, I want to acknowledge your point about the distance between Washington, D.C.'s main bus terminal and Union Station the city's public transportation hub built with bus parking, loading and unloading in mind. We understand the frustration and inconvenience for travelers nationwide and in our nation's capital when they choose public transportation yet can't connect conveniently with other modes. We have asked Congress to authorize funds for intermodal facilities, so travelers can have seamless transitions in our nation's transportation network. That would make a big difference in vour ride.

Thank you for your time.

Peter J. Pantuso President & CEO American Bus Association

others. God himself will not save men against their wills." **QUOTABLES**

Thomas Jefferson (1743-1826) 3rd president of the United States "Notes on Religion," 1776.

"Laws provide against injury from

LETTERS POLICY

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FMCSA/MCSAP Enforcement Summary FY 2005 - FY 2008

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