

EXTENSIONS OF REMARKS

RECOGNIZING MOUNT ZION MISSIONARY BAPTIST CHURCH'S 100TH ANNIVERSARY

HON. PETER J. VISCLOSKY

OF INDIANA

IN THE HOUSE OF REPRESENTATIVES

Friday, September 27, 2019

Mr. VISCLOSKY. Madam Speaker, it is with great respect and admiration that I take this time to congratulate Mount Zion Missionary Baptist Church of Michigan City, Indiana, as the congregation joins together in celebration of the church's 100th anniversary. The parishioners along with Mount Zion's pastor, Reverend Dr. Stanley Mason and leadership, will be commemorating this momentous occasion with a celebratory banquet on Saturday, September 28, 2019.

In 1919, Mount Zion Missionary Baptist Church was established in Michigan City by the church's founding members, Reverend and Mrs. John McGee, Mr. John Gibbons, Mother Emma Wilkies, Mother Lola Bolden, and Sister Willie Lee Thomas. After many years of holding church services in member's homes and store fronts, the congregation and leadership purchased a church building in 1923. Mount Zion has been through numerous changes in leadership, membership, and location throughout the past century, but the foundation of giving back to the community has been a steadfast and important mission, and it continues to this day.

Throughout the years, the members of Mount Zion Missionary Baptist Church have been dedicated to charitable efforts within the community of Northwest Indiana and beyond. Some of the church's important public service projects include providing Christmas baskets for those in need, visitation for the sick, and Sunday school programs.

Under the leadership of the current pastor, Reverend Dr. Stanley Mason, new educational ministries have been established, and charity work has continued and expanded. In addition, the church building has undergone numerous improvements, and the membership has increased. Reverend Mason and the congregation of Mount Zion have been a true blessing to the community of Northwest Indiana and beyond.

Madam Speaker, I ask that you and my other distinguished colleagues join me in honoring and congratulating Mount Zion Missionary Baptist Church in Michigan City, Indiana, on its 100th anniversary. The members and church leaders have dedicated themselves to serving others, especially to those most in need, and they are an inspiration to us all.

HONORING THE CAREER OF JOHN R. FLINT

HON. DEBBIE WASSERMAN SCHULTZ

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

Friday, September 27, 2019

Ms. WASSERMAN SCHULTZ. Madam Speaker, it is with great pleasure that I recognize the distinguished career of John R. Flint, City Manager of my hometown of Weston, Florida.

Mr. Flint is one of Broward County's long-serving public servants. Appointed as the City of Weston's first City Manager in July 1997, Mr. Flint is the Chief Executive Officer of the nation's premier municipal corporation. Incorporated in 1996 by an overwhelming percentage of its voters, Weston quickly gained international attention for being one of the country's largest master-planned communities and for the progressive form of contractual municipal management which Mr. Flint has instituted. He currently oversees services to the City's 67,000 residents, over an area of 27 square miles.

Mr. Flint has served in local government management capacities in the cities of Hollywood and Cooper City where he was responsible for the design, construction and management of municipal infrastructure. He has received both gubernatorial and legislative appointments furthering his community service.

John is a consummate professional whom I am proud to call my friend. I wish him well on his retirement and thank him for the thoughtful and committed work he has done to enrich and safeguard the residents of Weston.

FAFSA TRANSLATION ACT

HON. GRACE MENG

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Friday, September 27, 2019

Ms. MENG. Madam Speaker, I rise to bring attention to the need to have the Free Application for Federal Student Aid form available in multiple foreign languages. Currently, FAFSA forms are available only in English and Spanish.

That is why I am introducing the FAFSA Translation Act, which would amend the Higher Education Act of 1965 by requiring the Secretary of Education to translate FAFSA into no fewer than 11 foreign languages and make them available in paper and electronic formats.

Madam Speaker, the cost of higher education continues to skyrocket, and all students and families in the United States—regardless of how proficient they are in English—are entitled to seek the same financial aid they need to help pay for college. Those who face significant language barriers should not be forced to rely on for-profit companies that charge hundreds of dollars to translate this free applica-

tion. Translating FAFSA into various languages will help make the financial aid process less complicated for many families across the country. Ultimately, this would allow more students to access higher education—which is critical for the economic health of the nation. I urge my colleagues to support this legislation.

IN RECOGNITION OF THE CITY OF ANN ARBOR'S COMMUNITY-LED SOLAR INSTALLATION PROJECT

HON. DEBBIE DINGELL

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

Friday, September 27, 2019

Mrs. DINGELL. Madam Speaker, I rise today to recognize the City of Ann Arbor's community-led solar installation project. The city's efforts to increase its use of renewable energy are worthy of commendation.

The Ann Arbor City Council passed the Climate Action Plan in December of 2012 to help combat the effects of climate change by reducing the city's emissions. In the years since, the city has striven to discover new ways to implement clean and renewable energy alternatives within the city's daily operations, exploring possibilities with sun, wind, landfill gas, and hydro energy sources. Having an average of 4 to 6 hours of sun exposure every day, sun in Southeast Michigan can satisfy a significant portion of the Ann Arbor community's needs. Thus, the city is increasingly investing in solar energy opportunities and seeking new ways to incorporate its use.

The City of Ann Arbor's solar installation project exemplifies the community's continued commitment to climate action, environmental protection, and public safety. Through the hard work of dozens of community volunteers from all walks of life, the project will lead to the installation of solar panels on the roof of Ann Arbor Fire Station 6, thereby lowering the station's harmful emissions. The solar installation project has a real and meaningful impact on Ann Arbor, as it brings our community together not only to decrease the city's carbon footprint, but to enhance the ability to guard against future, unpredictable disruptions to the city's public safety services like the fire department.

Madam Speaker, I ask my colleagues to join me in honoring the City of Ann Arbor's community-led solar installation project. I am proud to be part of a community that is so dedicated to protecting our climate and environment.

PERSONAL EXPLANATION

HON. A. DONALD McEACHIN

OF VIRGINIA

IN THE HOUSE OF REPRESENTATIVES

Friday, September 27, 2019

Mr. McEACHIN. Madam Speaker, I was unavoidably detained on September 19, 2019

● This "bullet" symbol identifies statements or insertions which are not spoken by a Member of the Senate on the floor.

Matter set in this typeface indicates words inserted or appended, rather than spoken, by a Member of the House on the floor.

during roll call no. 536, On Ordering the Previous Question, H. Res. 564, Providing for consideration of H.R. 4378, Making continuing appropriations for fiscal year 2020, and for other purposes. Had I been present, I would have voted "yea." I was also unavoidably detained during roll call no. 537, On Agreeing to the Resolution, H. Res. 564, Providing for consideration of H.R. 4378, Making continuing appropriations for fiscal year 2020, and for other purposes. Had I been present, I would have voted "yea." I was also unavoidably detained during roll call no. 538, On Passage, H.R. 4378, Making continuing appropriations for fiscal year 2020, and for other purposes. Had I been present, I would have voted "yea."

CELEBRATING LIUNA LOCAL 500'S
100TH ANNIVERSARY

HON. MARCY KAPTUR

OF OHIO

IN THE HOUSE OF REPRESENTATIVES

Friday, September 27, 2019

Ms. KAPTUR. Madam Speaker, I rise today to recognize a century of service of the Laborers' Local 500 union in Toledo, Ohio. Next week members will come together to celebrate this significant milestone, both reminiscing and looking toward the future.

The International Hod Carriers' and Building Laborers' Union (which would become today's Laborers' International Union of North America, or LIUNA) Local No. 500 was chartered on October 20, 1919 to represent laborers who were in demand to build roads, bridges and other infrastructure in Toledo and Northwest Ohio. The union has since provided skills training to thousands of laborers and secured living wages, health insurance and retirement pension benefits for thousands of its members who live and work in Northwest Ohio, allowing them to live decent, productive lives; provide for their families; and retire with dignity and security. Local 500 has produced many community leaders and has been a beacon in our community.

Local 500 helped protect its hundreds of members during the Great Depression of the 1930s while working to build landmark Toledo structures under the federal New Deal program, including University Stadium at the University of Toledo and the Toledo Main Public Library. Members also contributed mightily on the home front during World War II, helping to build many of the Northwest Ohio factories that supplied and eventually helped win the war effort.

Over the years, Local 500 members have helped build many of the vital highways, roads, bridges and infrastructure of Northwest Ohio, including the Toledo Municipal Airport, the Ohio Turnpike, the Davis Besse Nuclear Power Station, Veterans' Glass City Skyway, Interstate 280 and Interstate 475. Members have helped build and rebuild downtown Toledo, including the Fiberglas Tower, Promenade Park, One Seagate Tower, Owens Corning World Headquarters and the Fifth Third Field baseball stadium.

At the same time as the members of Local 500 helped to build and shape our region, they have remained eager and important contributors to our community. The union participates in charitable initiatives such as repairing the City of Toledo's Wilson and Farr pools and

sponsoring the Kings Kids Academy and Family House Homeless Shelter.

Today, as Local 500 turns 100 years old, it continues to serve and protect its membership and its six-county jurisdiction of Lucas, Wood, Fulton, Henry, Defiance, and Williams counties while providing the region with a skilled workforce involved in the placement and removal of concrete, demolition, asbestos removal, grade checking, flagging, carpenters tenders, brick mason tenders, hazardous waste removal, tunneling and more.

President Barack Obama noted, "Change will not come if we wait for some other person or some other time. We are the ones we've been waiting for. We are the change that we seek." As the membership of LIUNA Local 500 looks back on a century of progress and changing both lives and community for the better, we pause to remember those on whose shoulders we stand. We look forward to the next century with promise. Onward.

INTERAGENCY COMMITTEE ON
WOMEN'S BUSINESS ENTERPRISE
ACT OF 2019

HON. GRACE MENG

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Friday, September 27, 2019

Ms. MENG. Madam Speaker, I rise to bring attention to the critical need to support women-owned businesses. Women-owned businesses are driving economic growth in our nation.

Since 1972, the number of women-owned businesses increased nearly 3,000 percent. Between 2018 and 2019, U.S. women of all backgrounds started an average of 1,817 new businesses per day, representing 42 percent of all businesses. These businesses generate \$1.9 trillion and employs 9.4 million workers. As of 2019, women of color account for 50 percent of all women-owned businesses, and these businesses in particular are growing at a significantly faster rate than women in general and all businesses. The social and economic benefits of encouraging and supporting women entrepreneurs are undeniable and enormous.

Despite the incredible ingenuity of women entrepreneurs, women still face significant barriers to business ownership due to unmanageable expectations for work-life balance, implicit biases against women in STEM, and limited access to capital.

That is why I am introducing the Interagency Committee on Women's Business Enterprise Act of 2019—a bill to reauthorize a federal agency (of the same name) that would help coordinate federal resources and grow women-owned businesses. Better coordination is critical to making sure women business owners and entrepreneurs receive the assistance they need to help start, grow, and sustain their business enterprises. The Interagency Committee's responsibility will be to look at the behavior of the federal agencies in how they support, expand, and strengthen resources and programs for women-owned businesses—ultimately making sure our federal government is doing all that it must to support women entrepreneurs.

First established in 1979, the ICWBE led several federal agencies in the development of

policies to assist women business owners. While the Interagency Committee was initially maintained through both Democratic and Republican administrations, it has been inactive since 2000 with no chairperson at the helm. My bill would amend Title IV of the Women's Business Ownership Act to reauthorize the Interagency Committee by making sure a Chairperson is at the helm. Getting the Interagency Committee back to functioning status would help increase the ability of the federal government to provide targeted assistance to women entrepreneurs so they can achieve their business goals, while ensuring this entity carries out its mission to support and reinvest in women-owned businesses.

Madam Speaker, women entrepreneurs are the key to engineering new and better innovations in today's global economy—and I urge my colleagues to support this legislation.

PERSONAL EXPLANATION

HON. VERONICA ESCOBAR

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

Friday, September 27, 2019

Ms. ESCOBAR. Madam Speaker, my votes were not recorded on September 26, 2019. I am not recorded because I had to attend to a family matter. Had I been present, I would have voted "yea" on Roll Call No. 549; "yea" on Roll Call No. 550; "nay" on Roll Call No. 551; and "yea" on Roll Call No. 552.

TAIWAN NATIONAL DAY

HON. JOE WILSON

OF SOUTH CAROLINA

IN THE HOUSE OF REPRESENTATIVES

Friday, September 27, 2019

Mr. WILSON of South Carolina. Madam Speaker, on October 10, 2019, Taiwan will celebrate its 108th National Day—also known as Double Ten Day. I am grateful for the opportunity to offer my best wishes to the people of Taiwan in advance of this occasion.

Taiwan is a friend, an ally, and an important economic and security partner of the United States. Trade ties between the U.S. and Taiwan have grown rapidly over the years, and Taiwan is now the United States' 11th largest trading partner and South Carolina's 10th largest trading partner worldwide. We appreciate the enormous investment of Nan Ya Plastics Corporation in Lake City as a subsidiary of Formosa Plastics Group, creating jobs.

The U.S.-Taiwan relations are broader than just trade. This year marks the 40th anniversary of the Taiwan Relations Act. In the years since the Act's adoption, Taiwan has blossomed into a thriving full-fledged democracy. With its respect for the rule of law, human rights, open market economy and a robust civil society, Taiwan has served as a beacon of freedom and an indispensable strategic partner of the United States in the Indo-Pacific. My lifelong appreciation of the people of Chinese heritage was inspired by my father, 1st Lt. Hugh deV. Wilson, U.S. Army Air Corps, 14th Air Force, with the Flying Tigers. He developed an affection for the people of China as he served in 1944 in Chengdu, Xi'an, and Kunming to protect Chinese citizens from aggressors.

I am pleased that the United States and Taiwan remain close allies, and I would like to again wish the people of Taiwan a Happy Double Ten Day.

TRIBUTE TO COURTNEY COX COLE

HON. SUSAN W. BROOKS

OF INDIANA

IN THE HOUSE OF REPRESENTATIVES

Friday, September 27, 2019

Mrs. BROOKS of Indiana. Madam Speaker, it is with a heavy heart that I rise today to honor the life and legacy of Courtney Cox Cole. An accomplished athlete, Ms. Cole was known throughout the state of Indiana as both a successful businesswoman and a dedicated member of her community. The people of Indiana's Fifth Congressional District are forever grateful for her contributions to the City of Noblesville, the Hamilton County Community, and the State of Indiana.

Growing up in Hamilton County, Indiana, Courtney first displayed her immense athletic talents on both the basketball court and the golf course. While attending Noblesville High School, Courtney's excellence in both sports helped push her teams to multiple state championships. On the golf course, Courtney was not only a dynamic team leader for the Noblesville High School Girls Golf team, she was also an integral part of back to back championship teams; leading them to the state championships in both 1987 and 1988. On the basketball court Courtney amassed a school record 1,896 points, the 4th highest point total in women's high school basketball for the State of Indiana. With three straight trips to the state finals from 1987 to 1989 and a state championship in 1987, Courtney and her fellow Noblesville Millers teammates cemented their place as legends of Hoosier Hysteria.

State and National honors such as being named a 1989 Indiana All-Star, a USA Today & Parade Magazine 1st Team All-American, the Gatorade Player of the Year, and the Dial Award for National High School Scholar Athlete of the Year solidified Courtney's place as an Indiana high school basketball legend. Her incredible high school academic and athletic career set a solid example to many young women for generations. Together, these accolades led to Courtney being added to Seventeen Magazine's list of "Most Likely to Succeed".

Courtney continued her outstanding academic and athletic achievement while attending Indiana University. As a member of the Indiana's Women's Golf team, she twice qualified for the N.C.A.A. Tournament, was a three-time All-Big Ten and Academic All-Big Ten performer. Courtney was also honored as a two-time National Golf Coaches Association Scholar Athlete. On the Indiana University basketball court, Courtney was a valued leader on the Indiana Women's Basketball team, helping to lead them to a runner-up finish in the 1991 National Invitational Tournament. Upon completion of her athletic and academic careers at Indiana University, Courtney was honored with Indiana University's Leanne Grotke Award for her outstanding contributions to Women's Athletics. This is one of the highest awards of its kind given by the institution to trailblazers in women's athletics.

In addition to her amateur athletic pursuits after college, Courtney joined the family busi-

ness at Hare Chevrolet in Noblesville, Indiana. Working for their father Dave Cox, Courtney and her sister Monica Peck, continued the family legacy. Courtney and Monica learned the dedication to customer-service that built Hare Chevrolet's footprint in Central Indiana. In 2008, Courtney and her sister Monica purchased the family business from their parents. The sisters were sixth-generation owners of the 172-year-old company which was founded in 1847 as a buggy and wagon maker business. Under their leadership, Hare Chevrolet quickly became the number one volume General Motors dealership in Indiana. Throughout the community Courtney and Monica were well known for their successful business acumen, philanthropic and community involvement, and their famous "Sisters of Savings" radio advertisements.

Courtney will be forever missed by her family, friends, colleagues, and the entire Indiana community. On behalf of Indiana's Fifth Congressional District, I extend my deepest condolences to Courtney's children Cayla and Blake Cole, parents Dave and Jackie Cox, her fiancé Tom New, sister Monica Peck and her family and to Courtney's entire family and friends who mourn her loss.

RESOLUTION SUPPORTING THE GOALS AND IDEALS OF THE INTERNATIONAL DAY OF NON-VIOLENCE

HON. GRACE MENG

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Friday, September 27, 2019

Ms. MENG. Madam Speaker, I rise today to support the goals and ideals of the International Day of Non-Violence by introducing legislation in the same name. This resolution calls on Congress to officially recognize October 2nd as the International Day of Non-Violence in the United States and encourages Americans to observe this day with appropriate ceremonies, programs, and activities.

Mohandas "Mahatma" Gandhi once said, "I object to violence because when it appears to do good, the good is only temporary; the evil it does is permanent." This pioneer of non-violence political protest fought for India's independence from colonial rule through education, tolerance, and other means. He believed that one must use peace, respect, and community activism in order to create social change. Mahatma Gandhi's philosophies inspired Martin Luther King, Jr. and led the United Nations General Assembly to choose his birthday, October 2nd, as the International Day of Non-Violence.

I urge my colleagues to join me in commemorating Gandhi's birthday by celebrating and redoubling our efforts to strive for non-violent solutions to address the world's injustices.

HONORING SPECIALIST FOURTH CLASS JOHN WESLEY DAHR

HON. SCOTT PERRY

OF PENNSYLVANIA

IN THE HOUSE OF REPRESENTATIVES

Friday, September 27, 2019

Mr. PERRY. Madam Speaker, I rise today on behalf of the Tenth District of Pennsylvania

and a grateful Nation to honor the memory of Specialist Fourth Class John Wesley Dahr of Dillsburgh, Pennsylvania who earned the Distinguished Service Cross for his exceptional bravery in combat during the Vietnam War. Specialist Dahr made the ultimate sacrifice for the United States of America and for his fellow soldiers.

On January 8, 1967, Specialist Dahr was participating in search and destroy missions near Cu Chi with elements of the 25th Infantry Division when his company was pinned down by Viet Cong and received heavy incoming fire. He willingly exposed himself to enemy fire and waded through waist-deep water to aid a wounded comrade. After carrying that soldier one hundred meters to safety, he repeated his heroic actions, rescuing two more soldiers before returning to the center of the battlefield to combat the enemy.

As he fired upon the Viet Cong, he saw another wounded soldier and ran to his aid. Despite extreme risk to his own life, he stood up in the open to hold the injured man above water while he sought assistance to carry him to safety. Dahr was mortally wounded during his attempt to rescue a fourth soldier.

Specialist Dahr has America's undying gratitude for his extraordinary heroism. His courage and sacrifice demonstrate the best of our military's tradition of service to our Nation.

PERSONAL EXPLANATION

HON. A. DONALD McEACHIN

OF VIRGINIA

IN THE HOUSE OF REPRESENTATIVES

Friday, September 27, 2019

Mr. McEACHIN. Madam Speaker, I was unavoidably detained on September 20, 2019 during roll call no. 539, On Agreeing to the Amendment, Jordan of Ohio Part B Amendment No. 1, H.R. 1423, Forced Arbitration Injustice Repeal Act. Had I been present, I would have voted "no." I was also unavoidably detained during roll call no. 540, On Passage, H.R. 1423, Forced Arbitration Injustice Repeal Act. Had I been present, I would have voted "aye."

RETIREMENT OF CAPT. VINCENT L. TISEO, UNITED STATES NAVY

HON. LAUREN UNDERWOOD

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

Friday, September 27, 2019

Ms. UNDERWOOD. Madam Speaker, I rise today to congratulate Captain Vincent Tiseo, a resident of my hometown of Naperville, Illinois, on his retirement from the United States Navy and for a lifetime of service to our nation.

Upon receiving his ROTC commission from the University of Michigan in 1988, Captain Tiseo served as a surface warfare officer and completed tours aboard USS *Meyerkord*, where he earned his Surface Warfare Officer designation, and at Fleet Deception Group Atlantic in Norfolk, VA. He transitioned from active duty in 1993, but his service did not end.

Capt. Tiseo remained in the U.S. Navy Reserve for 26 years, serving seven further tours of duty including four command tours. In these roles, he continued to deploy with units around

the world in support of U.S. and allied operations in Europe, the Pacific theatre and Afghanistan, making significant contributions to our national defense and the training and development of the next generation of active and reserve sailors. Throughout his time in the Navy, Capt. Tiseo has been supported by his wife, Elizabeth, and his three children, Charlie, LuLu and Maggie.

I express my heartfelt gratitude for his service, and wish him the very best of luck and continued success in his retirement from the Navy.

NOTCH FAIRNESS ACT

HON. GRACE MENG

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Friday, September 27, 2019

Ms. MENG. Madam Speaker, I rise today to bring attention to the need to right a wrong caused by Congress in 1972 when Congress amended the Social Security Act to adjust the benefits formula to include automatic cost-of-living adjustments. Unfortunately, this new formula was flawed; it resulted in unexpected windfalls for beneficiaries born before 1917.

In 1977, Congress corrected the formula, but beneficiaries born between 1917 and 1926 received significantly less than those born before and after them. Those born during these nine years are referred to as "Notch Babies," and Congress has been attempting to offset this disparity since 1999.

That is why I am introducing the Notch Fairness Act, which would compensate Notch Babies by providing them with either a one-time benefit of \$5,000 payable over a period of four years, or monthly benefits in accordance with a new formula.

Madam Speaker, fixing this disparity in benefits would not only make a real difference to our seniors who rely on this money as their main source of income, but it is the fair thing to do for seniors who were shortchanged by Congress. I urge my colleagues to support this legislation.

HONORING DAVID DEMANT

HON. JARED HUFFMAN

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Friday, September 27, 2019

Mr. HUFFMAN. Madam Speaker, I rise today in recognition of David Demant, who has the honor of being named Humboldt County Citizen of the Year for 2019. Mr. Demant's contributions to the local community are exemplary.

Mr. Demant has been engaged in civic issues since childhood. He joined the newly formed Environmental Club at his middle school in 1969, and wrote his first opinion letter to his Congressman in 7th grade. His activism grew into adulthood when he joined the Friends of the Eel River and became an active union member.

Mr. Demant has a Bachelor of Arts degree in Music Education and a teaching credential from Humboldt State University. He was named Outstanding Music Educator of the Year in 2005 from the California Music Educa-

tor Association, North Coast Section, and he has taught music to North Coast residents ranging from preschool to community college. He has spent over three decades working and educating students in both public and private schools. He served as president of the Eureka Teachers Association, and he played a pivotal role in the annual Labor Day Picnic over many years. Mr. Demant is active in community organizations including the Humboldt and Del Norte County Central Labor Council, organizes local marches, and still finds time to sing to Humboldt County residents in care homes each week.

Mr. Demant has dedicated his life to public service and community improvement. Madam Speaker, please join me in expressing deep appreciation for David Demant's commitment to bettering his community and congratulating him on his service to the North Coast.

IN HONOR OF BRUCE SPRINGSTEEN'S 70TH BIRTHDAY

HON. MIKIE SHERRILL

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

Friday, September 27, 2019

Ms. SHERRILL. Madam Speaker, I rise today to honor Bruce Springsteen, the New Jersey legend who turned 70 years old this week.

There is so much this Jersey Girl could say to honor Bruce Springsteen on his birthday. I could remind you of his 19+ albums, 15 world tours, sold-out Broadway shows, best-selling autobiography, countless Grammys, an Oscar, Kennedy Center Honors, Presidential Medal of Freedom, and membership in the New Jersey Hall of Fame. I could recount his lyrics that are poetic stories of everyday people just trying to get by.

I could tell you of his epic concerts and the way he connects with each audience member in sold-out stadiums and how he makes them feel as though he's singing directly to them. If you're lucky enough to experience it as I have, a live Springsteen show is not something you watch, but nearly 4 hours of power, raw beauty, and sweat that you actively participate in. Or maybe, to best honor him for his 70th birthday, I should proudly say that Bruce Springsteen is the unofficial spokesperson and ambassador of our great state.

He sings for the underdog, for the quiet hero, and for every New Jerseyan who has dared to dream of a better life for themselves. He sings about what is possible when we truly connect with each other and work to better the lives of our neighbors.

Bruce represents not only the best of New Jersey, but the best of America. He reminds us that this great nation of ours is indeed The Promised Land, and that each of us has a responsibility to make it so.

Happy Birthday, Bruce.

DOUGLAS IRBY EARNS RANK OF EAGLE SCOUT

HON. PETE OLSON

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

Friday, September 27, 2019

Mr. OLSON. Madam Speaker, I rise today to congratulate Douglas Irby of Pearland,

Texas for earning the rank of Eagle Scout. Eagle Scout is the highest honor a Boy Scout can achieve.

Only a small percentage of Boy Scouts reach the rank of Eagle Scout. This honor requires years of effort to develop the necessary leadership, service and outdoor skills. To earn it, Douglas planned, built and organized a library for First Nation students of Ojibway Heritage School near Winnipeg, Canada. Douglas became aware of the need for a library and reading facility during his canoe trip with Troop 55 during the summer of 2016. Douglas tackled this project with passion and determination, and provided a library for the students of Ojibway Heritage School. This dedication has prepared him to be a leader in his future career. The leadership skills he learned through Boy Scouts are already benefiting communities across the world, just as the contributions of Boy Scouts continue to benefit our local communities in countless ways.

On behalf of the Twenty-Second Congressional District of Texas, congratulations again to Douglas Irby for becoming an Eagle Scout. We are proud of his continued success and thank him for his dedication to making our community a better place.

RESPONSIBLE BODY ARMOR POSSESSION ACT

HON. GRACE MENG

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Friday, September 27, 2019

Ms. MENG. Madam Speaker, gun violence continues to plague our streets and our communities. Even more frightening and dangerous is a gunman who is protected by enhanced body armor.

Madam Speaker, every second a shooter is on their feet, more lives are threatened.

Gun violence researchers and the law enforcement community agree that the armored gunman is threatening the safety of our community. Enhanced body armor, which is designed for military use, is increasingly being used in the commission of violence crimes in our streets, and to overcome law enforcement response.

We have seen shootings by gunmen wearing body armor in Riverside, CA, Salt Lake City, UT, Pittsburgh, PA, Cleveland, OH, Binghamton, NY, and many other communities. In 2012, the gunman in the Aurora, CO movie theatre shooting wore a ballistic helmet, ballistic leggings, a throat protector, a groin protector, and tactical gloves. It has also been reported the gunman in Dayton was wearing body armor. Body armor was also found in the home of the Gilroy Garlic Festival's gunman, and the Pulse night club shooter in Orlando, FL, attempted to buy body armor to protect himself during the massacre. One can deduce that had the Gilroy and Orlando shooters been wearing military-grade body armor, the number of casualties would have been far greater.

Shockingly, there are no federal restrictions on civilians' access to this type of military body armor.

That is why I am introducing the Responsible Body Armor Possession Act which would keep military body armor out of the hands of mass shooters by prohibiting the sale, transfer, or possession of enhanced body armor by

civilians. The bill includes exemptions for law enforcement, active duty military, and other public servants whose job responsibilities require them to possess body armor. Ultimately, my legislation will ensure a comprehensive approach to ensuring public safety.

Madam Speaker, there is nothing more dangerous than a well-armed, unstoppable active shooter. Armor designed for warfare has no place in our communities and on our streets. I urge my colleagues to support this critical legislation.

CELEBRATING THE 50TH
ANNIVERSARY OF EL CHICANO

HON. PETE AGUILAR

OF CALIFORNIA
IN THE HOUSE OF REPRESENTATIVES

Friday, September 27, 2019

Mr. AGUILAR. Madam Speaker, I rise today to recognize El Chicano, an Inland Empire institution that has given a voice to Latinos in my community for 50 years. Owned and operated by Gloria and Bill Harrison, this publication highlights the important role Latinos have played in shaping the history and culture of the Inland Empire and continues to recognize the accomplishments and contributions of the Hispanic-American community in Southern California.

From lack of representation in public office to limited educational opportunities, El Chicano set out to address the inequities felt by Mexican-Americans in our community. Founded by young activists who sought to highlight their own experiences and perspectives as Latinos, the publication began to run independently in 1969, and has celebrated the unique culture and accomplishments of the Southern California Latino community ever since. Over the years, El Chicano has stayed true to its original mission; to give a voice in media to those who needed to be heard.

This Hispanic Heritage month, it is my privilege to recognize 50 years of El Chicano, which plays such a crucial role in the media landscape of the Inland Empire. I want to thank Gloria and Bill Harrison for their unwavering commitment to this publication and to our community, and I look forward to celebrating another 50 years of El Chicano.

INTRODUCTION OF THE SAFE AND
QUIET SKIES ACT

HON. ED CASE

OF HAWAII
IN THE HOUSE OF REPRESENTATIVES

Friday, September 27, 2019

Mr. CASE. Madam Speaker, today I have introduced H.R. 4547, the Safe and Quiet Skies Act, to ensure that commercial air tour flights are adequately regulated to ensure safety and address current widespread community disruption. I extend a special thanks to my colleague, Congressman Brad Sherman of California, for reintroducing this necessary measure.

The national problem of inadequately regulated commercial air tour flights has been highlighted in my own state of Hawai'i in just the last few months. We have seen three dead in the crash of a commercial air tour heli-

copter into a residential neighborhood and eleven more dead in the crash of a commercial skydiving plane.

These tragedies occurred amidst a rapid increase in commercial helicopter and small plane overflights of all parts of my state including residential, commercial and industrial neighborhoods, cemeteries and memorials, land and marine parks and other recreation areas, and sensitive military installations. These have disrupted whole communities with excessive noise and other impacts, destroyed the peace and sanctity of special places, increased risk to not only passengers but those on the ground, and weakened security and management of defense operations.

The Federal Aviation Administration (FAA) currently has virtually exclusive jurisdiction over these aircraft operations. Following both of these recent tragedies, the National Transportation Safety Board (NTSB), which is responsible for investigating accidents but not for direct safety regulation, strongly recommended to the FAA that safety-related regulation of commercial tour helicopters and small aircraft skydiving operations is generally insufficient.

Regarding ground disruption and risk, the FAA takes the position that its responsibility is strictly operational safety and national airspace efficiency and does not extend to ground disruption and other negative impacts. As a result, the operators, aside from strict takeoff and approach, avoidance of established flight paths and other limited circumstances, are virtually free to fly wherever, whenever and as often as they want. And they do, with little to no self-regulation.

This situation is unacceptable for both safety and community impact concerns. It is also not limited to Hawai'i, with growing concerns in other areas with high commercial tour usage, more dense populations, valuable natural resources, significant defense installations and other factors.

This bill would first require the FAA to implement the NTSB's recommended enhanced safety regulations. It would also prohibit flights over federal property that requires privacy, dignity and respect, to include military installations, national cemeteries and national parks, wildlife refuges and wilderness. It would further require the use of standard equipment to monitor the location of flights, apply the "sterile cockpit rule" to tour flights (meaning in part that the pilot could not also be the tour guide), prohibit flights lower than 1,500 feet over actual ground, and limit decibel levels to those commonly applied to operations in residential areas. Additionally, the bill would allow states, localities, and tribes to impose stricter regulations on tour flights in their jurisdictions with required public engagement.

I look forward to working with my colleagues to pass this bill into law.

WELCOME TO THE 82ND TEXAS
NAACP STATE CONFERENCE CON-
VENTION IN SAN ANGELO,
TEXAS

HON. K. MICHAEL CONAWAY

OF TEXAS
IN THE HOUSE OF REPRESENTATIVES

Friday, September 27, 2019

Mr. CONAWAY. Madam Speaker, I rise to welcome the 82nd Texas NAACP State Con-

ference Convention to San Angelo, Texas, as they meet from October 3–6, 2019. Since its founding, the NAACP has worked to secure equal rights and eliminate race-based discrimination to ensure the health and well-being of all persons.

I congratulate the San Angelo Chapter as they have the opportunity to host the state convention for the first time since their founding in 1946.

Over the course of the conference, attendees will be exposed to San Angelo's meaningful history by touring the Fort Concho National Historic Landmark and Stables. The NAACP will also be serving the community through a Health Drive and annual NAACP Bike Ride.

I look forward to a successful convention and thank all of those who have worked tirelessly to plan and execute this event. Welcome to San Angelo.

CONGRATULATING LIEUTENANT
GENERAL PAUL LACAMERA ON
HIS NOMINATION FOR PRO-
MOTION AND SELECTION OF
GENERAL OF UNITED STATES
ARMY PACIFIC

HON. RICHARD HUDSON

OF NORTH CAROLINA
IN THE HOUSE OF REPRESENTATIVES

Friday, September 27, 2019

Mr. HUDSON. Madam Speaker, I rise today to honor and congratulate Lieutenant General Paul LaCamera for his recent nomination for promotion and selection of General of United States Army Pacific.

Since 2018, LTG LaCamera has been the Commanding General of both the XVII Airborne Corps and Fort Bragg, located in North Carolina's 8th Congressional District. Throughout his time at Fort Bragg he has shown profound leadership and unwavering dedication to protect our nation.

LTG LaCamera received a Bachelor of Science from the U.S. Military Academy and a Master of Arts degree from the U.S. Naval War College. After graduating from West Point in 1985, he was commissioned as an Infantry Officer and has proven time and again to be a natural leader with an incredible drive and work ethic. His past assignments include service with the 82d Airborne Division, Fort Bragg, North Carolina; 1st Battalion, 75th Ranger Regiment, Hunter Army Airfield, Georgia; 4th Ranger Training Battalion and the 75th Ranger Regiment, Fort Benning, Georgia; 2d Infantry Division, Eighth United States Army, Republic of Korea; 10th Mountain Division (Light), Fort Drum, New York; 25th Infantry Division, Schofield Barracks, Hawaii; U.S. Army Special Operations Command, Fort Bragg, North Carolina; 4th Infantry Division, Fort Carson, Colorado; and the Office of Security Cooperation, Baghdad, Iraq.

I know I speak for everyone in the Fort Bragg community when I say he will be missed but is well deserving of this promotion. I wish him, his wife Theresa, and their four children the best of luck as they embark on this new adventure in service to our nation.

Madam Speaker, please join me today in honoring LTG Paul LaCamera and his nomination for promotion and selection of General of United States Army Pacific.

HONORING MARY E. PERRY

HON. DAVID E. PRICE

OF NORTH CAROLINA

IN THE HOUSE OF REPRESENTATIVES

Friday, September 27, 2019

Mr. PRICE of North Carolina. Madam Speaker, I rise today to recognize Mary E. Perry, a long-time community leader and advocate in Wake County, North Carolina, who is celebrating her 90th birthday on October 15, 2019.

Mrs. Perry has served as President of the Wendell-Wake County Branch of the National Association for the Advancement of Colored People (NAACP) for 41 years, amplifying the voices of underrepresented community members. She also was elected the first African American to chair the Wake County Democratic Party and served for 20 years on the East Wake Advisory Council.

Mrs. Perry's service is marked by a resolve to fight injustice—from the early days of the civil rights movement to the present fight for voting rights and equity in education, health care, and housing. In Jim Crow North Carolina, she endured threats as she challenged the practice of segregation at restaurants in Zebulon. This difficult and formative experience strengthened her determination to speak out and stand up for underrepresented communities. More recently, she served as a plaintiff in a NAACP lawsuit against North Carolina's discriminatory voter ID laws. Mrs. Perry also helped empower the next generation of youth leaders to follow in her footsteps by reactivating the Wendell-Wake County NAACP youth council.

Her dedication earned her numerous accolades. The NAACP recognized her as the President of the Year in addition to granting her the Charles McLean Award and the Political Action Trailblazer Award. She received the Order of the Long Leaf Pine from then-North Carolina Governor James B. Hunt and the Zeta Sigma Chapter of the Phi Beta Sigma Fraternity Social Act Award. Additionally, she is widely recognized for her devotion to community service, receiving the North Carolina Human Relations Council Community Involvement Award and the East Wake Community Service Award.

In her hometown, Mrs. Perry has attended and offered leadership at the Pleasant Grove Baptist Church for over 70 years. She served as President of the Usher Board, Finance Committee Chair, and Vice Chair of the Board of Trustees. Mrs. Perry was educated in the Wake County Public School system and received a bachelor's degree from Shaw University in Raleigh, NC. She is the proud mother of four children and has five grandchildren and two great-grandchildren.

Madam Speaker, I ask my colleagues to join me in recognizing Mrs. Mary E. Perry for her long and fruitful life of service and in sending her best-wishes for her 90th birthday.

REAFFIRMING IMPORTANCE OF THE UNITED STATES TO PROMOTE THE SAFETY, HEALTH, AND WELL-BEING OF REFUGEES AND DISPLACED PERSONS

SPEECH OF

HON. TED LIEU

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, September 24, 2019

Mr. TED LIEU of California. Mr. Speaker, I am glad that the House is considering H. Res. 444, a bipartisan resolution that I introduced with Representatives DIAZ-BALART, NEGUSE, and LOFGREN to reaffirm U.S. leadership in responding to displacement crises around the world.

We are facing the worst refugee crisis in history. According to the United Nations High Commissioner for Refugees, in 2018, there were more than 70.8 million displaced persons worldwide. This included nearly 26 million refugees, over 41 million internally displaced persons, and 3.5 million people seeking asylum. Put another way, in 2018, 37,000 people were being displaced from their homes each day. About half of all refugees were children. 67 percent came from Syria, Afghanistan, South Sudan, Myanmar, and Somalia and 84 percent were hosted by developing nations.

Beyond the statistics, there are far too many stories of people fleeing despair. Seemingly every day we are presented with new accounts of migrants in Central America escaping gang or domestic violence and seeking refuge in the United States. Across the globe, Syrians, Somalis, Yemenis, and others continue to be displaced by various conflicts.

This refugee crisis requires global leadership and compassion—yet we have seen the Trump Administration drastically reduce refugee admissions into the U.S. In 2018, the United States resettled only 22,000 refugees compared to the 85,000 resettled in 2016. Now, we're hearing reports that the Administration is considering lowering the refugee admissions ceiling for next year to as low as zero to 10,000 people. And while the new fiscal year begins in one week, the Administration still hasn't consulted with Congress—as it's required to do by law—about its plans.

This is a betrayal of our shared American values. And it's a betrayal of our fellow human beings. Refugees are fleeing their homes because they are being persecuted for their race, religion, nationality, for belonging to a particular social group or being of a certain political opinion. They need our assistance.

The United States resettlement program is critical to global humanitarian efforts. These efforts serve to strengthen global security, advance United States foreign policy goals, and support regional host countries while also serving individuals and families in need. Moreover, the resettlement program benefits the interests of the United States.

When I was in the Air Force I saw the need for and the significance of our refugee resettlement program first-hand. In the 1990s, I participated in Operation Pacific Haven, where the United States helped thousands of Kurds flee from northern Iraq to prevent Saddam Hussein from slaughtering them. We first brought them to Guam, where I saw the extensive screening process that the U.S. conducted before bringing many of the refugees

to the mainland. Not only were lives saved in this operation, but decades later our nation continues to benefit from helping those refugees. Knowing the severity of the refugee crisis today, we as a nation must do better to help those in need.

My resolution reaffirms the United States commitment to promote the safety, health, and well-being of the millions of displaced persons. It recognizes the people and organizations who have risked their lives to provide assistance to displaced communities. Moreover, the resolution calls on the Secretary of State and the U.S. Ambassador to the United Nations to continue supporting robust funding for refugee protection and humanitarian response overseas and resettlement to the United States; to set robust refugee admissions goals; and to work in partnership with the international community to find solutions to existing conflicts and to promote peace and reconciliation.

I am grateful that it is supported by more than 60 organizations including Church World Service, International Rescue Committee, Oxfam America, and Refugees International, and has been cosponsored by 74 of our colleagues in the House. I also thank my colleagues, Representatives MARIO DIAZ-BALART, ZOE LOFGREN, and JOE NEGUSE, for their partnership on this bipartisan legislation.

The United States was built on the idea that we could create a free country that would serve as a haven for those fleeing persecution. Refugees don't make our country less safe. But, xenophobia, fear and hate do. Today, by passing this bipartisan resolution, Congress will send a clear message that America is stronger when we welcome refugees and help those in need.

I urge my colleagues to support this resolution.

DOUBLE TEN DAY

HON. CHARLES J. "CHUCK" FLEISCHMANN

OF TENNESSEE

IN THE HOUSE OF REPRESENTATIVES

Friday, September 27, 2019

Mr. FLEISCHMANN. Madam Speaker, October 10 is the national day of Taiwan. I would like to take this opportunity to wish the people of Taiwan a very Happy Double Ten Day.

Despite its small size, Taiwan is the 11th largest trading partner for the United States overall. The United States is Taiwan's 2nd largest trading partner and a leading destination for Taiwan's overseas investors. These figures represent a strong foundation that has been built between the two industries.

Our close ties are not just for trade and economy. Over the years, Taiwan has proven itself to be a model democracy in the Indo-Pacific. Its embrace of democracy shows a better path for it's people and their future. Washington and Taipei share the same values of democracy, freedom, and rule of laws. The Taiwan Relations Act (TRA) was enshrined in 1979, and later supplemented by the Six Assurances given by President Ronald Reagan in 1982. The TRA and the Six Assurances both formed the cornerstone of our relations with Taiwan. Together we have faced many challenges while displaying a steadfast commitment to one another's security and prosperity.

I would like to express my strong and continuing support for these foundations to our partnership. I reaffirm it today, and again congratulate the people of Taiwan on this important occasion.

HONORING LLOYD WRIGHT

HON. SUSAN W. BROOKS

OF INDIANA

IN THE HOUSE OF REPRESENTATIVES

Friday, September 27, 2019

Mrs. BROOKS of Indiana. Madam Speaker, I rise today to honor Mr. Lloyd Wright, the President and CEO of WFYI in Indianapolis, Indiana, on his retirement. For the last three decades, Lloyd has led WFYI to become one of the premier radio stations in the State of Indiana. Under the stewardship of Lloyd, WFYI made unprecedented strides forward in the quality of programming and the number of daily listeners.

Lloyd, a native of Beech Grove, Indiana who upon graduation from Indiana University began his nearly four decade long career in public broadcasting. He began with a position as Director of Instructional Broadcasting with the Indiana Department of Education. Later Lloyd served for six years as Broadcast Operations Manager at WTTW (Chicago Public Television), and then moved on to become a Producer, Director, and Writer for the Indiana University News Bureau. Lloyd joined WFYI in 1988 as Director of Program Production. The following year, Lloyd was appointed WFYI's President and Chief Executive Officer, a position he has held for a remarkable 30 years. Under Lloyd's leadership, WFYI's annual operating budget grew from \$2.5 million in 1988 to more than \$11 million today.

In his time at the helm of WFYI Public Media, the group flourished as a multi-media content provider, with its three distinct public television services, two HD public radio channels, interactive website and a growing array of social media assets. Program lineup changes made to satisfy audience demand for National Public Radio programs such as "Morning Edition" and "All Things Considered" helped to increase the footprint of WFYI throughout Central Indiana. Nationally loved children's television programs such as "Sesame Street" and "Mr. Roger's Neighborhood" help to anchor a strong daily program lineup that built large audiences. Lloyd's leadership also saw the creation of Indiana-related content and shows such as "Indiana Week in Review" and "Across Indiana". These steps forward in programming led to a 450 percent increase to the station's operating budget and a station membership of 25,000 listeners.

In 2008, under the stewardship of Lloyd, WFYI successfully completed a \$20 million capital campaign, and was awarded a \$900,000 Kresge Foundation Capital Grant. As a result of this massively successful fundraising campaign, WFYI was honored with multiple PBS Development Awards, including the "Award of Excellence for Overall Membership". Lloyd himself was recognized with Emmy Awards for Technical Achievement and Station of Excellence, as well as two Sagamore of the Wabash honors, the highest award given by Indiana Governors to recognize distinguished service to the State of Indiana. The station also earned distinctions from

the National Academy of Television Arts and Sciences, Society of Professional Journalists, the Public Media Journalists Association, Associated Press and the Indiana Broadcasters Association during Lloyd's time at the helm. In October of 2013, Lloyd received the distinguished honor of being inducted into the Indiana Broadcasters Association Pioneers Hall of Fame.

In addition to his work with WFYI, Lloyd served multiple terms on the PBS Board of Directors, including the PBS Executive Committee, lending his expertise to those also in the public broadcasting arena. Lloyd has also generously given back to the City of Indianapolis, participating in many community organizations. Lloyd serves on the boards of the Greater Indianapolis Progress Committee, The Economic Club of Indiana, among others. Additionally, Lloyd also serves as a member of the Board of Trustees for Central Christian Church in downtown Indianapolis.

The positive impact of Lloyd's work with WFYI has benefited generations of Hoosiers. His dedication to public service and public broadcasting have been invaluable to the citizens of Central Indiana and the country. On behalf of all Hoosiers I would like to thank Lloyd for his decades of service to public media consumers throughout Central Indiana, and wish him and his family all the best in a well-deserved retirement.

HONORING MARY ANN LEVAR ON HER RETIREMENT

HON. MIKE QUIGLEY

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

Friday, September 27, 2019

Mr. QUIGLEY. Madam Speaker, I rise today to honor Mary Ann Levar and express my congratulations on her retirement from the U.S. House of Representatives. Since my election to Congress ten years ago, Mary Ann has been indispensable to my congressional office, serving as my District Director and assisting thousands of my constituents in Chicago and in the Chicagoland area.

It would be impossible to properly thank or congratulate Mary Ann without making clear the indelible mark she has left on my district. Mary Ann was not just my District Director—she was truly the Fifth District of Illinois' District Director. What began with a role serving as a receptionist and staff assistant for Congressman Dan Rostenkowski in 1994 evolved into years of working as a caseworker for Congressman Rod Blagojevich and culminated in her promotion to District Director for Congressman Rahm Emanuel and for myself.

After a decade of working together, I have seen firsthand what I've heard time and again from my constituents: that Mary Ann Levar is a tireless advocate for them and for the people of Chicago, leading my District Office with a compassionate, steady hand.

As a lifelong Chicagoan, Mary Ann put her heart and soul into her service to the people of Illinois' Fifth District. The daughter of German immigrants, Mary Ann spent her career working to improve her city. She raised her four children—Julie, Ryan, Michelle, and Pat Jr.—in Chicago with her husband of over forty years, former Alderman Pat Levar. She is now a proud grandmother to four, with a fifth

grandchild on the way. I have no doubt that she is excited to spend more of her time with those beautiful grandchildren.

Madam Speaker, the Fifth District will simply not be the same without Mary Ann's leadership. Her contributions will be felt for years to come and her legacy will live on in the work of all the staff she trained over the years. I ask my colleagues to join me in thanking Mary Ann Levar for her tremendous public service.

HONORING CMSGT DARYL COOK ON HIS 32 YEARS OF MILITARY SERVICE

HON. RICHARD HUDSON

OF NORTH CAROLINA

IN THE HOUSE OF REPRESENTATIVES

Friday, September 27, 2019

Mr. HUDSON. Madam Speaker, I rise today to honor Chief Master Sergeant Daryl Cook on his 32 years of military service.

Over the years, CMSgt Cook has made immeasurable contributions to our great nation and continues to personify the core North Carolina National Guard values of integrity, selfless service, and honor. He started his career in 1987 as a Fire Protection Specialist with the U.S. Air Force and retires as the Installation Fire Chief, 145th Airlift Wing, North Carolina National Guard located at Charlotte Douglas International Airport.

During his career, CMSgt Cook has served as Airport Fire Fighter, Driver/Engineer, Fire Inspector, Hazardous Material Technician, and Nuclear Biological Chemical (NBC) Federal Trainer. Immediately following the September 11th terrorist attacks that devastated our nation, CMSgt was requested through the Army National Guard Readiness Center to staff the Civil Support Team Cell. Exemplary of CMSgt Cook's devotion to service, he helped manage response and readiness in support of Operation Noble Eagle. Cook has served as DOD HazMat Trainer, an instructor for the On-Scene Commanders Course and through the Department of Defense instructs first responders in NBC type events. CMSgt Cook has been instrumental in the development of the NC Emergency Training Center project at the Stanly County Airport.

I am proud to represent a district with one of the largest military and veteran populations, and I know I speak for our entire community when I say we are truly grateful for CMSgt Cook's extraordinary service and cannot thank him enough. I would like to offer my sincerest appreciation and wish him success in his future endeavors.

Madam Speaker, please join me today in honoring Chief Master Sergeant Daryl Cook on his 32 years of military service.

PERSONAL EXPLANATION

HON. A. DONALD McEACHIN

OF VIRGINIA

IN THE HOUSE OF REPRESENTATIVES

Friday, September 27, 2019

Mr. McEACHIN. Madam Speaker, I was unavoidably detained on September 18, 2019 during roll call no. 533, On Ordering the Previous Question, H.Res. 558, Providing for consideration of the bill (H.R. 1423) FAIR Act;

waiving a requirement of clause 6(a) of rule XIII with respect to consideration of certain resolutions reported from the Committee on Rules; and providing for consideration of motions to suspend the rules. Had I been present, I would have voted "yea." I was also unavoidably detained during roll call no. 534, On Agreeing to the Resolution, H.Res. 558, Providing for consideration of the bill (H.R. 1423) FAIR Act; waiving a requirement of clause 6(a) of rule XIII with respect to consideration of certain resolutions reported from the Committee on Rules; and providing for consideration of motions to suspend the rules. Had I been present, I would have voted "yea." I was also unavoidably detained during roll call no. 535, On Motion to Suspend the Rules and Pass, H.R. 4285, Department of Veterans Affairs Expiring Authorities Act. Had I been present, I would have voted "yea."

HONORING THE SERVICE OF
ANTOINE RIPOLL AS DIRECTOR
OF THE EUROPEAN PARLIAMENT
LIAISON OFFICE

HON. JIM COSTA

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Friday, September 27, 2019

Mr. COSTA. Madam Speaker, I rise today to honor the service of Mr. Antoine Ripoll, the outgoing Director of the European Parliament Liaison Office.

Antoine Ripoll has dedicated his career to the European Union and transatlantic relations. After completing his Master in Public and European Law at Paris-Panthéon Sorbonne University, he first worked as a civil servant at the European Commission.

In 1988, Antoine Ripoll joined the European Parliament, where he went on to hold a number of roles ranging from communication to positions with parliamentary committees. When the European Union began exploring the prospect of enlargement into the former Eastern Bloc, he worked to lay the groundwork for this remarkable achievement.

Antoine Ripoll's accomplishments do not end there. From 2007 to 2012, he served as the Chief of Staff of the European People's Party, which was the largest group in the EU Parliament at the time. In 2012, he transitioned to serving as Director for Relations with Parliamentary Groups in the General Secretariat of the European Parliament and, later that year, moved to Washington, D.C. to become Director of the European Parliament Liaison Office.

In his current role, Antoine Ripoll has facilitated discussions between Members of both Houses of Congress, from both sides of the aisle, with their European counterparts to productively address matters of critical importance on both sides of the Atlantic.

His commitment to transatlantic understanding and cooperation has positively impacted the E.U.-U.S. relationship in a wide range of areas. For his many services and contributions, he has been honored with the Chevalier de l'ordre national du Mérite by his native France.

Over the past several years, the U.S. leadership of the Transatlantic Legislators' Dialogue has worked closely with Antoine Ripoll. Members of Congress have spent many hours

discussing European-American relations and have benefited immensely from his experience and expertise.

With the transatlantic relationship more important today than perhaps any other time in our shared history, it is critical to recognize the achievements of those who have worked to build and maintain the peace and prosperity we currently enjoy on both sides of the Atlantic.

Antoine Ripoll's commitment to helping American and European legislators work together, and his overall contributions to the transatlantic relationship, should serve as an inspiration to us all.

Madam Speaker, I urge my colleagues to join me in recognizing the service of Mr. Antoine Ripoll and wishing him the best in his future endeavors.

HONORING DAPHNE AND BOB
PHILIPSON

HON. NITA M. LOWEY

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Friday, September 27, 2019

Mrs. LOWEY. Madam Speaker, I rise to honor the accomplishments and contributions of Daphne and Bob Philipson, recipients of the 2019 Planned Parenthood Hudson Peconic (PPHP) Legacy Award, in recognition of their substantial years of community involvement and active volunteerism.

Daphne Philipson, CPA, has served multiple stints on the PPHP board, first from 1999 through 2006, then from 2008 through 2012. She has also served on PPHP Executive, Board Development and Nominating, Budget and Finance, and Fundraising Committees. She was a partner at E.M. Warburg, Pincus & Co., where she headed investor relations. She is a graduate of Columbia University's Business School and Barnard College, where she currently serves on the board of trustees.

As a teenager, Bob Philipson developed a passion for ensuring access to family planning through reading about Marie Stopes and was a strong supporter of the legalization of abortion in the United Kingdom. He went on to graduate with a degree in Politics and Economics at Durham University's Hatfield College and subsequently held positions in a number of companies in the UK, Belgium, Sweden and the U.S. He became a U.S. citizen in 1998 and became active in Democratic politics, serving as Treasurer and Chairman of the Irvington Democrats. He spent many years escorting at clinics that provided abortion services and demonstrating and lobbying in support of Planned Parenthood. He continues his activism to this day.

The advocacy and commitment of community members like Daphne and Bob Philipson is a crucial element of the fight to ensure that every woman, and man, in America has access to the reproductive and preventative health care they need. I'm proud to be a partner with the Philipsons and Planned Parenthood Hudson Peconic in this effort, and I thank them for their diligent work.

Madam Speaker, I urge my fellow Members of Congress to join me in recognizing Mr. and Mrs. Philipson for their many years of service to the community.

VETERAN OF THE MONTH
WILLIAM CALDWELL

HON. KEVIN HERN

OF OKLAHOMA

IN THE HOUSE OF REPRESENTATIVES

Friday, September 27, 2019

Mr. KEVIN HERN of Oklahoma. Madam Speaker, I rise to honor the First District of Oklahoma's September Veteran of the Month, Lieutenant William Caldwell.

A B-17 Pilot in the United States Air Force, Lieutenant Caldwell honorably served our nation during World War II. A member of the Greatest Generation, Mr. Caldwell began his military service in 1936 at the age of 14 when he joined the National Guard. When the United States entered World War II, William and his four brothers, Wayne, George, James, and Floyd, like so many others, courageously answered their nation's call. All five Caldwell brothers served abroad and returned safely home to Oklahoma.

As our nation has recently paused to remember our POWs and MIAs through POW/MIA Recognition Day, it is important that we honor veterans like Lieutenant Caldwell who continued to honorably serve their country while being held captive by enemy forces. On his 22nd and final bombing mission, Lieutenant Caldwell and his crew were shot down over Germany. They were taken captive by German forces and held in prison camps until they were liberated in 1945.

Lieutenant Caldwell has lived a life of unmatched dedication, sacrifice, and service to our great nation. He answered the call to defend freedom across the globe and sacrificed whatever was necessary in the name of that noble cause. It is my honor to recognize Lieutenant William Caldwell as the 1st Congressional District of Oklahoma's September Veteran of the Month.

IN RECOGNITION OF THE EXEMPLARY
SERVICE OF ELE'S
PLACE

HON. DEBBIE DINGELL

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

Friday, September 27, 2019

Mrs. DINGELL. Madam Speaker, I rise today to recognize Ele's Place for its tremendous service to the children of Michigan and celebrate the grand opening of its new Ann Arbor center.

In 1991, Ele's Place was founded in the basement of a church by a group of grieving parents, healthcare professionals, and other volunteers to support children experiencing the death of a loved one. Realizing children and teenagers process grief in entirely different ways than adults, the organization knew it needed to find a way to properly help youth cope with their feelings of sadness, anger, and loss. Through a great deal of research, the organization determined that peer support programs offered the best way for children to work through their grief and began extending these services to children and their families multiple times a week.

Since its humble beginnings, Ele's Place has significantly expanded. With the addition of its new Ann Arbor space, Ele's Place today

offers peer support services at four centers in Michigan, aiding dozens of communities across the state. Decades after its establishment, Ele's Place still works tirelessly to find new ways to support children experiencing loss and is fully dedicated to reaching its mission of ensuring no child in Michigan ever has to grieve alone. The efforts of Ele's Place are critical and have a real impact on our community, as its services help hundreds of children and teens each week.

Madam Speaker, I ask my colleagues to join me in honoring Ele's Place for its commitment to grieving children throughout Michigan and congratulate the organization on the opening of its new home in Ann Arbor. We are grateful for its impact on the children of our community and wish it continued success ahead.

RECOGNIZING INDIANA UNIVERSITY

HON. SUSAN W. BROOKS

OF INDIANA

IN THE HOUSE OF REPRESENTATIVES

Friday, September 27, 2019

Mrs. BROOKS of Indiana. Madam Speaker, I rise today to honor my alma mater, Indiana University, as we recognize and celebrate the Bicentennial Anniversary of this hallowed institution. As a beacon of world-class academic excellence, Indiana University has given the world a multitude of dynamic and impactful leaders in a vast array of disciplines. Both the United States and the international community have benefited from the influence of the legions of Indiana University alumni spanning the globe.

Shortly after gaining statehood, the Indiana General Assembly passed legislation mandating the creation of a state seminary institution in 1820. By 1822 construction on the earliest Indiana State Seminary buildings was underway in Bloomington, Indiana. In 1828, the State Seminary would be renamed Indiana College. Under the early leadership of inaugural President Andrew Wylie, whose term lasted from 1829 to 1851, the institution in Bloomington expanded its educational curriculum and transformed from Indiana College to Indiana University in 1829. Under the leadership of President David Starr Jordan, who served from 1884 to 1891, Indiana University saw major increases in enrollment, with the institution of the elective system. This multiplied the education offerings and solidified Indiana University's reputation as one of the premiere educational institutions in the United States.

As Indiana University closed out the 19th century, it became a leader in making higher education more accessible. As early as 1867, it became one of the earliest public universities in the country to admit women on an equal basis with men. Throughout the 20th century, Indiana University experienced massive changes under the direction of legendary President Herman B. Wells whose term lasted from 1938 to 1962. Total enrollment surpassed the 30,000 student threshold. Much of this increase coincided with the new opportunities available to military veterans as a result of the G.I. Bill. Guided by the leadership of President Wells, the university pursued an effort to become one of the foremost internationally recognized centers for research and scholarship. This expansion based a greater

emphasis on academic research in many different areas of study leading to further advancements in the understanding of both our natural world and the human condition.

Through these past 200 years, Hoosier students have displayed their excellence in the academic, athletic and cultural arenas, amassing numerous Rhodes Scholar, Marshall Scholar, and MacArthur Fellow honors in the classroom, as well as multiple Big Ten Conference and NCAA Championships in Men's and Women's sports. Over the last 200 years many notable Hoosiers have left their mark on our society. The university has produced world political leaders, cabinet members, titans of industry and commerce, cutting-edge scientific researchers, artists, Olympians, musicians, and entertainers.

In addition to the world-renowned undergraduate opportunities available at Indiana University, there are also over 400 graduate degrees and certificates that Indiana University offers students. Many of Indiana University's graduate schools have become industry leaders in the areas of medicine, law, business, music, media, education, politics, and the arts. The alumni of the graduate schools have also had a long and integral hand in the development of Indiana's well respected public and private sectors. The impact of research conducted by post-graduate students and faculty at Indiana University has been felt throughout the world, benefiting untold millions.

Now well into the 21st century, Indiana University, under the direction of the 18th President Michael McRobbie, has continued its steadfast charge to be a national leader in public education. Guided by President McRobbie, the university has undergone the largest academic restructuring in its history, leading to the creation of 10 new schools. Indiana University has also been dutifully supported by the many Indiana Governors and Indiana General Assembly Members over the past two centuries. Hoosier lawmakers continue to further the Indiana University commitment of providing students a world-class education.

Over 690,000 students and alumni of the 9 campuses throughout the State of Indiana have been well served by forward-thinking university administration officials. The Board of Trustees, Chancellors, Administration, Faculty, and Alumni Association members have been integral to the immense academic and educational footprint that Indiana University has developed and maintained. This leadership has allowed Indiana University to develop over 16 schools and 550 individual degree programs, keeping Indiana University on the cutting edge of student development and academic excellence.

I join all current and former Hoosiers in wishing our beloved alma mater a happy Bicentennial Anniversary. Hail to Old I.U.

RECOGNIZING MS. GAYLE BRIDGES HARRIS ON THE OCCASION OF HER RETIREMENT FROM 47 YEARS OF PUBLIC HEALTH SERVICE

HON. G. K. BUTTERFIELD

OF NORTH CAROLINA

IN THE HOUSE OF REPRESENTATIVES

Friday, September 27, 2019

Mr. BUTTERFIELD. Madam Speaker, I rise to recognize a great American and public servant, Ms. Gayle Bridges Harris of Durham, North Carolina. Lauded as a skilled and resourceful community builder and valued public health leader in Durham, NC, Ms. Harris will be retiring after 47 years of faithful and dedicated service to the health and well-being of all those she served. I am honored to share with my colleagues in the United States House of Representatives the accomplishments of this remarkable public servant.

As the 2nd African American student to graduate from Duke University School of Nursing, Gayle Harris' extraordinary career began in 1970. At 22 years of age, she began work at Durham County Health Department as a public health nurse. Ms. Harris' most recent role was serving as the Public Health Director and the General Manager for Community Well-being for Durham County, North Carolina.

As General Manager for Well-being, Ms. Harris provided strategic leadership for Durham County's Department of Public Health, Department of Social Services, Cooperative Extension, Veteran Services and Durham Public Libraries. She also served as a lead liaison between the County and Alliance Behavior Health Care, Durham Parks and Recreation, Duke University Health System, Lincoln Community Health Center, Public and Private Universities, United Way of the Greater Triangle and other entities uniquely positioned to promote Durham's health indicators to new levels.

With nearly 50 years of service in Durham County, Ms. Harris has served in several significant leadership roles. As Public Health Director since 2009, she contributed to the design of and managed the department's move into a new Human Services Building in 2011. At that time, she also played a key role in implementing two innovative programs: the Durham Diabetes Coalition, a joint venture of Durham County Department of Public Health with Duke University Health System to address diabetes in the community, and Bull City United, a violence interruption/reduction initiative. Ms. Harris was elected to serve as the President of the North Carolina Public Health Nurse Administrators in 1994 and the President of the North Carolina Public Health Association in 2011.

Gayle Harris is the recipient of numerous awards: Communities Joined in Action 2014 Grassroots Leaders Award; Senior Pharm Assist 2014 Thomas R. Howerton Leadership Award; NC Association of Local Health Directors 2013 Ham Stevens Award for Outstanding Contributions to Local Public Health; Auxiliary of the Durham Academy of Medicine, Dentistry & Pharmacy 2012 Legacy Award; Duke University School of Nursing 2012 Distinguished Alumna Award; and University of North Carolina School of Public Health Alumni Association 1995 Distinguished Alumna Award. She was inducted into Sigma Theta Tau International Honor Society of Nursing in 1990.

Ms. Harris has served on numerous boards and committees, including Durham County's Strategic Plan Goal Champion (Health and Well-being for All); Mayor's Initiative to Reduce Poverty One Neighborhood at a Time; Durham Community Health Network; Project Access of Durham County Board of Directors (Vice-Chair); Co-Principal Investigator and Steering Committee member of the Durham Diabetes Coalition; United Way of the Greater Triangle Women's Leadership Council and Health Impact Committee; Durham YMCAs; and the Lincoln Community Health Center Board of Directors (Secretary).

In 2012, spearheaded by Ms. Harris's efforts, the Durham County Board of Health, supported by the County Commissioners and City officials, adopted a rule to regulate smoking in prescribed public areas. In a city once dependent on tobacco for its existence, much of its public space is now smoke free including parks, bus stops, sidewalks, public indoor areas such as restrooms, and public areas of retail establishments.

In 2014, the Durham health community, under Ms. Harris' leadership, won the prestigious RWJF Culture of Health award. This award "recognizes communities that have come together around a commitment to health, opportunity, and equity through collaboration and inclusion; especially with historically marginalized populations and those facing the greatest barriers to good health." Because of Gayle Harris' leadership and support, the Durham County Department of Public Health has led racial equity work within Durham County Government by hosting racial equity training and presentations for thousands of government employees, nonprofit agencies, businesses, and community members.

Gayle Bridges Harris has played a critical role in advancing the culture of health in Durham, North Carolina. She is a health leader from whom others learn. In her honor, we remember that: "A community's vitality is built upon the health of the residents and the capacity of the community to foster and enhance the well-being of every citizen."

I ask my colleagues to join me today in recognizing Ms. Gayle Harris on this auspicious occasion.

PERSONAL EXPLANATION

HON. A. DONALD McEACHIN

OF VIRGINIA

IN THE HOUSE OF REPRESENTATIVES

Friday, September 27, 2019

Mr. McEACHIN. Madam Speaker, I was unavoidably detained on September 17, 2019 during roll call no. 531, On Motion to Instruct Conferees, S. 1790, National Defense Authorization Act for Fiscal Year 2020. Had I been present, I would have voted "nay." I was also unavoidably detained during roll call no. 532, On Closing Portions of the Conference, S. 1790, National Defense Authorization Act of the Fiscal Year 2020. Had I been present, I would have voted "yea."

SECURE AND FAIR ENFORCEMENT BANKING ACT OF 2019

SPEECH OF

HON. ED PERLMUTTER

OF COLORADO

IN THE HOUSE OF REPRESENTATIVES

Wednesday, September 25, 2019

Mr. PERLMUTTER. Madam Speaker, I include in the RECORD the following letters of endorsement for H.R. 1595, the SAFE Banking Act.

LAW ENFORCEMENT ACTION PARTNERSHIP.

To: Chairwoman Maxine Waters and Members of the Subcommittee on Consumer Protection and Financial Institutions

From: Major Neill Franklin, Ret., on behalf of the Law Enforcement Action Partnership (LEAP)

Re: Challenges and Solutions: Access to Banking Services for Cannabis-Related Businesses

Hearing: Wednesday, February 13, 2019, 2:00 p.m.

Position: Support

Distinguished members of the Committee, thank you very much for the opportunity to present the views of the Law Enforcement Action Partnership (LEAP) in support of this legislation.

LEAP's mission is to unite and mobilize the voice of law enforcement in support of drug policy and criminal justice reforms that will make communities safer by focusing law enforcement resources on the greatest threats to public safety, promoting alternatives to arrest and incarceration, addressing the root causes of crime, and working toward healing police-community relations.

"LEAP envisions a world in which criminal justice and drug policies keep our communities safer." This is a quote directly from our website and that quote is exactly what this hearing is about. It is about enacting policy that will dramatically enhance public safety in our communities.

This hearing is not, nor should it be, a hearing about whether we should legalize, regulate, and control marijuana for adult use. It should be clear to everyone here that Americans have already decided this issue. In October, Gallup said 66% of American residents supported legalizing marijuana. More than half of states already allow marijuana for medical and/or adult-use purposes. A vast majority of Americans live in a state where marijuana can be purchased legally. This is not a niche business market; it's a significant part of our economy.

If Congress respects the rights of the states and the will of the people, as protected in the Tenth Amendment, then we don't need to debate the legalization of marijuana or medical marijuana here today. We need to decide how best to protect those states, given the choices they've democratically enacted. However, I know some opponents will try to cloud the banking issue with attacks on legalization, so I will quickly address some of these concerns.

Let's talk about what's happened in Colorado, the first state to legalize marijuana for adult use. A federal study by the National Survey on Drug Use and Health showed that teen marijuana use decreased after legalization. The American Public Health Association determined that "motor vehicle crash fatality rates . . . were not statistically different from those in similar states without recreational marijuana legalization." Furthermore, legalization has resulted in a significant decrease in traffic stops, leading to fewer negative interactions between police and drivers, potentially limiting dangerous

clashes and tensions with people of color. And because police didn't have to waste their time on these stops and could concentrate on real crime, researchers studying Uniform Crime Reports data (another federal publication) concluded legalization had resulted in greater police clearance rates. So don't listen to Chicken Little. The sky over Colorado did not fall.

Licensed marijuana businesses are legitimate contributors to our economy. It follows that regulated banking, vendor relations, payroll, and tax payments should be permitted as part of that legitimacy—a condition that will further serve to dismantle the illicit market's influence in this growing industry and help local economies.

Current conditions, which require all-cash transactions in every aspect of the business encourage tax fraud, add expensive monitoring and bookkeeping expenses, and—most importantly—leave legitimate businesses vulnerable to theft, robbery, and the violence that accompany those crimes. The SAFE Banking Act presents us with an opportunity to greatly assist in stabilizing the industry and enhancing public safety.

As more legitimate businesses are established, opportunities for cash robberies will increase as more grow-facilities and dispensaries come on line. Securing cash on-site, transporting cash to secure locations, and managing cash payroll are necessities for these businesses. And criminal entities are quite adept at conducting high-level reconnaissance of businesses and their security protocols when they know those businesses will have tens of thousands—or even hundreds of thousands—of dollars on hand.

Although extremely important for business owners and the people they employ, my greatest fear is not the loss of profits due to theft. It is the potential for serious assaults and death to the people attempting to protect that cash, or who are merely responsible for it. I fear dispensary employees being at great risk. I fear for the safety of those transporting the cash, and I fear for the well-being of employees on payday. Two weeks of pay for one employee can easily exceed a few thousand dollars. That one employee trying to get home safely from work is an attractive "score" for any criminal, and a very easy target for those who know what to look for. Beyond any concern for protecting profit, we have a duty to protect the lives of community members working to earn a living.

In 2012, Melinda Haag, the U.S. Attorney for Northern California, said, "Marijuana dispensaries are full of cash, they are at risk of being robbed, and many of them are." One example of what can happen: In October 2012, three people kidnapped the owner of a lucrative dispensary in Orange County. According to court documents, the assailants zip-tied the victim, tortured him, and drove him to a patch of desert where they believed he had buried large sums of money. When the kidnappers couldn't find it, they burned him with a blowtorch, cut off his penis, and doused him with bleach before dumping him along the side of a road.

Four of my policing years were spent investigating crimes within Maryland's Division of Corrections. I've interviewed hundreds of incarcerated civilians convicted of serious crimes, many of whom were proud to boast of their criminal activities and strategies. Their strategic thought process is minimal. The easier the target the better. The bigger the "score" the better. Casing the next target is about finding the softest target, and the current conditions in this industry have created many soft targets.

We, the police, teach target hardening when we conduct security assessments for business owners. Our advice to them is not to

have large amounts of cash on hand, to make use of credit and debit card services, avoid routine trips to the bank, and to make use of armored car services. This valuable “crime prevention 101” advice is literally useless to marijuana business owners, making them very attractive soft targets.

I’m not one for fear mongering—what I testify to here today is rooted in experience and research. Any police officer who has worked the street, or investigated enough robberies, will testify to the same regarding any business forced to handle large amounts of cash.

Members of the committee, it is up to you and other members of Congress to act upon this legislation, establishing access to banking for legitimate marijuana businesses. The safety of thousands of employees, business owners, security personnel, police officers, and community members is in your hands.

On behalf of myself and the Law Enforcement Action Partnership, I ask that you act swiftly on the SAFE Banking Act because we know it will enhance public safety within our communities. Thank you for your time.

Sincerely,

MAJOR NEILL FRANKLIN, RET.,
Executive Director.

ELECTRONIC TRANSACTIONS
ASSOCIATION,
Washington, DC, March 26, 2019.

Hon. MAXINE WATERS,
Chairwoman, Committee on Financial Services,
House of Representatives, Washington, DC.
Hon. PATRICK MCHENRY,
Ranking Member, Committee on Financial Services,
House of Representatives, Washington, DC.

DEAR CHAIRWOMAN WATERS AND RANKING MEMBER MCHENRY: On behalf of the members of the Electronic Transactions Association (ETA), I am writing in support of H.R. 1595, the bipartisan Secure and Fair Enforcement Banking Act of 2019 (SAFE Banking Act), which would allow states that have legalized medical or recreational use of marijuana to bring that commerce into the banking system.

ETA is the leading trade association for the payments industry, representing over 500 companies that offer electronic transaction processing products and services; its membership spans the breadth of the payments industry to include independent sales organizations, payments networks, financial institutions, transaction processors, mobile payments products and services, payments technologies, equipment suppliers, and online small business lenders.

Thirty-three states and several U.S. territories have legalized marijuana for medical use and ten states have done so for recreational use. Financial institutions providing services to state-licensed cannabis businesses could find themselves subject to criminal and civil liability under the Controlled Substances Act and federal banking statutes because the use and possession of marijuana is illegal under federal law.

The conflict between state and federal laws forces businesses to operate on a cash-only basis and has created significant legal and compliance concerns for financial institutions that wish to provide banking services to marijuana related businesses in states where it is currently legal. The SAFE Banking Act would allow legitimate marijuana businesses to access the safety and security of the banking ecosystem in states that have legalized marijuana. Having access to the banking system makes it easier for businesses to track revenues for taxation purposes, decreases a public safety threat as cash intensive businesses are often targets for criminal activity, and allows proper tracking of finances for BSA/AML compliance.

With the clarifications to Section 4 in the amendment in the nature of a substitute, the SAFE Banking Act would extend the same protections to payment processors as banks and credit unions by prohibiting federal banking regulators from taking adverse actions against financial institutions. This updated language allows the entire scope of these legitimate businesses to access the entire banking ecosystem—including any entity performing a financial service in association with a depository institute.

ETA takes no position on the legalization or decriminalizing marijuana at the state or federal level for medicinal or recreational uses. However, ETA does support legislation that would resolve the conflict between state and federal laws to allow financial institutions to serve marijuana related businesses in states where these businesses are legal under state law.

We appreciate your leadership on this important issue. If you have any questions, please feel free to contact me directly.

Sincerely,

SCOTT TALBOTT,
Senior Vice President of Government Affairs.

THIRD PARTY PAYMENT
PROCESSORS ASSOCIATION (TPPPA),
Washington, DC, September 24, 2019.
Re H.R. 1595, Secure and Fair Enforcement
Banking Act of 2019.

Hon. MAXINE WATERS,
Chairwoman, House Financial Services Committee,
House of Representatives, Washington, DC.

Hon. PATRICK MCHENRY,
Ranking Member, House Financial Services Committee,
House of Representatives, Washington, DC.

Hon. ED PERLMUTTER,
House Financial Services Committee, House of Representatives,
Washington, DC.

The Third Party Payment Processors Association (TPPPA) is writing in support of H.R. 1595, the Secure and Fair Enforcement Banking Act of 2019 (SAFE Banking Act). The TPPPA agrees that action by the federal government is the only durable solution to the challenges posed by conflicting state and federal laws related to cannabis and are eager for a roadmap to compliance related to cannabis-related businesses for banks and payment processors.

The Third Party Payment Processors Association (TPPPA) is a national not-for-profit industry association whose members include payment processors and banks. The TPPPA has created industry best practices in payment processing through our Compliance Management System (CMS), which relies heavily on the guidance of federal regulators. The CMS serves as guidance to our members in creating documented, risk-based compliance management programs for payment processing.

The SAFE Banking Act would allow the opportunity for our members to provide banking and payment processing services to cannabis-related businesses in states that have legalized medical or recreational use of cannabis. The SAFE Banking Act would harmonize the conflict between state and federal laws related to financial services, thereby reducing the reluctance of banks and payment processors, like our members, to provide critical financial services to these businesses. The SAFE Banking Act will have the benefit of removing cash, resulting in improved public safety and providing greater financial transparency, reducing the risk of money laundering.

Payment processors are a key component in reducing cash transactions and keeping money in the financial system. Payment processors include not only companies that

facilitate the collection of payments, but also includes payroll processors. Payment processing in the form of either the collection of payments or processing of payroll and/or vendor payments removes the handling of cash. In the absence of payment processing, companies are required to hold large amounts of cash. Customers and employees of merchants without payment processing capability, like cannabis-related industries, are also required to carry and transact with cash. Consider the employee that must hand-deliver cash from their payroll to their bank, if they are even afforded a bank account due to being related to a cannabis business. This creates a great public safety issue not only for businesses, but also for consumers.

Payment processors are unable to provide payment services without a bank to sponsor these payments into the various payments networks, (e.g. check, ACH, debit/credit cards). Payment processors act as service providers to both the banks and the merchants. (This is not necessarily obvious, and the TPPPA was glad to see specific reference made to payment processors.) Without the safeguards afforded by the SAFE Banking Act, particularly related to FDIC insurance and regulatory enforcement, there are very few banks that are able to reconcile the risks with the opportunities to provide services to this ever-growing sector. Without banks, there are no payment processors.

We are encouraged by Representative Perlmutter's willingness to consider the addition of related topics. There are two other cannabis-related business matters of importance to the TPPPA members addressed below.

Operation Choke Point

The TPPPA believes that cannabis-related businesses are subject to moral bias. While the SAFE Banking Act does prohibit financial regulators from using their regulatory enforcement authority solely based upon the fact that the company or service provider is a cannabis-related business, it does not preclude these same agencies from using their authority based upon reputation risk. As such, we strongly urge the inclusion of language, or merging of H.R. 189—Financial Institution Customer Protection Act, which has received overwhelming bipartisan support.

Hemp/CBD-Related Businesses

Other guidance that is notably absent, yet still a critical piece to being able to fully address compliance requirements for providing financial services and payment processing to cannabis-related businesses is USDA guidance on hemp. With the passing of the 2018 Farm Bill, the opportunity for providing services to the Hemp/CBD industry is immediately appealing to many of our members. Many banks and payment processors that may be reluctant to banking marijuana at this time, are open and eager to provide financial services to hemp-related businesses but cannot do so with a reasonable level of certainty without the USDA guidance on the regulatory requirements for hemp. Absent this guidance, hemp, in particular CBD, cannot be readily differentiated from marijuana. While the SAFE Banking Act would provide some protection in this regard, it does not provide those banks and payment processors that are open to CBD, but prohibit marijuana, the ability to know that they are not inadvertently engaging in marijuana. The TPPPA urges the escalation of USDA guidance on the requirements of hemp.

TPPPA members are eager for the clarity afforded by federal regulatory guidance related to banking cannabis. We are encouraged to see that the SAFE Banking Act provides for the timely creation of regulatory

guidance by both FinCEN and the FFIEC and look forward to USDA guidance on hemp. This will allow the TPPA to include this guidance in our best practices. We are grateful for the opportunity to share our support and opinions with The Committee.

Sincerely,

MARSHA JONES,
President.

THE REAL ESTATE ROUNDTABLE,
Washington, DC, March 25, 2019.

Hon. MAXINE WATERS,
*Chairwoman, Committee on Financial Services,
House of Representatives.*

Hon. JERROLD NADLER,
*Chair, Committee on the Judiciary,
House of Representatives.*

Hon. PATRICK MCHENRY,
*Ranking Member, Committee on Financial Services,
House of Representatives.*

Hon. DOUG COLLINS,
*Ranking Member, Committee on the Judiciary,
House of Representatives.*

DEAR CHAIRWOMAN WATERS, CHAIRMAN NADLER, AND RANKING MEMBERS MCHENRY AND COLLINS: We represent members involved in almost every aspect of residential and commercial real estate development, design, construction, ownership, management, finance, and brokerage. Our members provide the homes, apartments, health care facilities, offices, industrial sites, shopping centers, and hotels where the American people live, work, play, and heal.

We support the broadly bipartisan H.R. 1595, the Secure and Fair Enforcement ("SAFE") Banking Act. The bill has been referred to your committees and is scheduled for markup tomorrow by the Financial Services Committee. The measure will bring state-licensed cannabis-related businesses ("CRBs") into the federal banking system. If enacted, federally regulated banks would no longer face the threat of sanction simply by providing financial services to a legitimate CRB.

Furthermore, H.R. 1595 clarifies that banks could not take adverse action on a loan to a real estate owner solely because that owner leases property to a legitimate CRB. The measure also protects sellers and lessors of real estate and other CRB "service providers" by clarifying that proceeds from legitimate marijuana-related transactions do not derive from unlawful activity, and thus do not provide a predicate for federal criminal money laundering.

There is a deepening rift between federal and state laws regarding cannabis policy. According to the National Conference of State Legislatures, all but four (4) states have enacted some form of public marijuana access to this point. At the federal level, however, the Controlled Substances Act classifies marijuana as a "schedule 1" drug rendering its use, possession, and sale illegal. This federal-state conflict leaves banks and real estate providers trapped between their mission to serve the needs of lawful businesses in their local communities, and the threat of federal enforcement action. The SAFE Banking Act provides much-needed clarity for the banking, real estate, and business sectors to function within the contours of state laws that have legalized marijuana.

Without a bank account, dispensaries and other legal CRBs must operate on a cash basis. Risks of crime thus increase and tax revenues to pay for infrastructure and other government services are potentially lost. H.R. 1595 can significantly address these problems by providing protections for banks, real estate firms and their employees from punishment simply because they aim to serve businesses within the 46 states that have legalized marijuana to varying degrees.

Passage of the SAFE Banking Act is a strong first step to clarify a full range of

proper business conduct in the rapidly evolving context of cannabis policy. We recommend that Congress further pass the bipartisan Strengthening the Tenth Amendment through Entrusting States Act ("STATES Act," H.R. 6043 last Congress). The STATES Act more holistically addresses financial issues caused by the federal marijuana prohibition. It provides that state-compliant transactions are not "trafficking" and do not result in unlawful proceeds. Brokerage, investment, transportation, advertising and other commercial transactions intrinsic and ancillary to real estate services could function more productively with STATES Act safeguards.

We commend Representatives Perlmutter (D-CO), Heck (D-WA), Stivers (R-OH), and Davidson (R-OH) for originally introducing the SAFE Banking Act, and the dozens of members who have joined as co-sponsors. The Real Estate Roundtable urges H.R. 1595's swift enactment. For more information, please contact Duane J. Desiderio, Senior Vice President and Counsel.

Sincerely,

JEFFREY D. DEBOER,
President and Chief Executive Officer.

NATIONAL ASSOCIATION
OF REALTORS,
Washington, DC, September 23, 2019.

HOUSE OF REPRESENTATIVES,
Washington, DC.

DEAR REPRESENTATIVE: On behalf of the more than 1.3 million members of the National Association of REALTORS® (NAR) and its affiliate, the Institute of Real Estate Management (IREM), I urge you to pass H.R. 1595, the "Secure and Fair Enforcement (SAFE) Banking Act of 2019," when it is considered on the House floor this week. This bipartisan bill, introduced by Representatives Ed Perlmutter (D-CO) and Steve Stivers (R-OH), provides a clear framework for cannabis businesses to access financial services. As more states legalize cannabis use, the industry continues to rapidly grow, with more than \$10 billion in sales and \$1 billion in state tax revenue already recorded. However, barriers preventing these state-legal businesses from accessing federally-insured banks can impede their ability to grow while raising safety issues in their communities.

Thirty-three states have legalized cannabis for medical or recreational use, a number that is expected to rise over the coming years. Despite this, current federal law prevents banks from working with cannabis businesses or ancillary businesses that provide them with goods and services—including real estate professionals who have cannabis business owners as their clients. As a result, those states are struggling to address significant challenges to public safety and the regulatory compliance issues that arise with cash-only businesses.

The SAFE Banking Act takes an important step toward enabling financial services for legitimate cannabis-related businesses by specifying that their proceeds will not be considered unlawful under federal money laundering laws, thus allowing these businesses access to federally-insured banking institutions. Further, it directs the Financial Crimes Enforcement Network (FinCEN) and federal banking regulators to issue guidance and exam procedures for banks working with cannabis businesses. As the legal state-cannabis industry grows, the connections to other types of industries—including real estate—will grow as well. The SAFE Banking Act not only gives the industry equal footing with other businesses, enabling it to continue to expand and stimulate the economy, but also provides oversight and improves financial transparency.

State-legal cannabis businesses require real estate—farmland, warehouses, and

storefronts—creating multiple contacts to other industries and businesses, each of which is affected by current laws keeping their money out of the bank system. The SAFE Banking Act provides clarity for business owners, banks, and regulators in the cannabis industry while promoting safety and ensuring further growth within the U.S. economy.

REALTORS® thank you for your diligent work to help provide access and clarity to legitimate businesses in those states that have legalized cannabis, which in turn will boost economic growth in real estate and other industries around the country.

Sincerely,

JOHN SMABY,
2019 President.

SAFE AND RESPONSIBLE
BANKING ALLIANCE,
Washington, DC, March 15, 2019.

Re Support for the SAFE Banking Act.

Hon. MAXINE WATERS,
*Chair, Committee on Financial Services, U.S.
Congress, Washington, DC.*

Hon. ED PERLMUTTER
*Representative, U.S. Congress,
Washington, DC.*

CHAIRWOMAN WATERS, CONGRESSMAN PERLMUTTER, AND FINANCIAL SERVICES COMMITTEE MEMBERS: I am writing on behalf of the Safe and Responsible Banking Alliance ("SARBA"), a coalition of financial institutions, associations, governments, and business groups advocating for a solution to federal cannabis banking prohibitions. SARBA supports the Secure and Fair Enforcement (SAFE) Banking Act of 2019, which would address many of the key problems associated with the cannabis industry's lack of access to financial institutions. We thank the Committee for holding a hearing on the legislation and urge swift action to bring the bill to the House floor.

States are rapidly updating and revising existing cannabis policy, and forty-seven states have laws acknowledging the medical benefits of medical cannabis. Of those, thirty-three have enacted legislation that allows for the production and sale of medical cannabis, including nine that allow the sale of cannabis for adult personal use. Dozens of states are considering expanding and implementing new cannabis policies during their current legislative sessions. Unfortunately, federal cannabis laws remain markedly disconnected from the reality of what is happening in the states. Cannabis is still considered an illegal substance under federal law, which means that cannabis-related businesses cannot utilize traditional banking services. The problems that arise from this lack of access are at once substantial and largely avoidable, if we follow the course charted by the SAFE Banking Act.

When cannabis industry businesses are denied access to financial institutions, they are forced to operate and purchase using cash alone. This poses obvious public safety dangers, including the potential for an increase in violent crimes. Communities will be safer if cannabis-related funds can be electronically-transferred and deposited in regulated financial institutions—yet our current laws make this nearly impossible. The SAFE Banking Act would change this by creating protections for financial institutions that work with the cannabis industry. The sooner we move forward with the SAFE Banking Act, the safer it will be for those working in and around the regulated cannabis industry.

The SAFE Banking Act will improve conditions not only for the public, but for financial institutions as well. Even in jurisdictions where cannabis is legal, financial institutions face the potential for risk because

funds involved in cannabis transactions could be considered illegally-gained by federal regulators and law enforcement. This discourages banks from working with the industry, providing loans to cannabis and ancillary businesses, and maintaining personal accounts for individuals who work for these businesses. Further, under current policy, banks are forced to make determinations about how to deal with existing and new customers who are ancillary to the cannabis industry, such as plumbers, electricians, and horticulturists.

While approximately 500 institutions are known to be working with the cannabis industry, most financial institutions are hesitant to become involved in the industry due to a lack of clarity surrounding cannabis laws. Federal law paints any dollar that flows through the cannabis industry as tainted, but such broad brush strokes provide little certainty to financial institutions. Financial institutions may feel compelled to cancel the account of someone who works in the cannabis industry. All depository institutions have to consider how to handle an individual's cash deposits that may have at some time been involved in a legitimate cannabis related transaction. Such dilemmas reveal the broad reach of the cannabis industry. Under current federal law, banks interacting with these customers are at risk. Financial institutions cannot help but be exposed to potential consequences, because the cannabis industry is intertwined with so many other legitimate businesses

that support the burgeoning marijuana industry.

The SAFE Banking Act is a critical first step to addressing the potential risk created by the inescapable comingling of cannabis-related funds with ancillary business and individual accounts. By clarifying federal cannabis regulations, including money laundering issues and Suspicious Activity Reports (SARs), the SAFE Banking Act would make it much safer for financial institutions to process cannabis-related transactions.

In addition, the SAFE Banking Act could increase access to capital among demographics that have been disproportionately disadvantaged by the federal prohibition of cannabis. This bill would allow financial institutions to provide small business loans for cannabis-related businesses, allowing those with the least access to capital—often minorities—to participate in the new legal cannabis industry. Congress has an opportunity and responsibility to help this process move forward.

Addressing the existing banking options could also improve patient access in the 33 states with medical marijuana programs. Currently patients and caregivers who rely on medical marijuana are forced to pay out of pocket because no state or private insurance company will cover the treatment. Compounding this significant financial strain is the fact that these are almost exclusively cash transactions, because credit or debit cards—including HSA/FSA cards and accounts—cannot be used in cannabis-related

transactions. Families are thus forced to choose between coming up with large sums of cash each month and forgoing other basic needs, or going without necessary medication. Many state legitimate medical cannabis businesses that are working with banks are forced to pay large monthly fees. For those not working with banks or credit unions there are significant costs related to necessary security measures. If medical cannabis businesses are better able to work with financial institutions, this could significantly reduce the cost of medication. By opening up financial services to the cannabis industry, the SAFE Banking Act could increase patient access to medical cannabis which is disproportionately high due in part due to a lack of banking access.

With two out of every three Americans living somewhere that allows the legal purchase of marijuana, it is long past time that the federal government enact policies to resolve the conflict between existing policy and state laws. Cannabis banking reform is an important issue facing members of the 116th Congress, and the SAFE Banking Act would be a significant step in the right direction.

SARBA is pleased to support the SAFE Banking Act, and would urge the House Financial Services Committee to move swiftly to consider this important legislation.

Sincerely,

BECKY DANSKY,
Executive Director.