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PREFERRED CREDIT, INC., EMBODIES MINNESOTA
NICE

Mr. EMMER of Minnesota. Mr. Speaker, I rise today to recognize Preferred Credit, Inc., of St. Cloud, Minnesota, for winning a Torch Award for Ethics from the Minnesota Better Business Bureau.

Preferred Credit was established in St. Cloud in 1982 and quickly realized their goal of becoming one of the preferred finance companies for the direct sales industry throughout the United States. This outstanding Minnesota company accomplished this goal by giving their clients the best possible customer service and building strong, personal relationships.

The way Preferred Credit achieves success is evidence of how deserving they are of this award. The Torch Awards are meant to recognize companies that go above and beyond for their customers, employees, vendors, and community.

I would like to congratulate Preferred Credit, Incorporated, for receiving this prestigious award and for representing what Minnesota is all about.

Thank you for everything you have contributed to the St. Cloud community and to the great State of Minnesota. We would not be where we are today without great businesses like yours.

THE BACKBONE OF MINNESOTA SMALL BUSINESS
AND AMERICA

Mr. EMMER of Minnesota. Mr. Speaker, I rise today to discuss overregulation.

Chair of the Federal Reserve, Janet Yellen, recently said that small community banks really are suffering from regulatory overload. I absolutely agree.

Community banks and credit unions are struggling with excessive and overly burdensome regulation.

Today 17 of my colleagues on the House Financial Services Committee and I sent a letter to the Consumer Financial Protection Bureau, better known as the CFPB, regarding the most recent addition to the pile of regulations harming consumers and community financial institutions, the newly revised Regulation C.

Regulation C requires most banks and credit unions to collect new personal data on loan applications beginning January 1, 2018. This regulation essentially doubles the current requirements triggered by Dodd-Frank.

The CFPB, without adequate justification of need, now wants personal information, including business or commercial information, property values, property addresses, credit scores, and interest rates. This appears to be a

government agency fishing expedition that should raise serious concerns relating to our personal privacy and liberties.

This significantly higher regulatory hurdle means community financial institutions will have to allocate more of their limited resources to deal with Washington's red tape, rather than providing loans to families and businesses in Minnesota.

It is my hope that the CFPB will exempt small community financial institutions from this new burden, or we will have to work to draft legislation that will help our small community banks in Minnesota because, as I often say, Mr. Speaker, what is good for Minnesota is good for America.

JUSTICE FOR ALL

The SPEAKER pro tempore. The Chair recognizes the gentleman from Texas (Mr. AL GREEN) for 5 minutes.

Mr. AL GREEN of Texas. Mr. Speaker, I rise today and I stand in the well of the House as a proud American.

I love my country, Mr. Speaker. Because I love my country, I have tried not to forget those who go to distant places, those who go into harm's way. They do it because they love the country. Many of them do not come back the same way they left, Mr. Speaker. They are the men and women who serve in our military. I never want to forget the sacrifices that they make.

Today I want to salute and honor them for the many causes that they have taken up and for the many times that they have left their homes and their loved ones to stand up for liberty and justice for all, to make real the great American ideals, and to provide us the safety and security that we have today.

But I also stand here today in the well of the House, Mr. Speaker, to announce my solidarity for justice, my solidarity with the Muslim community for justice, because I understand what it is like to be a part of a community that is treated unjustly.

I lived through segregation in the United States of America. I know what it is like to go to the back door. I know what it is like to drink from filthy "colored" water fountains. I know what injustice looks like. I have seen its face. I know what it smells like.

I have been in waiting rooms where only Blacks could sit. They were for Blacks only because there were other places for others. I don't want to see anything like that, similar to that—anything that is remotely similar—occur to someone else.

I am standing here today in solidarity with the Muslim community because of the injustice that is being perpetrated against Islam.

I am a Christian. My grandfather was a Christian minister. But I stand here to support Islam today, one of the great religions of the world. I do this, Mr. Speaker, because to demean Islam by adding the word terrorist with it is an injustice to the religion.

Islam is a peaceful religion. No religion condones the taking of innocent lives intentionally. Let me repeat this. No religion condones taking the lives of innocent persons intentionally.

This is why I am here, because I want to make it clear that Islam does not condone this. We should not be talking about Islamic terrorists. Why not call them what they are: people who commit dastardly deeds. If you do it in the name of a religion, that doesn't make what you do a part of the religion. People ought not be found guilty by their affiliation with a religion.

What these people are doing—ISIL, al Qaeda, Daesh, ISIS, any name—is evil, and we ought to call it such. It is not Islam. We ought not, as a result, decide that we are going to bar all members of the Islamic faith from this country. That would be wrong, Mr. Speaker. To even consider it is something that I find repugnant: barring all people because of their faith.

The Islamic faith is not—is not—the motivating factor behind all of this injustice that we see perpetrated by ISIL. They can claim what they want, but the members of the faith have spoken up.

In Houston, Texas, we met just recently and discussed this at length. Every Muslim in that room denounced what was being perpetrated and perpetuated by ISIL, by ISIS, by any name—evil. We ought not do this to a great religion.

I stand for justice, and I stand for justice for the Islamic faith. I believe that persons who are in harm's way in Syria and in other countries ought to be given an opportunity to escape harm.

I believe that the Good Samaritan was right. The Good Samaritan didn't ask: What will happen to me if I help this person who is in harm's way? The Good Samaritan posed the question: What will happen to him if I don't help him?

That is the question we have to ask ourselves as it relates to our brothers and sisters. They are our brothers and sisters because there is but one race. That is the human race.

One God created all of humanity to live in harmony, to quote Dr. King. But the question we have to ask is: What will happen to them if we don't extend the hand of friendship?

The Good Samaritan went so far as to take the person to a place where there was shelter, where the person could receive some attention, and said to the innkeeper, if you will: Extend me a line of credit. If this person needs more than what I can give you today, I will come back and I will take care of my line of credit.

We owe it to ourselves, as a great leader of the world, the world leader, to make sure that we extend justice to Islam.

Mr. Speaker, I include for the RECORD a list of the persons who were in attendance at the meeting.

HOUSE OF REPRESENTATIVES,
Washington, DC, December 13, 2015.

Topic: Meeting with Community Leaders to Discuss Various Issues of Importance that Impact America, our Community, and Future Generations.

Hosted by: Congressman Al Green.

LIST OF PARTICIPANTS

1. Tahir Javid, President, Pakistan Association of Golden Triangle
2. M.J. Khan, President, Islamic Society of Greater Houston
3. Mehmet Okumus, President, Turkish Community
4. Muhammad Sheikh, President, Houston-Karachi Sister City Association
5. Mian Nazir, President, Pakistan Association of Greater Houston
6. Mustafa Carrol, Executive Directory, CAIR USA
7. Shahnela Nasim, President, South Asian Chamber of Commerce
8. Shah Haleem, Chairman, Bangladesh Association of Greater Houston
9. Khalid Khan, Vice-Chair, Bangladesh Association of Greater Houston
10. Murad Ajani, President, His Highness The Agha Khan Council
11. Jamal Entlique, Vice President, Houston-Abhu Dabhi Sister City Association
12. Matloob Khan, President, Shah Latif Cultural Institute
13. Syed Akhtar, President, Pakistan Chamber of Commerce-USA
14. Ilyas Choudry, Islamic Circle of North America
15. Shabbir Hussain, ICNA Houston Chapter
16. Representation from Arab American Community Cultural Center
17. Abuzer Tyabjee, Dawoodi Bora Community
18. Latafat Hussain, Indian Muslim Association of Greater Houston
19. Syed Shahid Sunni, President, Muslim Consul USA
20. Akhtar-Abdullah, Al-Noor Society of Greater Houston
21. Mohammad Jungua Community Member
22. John Shike WAA TV
23. Saeed B. Gadi, (P.A.S.T.) and Pakistan Post.
24. Mahmud Dahri, Shah Latif Cultural Institute
25. Abdul Sattar Quereshi, PAGH.

MEDIA

1. Shamim Syed, Pakistan News
2. Tariq Khan, Pakistan Chronicle
3. Kamran Jilani, Pakistan Journal and Pakistan Chronicle
4. Mahmood Ahmed, Urdu Times
5. Tariq Hameed, Geo News
6. Zahid Akhtar Khanzada, Geo News and Jang Group.

RECESS

The SPEAKER pro tempore. Pursuant to clause 12(a) of rule I, the Chair declares the House in recess until 2 p.m. today.

Accordingly (at 12 o'clock and 25 minutes p.m.), the House stood in recess.

□ 1400

AFTER RECESS

The recess having expired, the House was called to order by the Speaker pro tempore (Mr. WALKER) at 2 p.m.

PRAYER

The Chaplain, the Reverend Patrick J. Conroy, offered the following prayer:

Merciful God, we give You thanks for giving us another day.

Bless the Members of the people's House as they work toward the difficult and complicated task of funding our government in a fair and equitable manner. May they negotiate with one another in good faith and trust in a shared love for our Nation.

Bless our Nation and its citizens as we approach the end of 2015. Help us to look to the future with hope, and committed to a renewed effort to work together for a united America.

Help us all to be truly grateful for the blessings of this past year.

And, as always, we pray that all that is done this day be for Your greater honor and glory.

Amen.

THE JOURNAL

The SPEAKER pro tempore. The Chair has examined the Journal of the last day's proceedings and announces to the House his approval thereof.

Pursuant to clause 1, rule I, the Journal stands approved.

Mr. WILSON of South Carolina. Mr. Speaker, pursuant to clause 1, rule I, I demand a vote on agreeing to the Speaker's approval of the Journal.

The SPEAKER pro tempore. The question is on the Speaker's approval of the Journal.

The question was taken; and the Speaker pro tempore announced that the ayes appeared to have it.

Mr. WILSON of South Carolina. Mr. Speaker, I object to the vote on the ground that a quorum is not present and make the point of order that a quorum is not present.

The SPEAKER pro tempore. Pursuant to clause 8, rule XX, further proceedings on this question will be postponed.

The point of no quorum is considered withdrawn.

PLEDGE OF ALLEGIANCE

The SPEAKER pro tempore. Will the gentleman from South Carolina (Mr. WILSON) come forward and lead the House in the Pledge of Allegiance.

Mr. WILSON of South Carolina led the Pledge of Allegiance as follows:

I pledge allegiance to the Flag of the United States of America, and to the Republic for which it stands, one nation under God, indivisible, with liberty and justice for all.

THANK YOU, GOVERNOR HALEY

(Mr. WILSON of South Carolina asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. WILSON of South Carolina. Mr. Speaker, I appreciate Governor Nikki Haley of South Carolina for her decision to enforce the law and fine the Department of Energy for failing to process weapons-grade plutonium, which the Department was statutorily mandated by 50 U.S. Code, Section 2566.

While the Mixed Oxide Fuel Fabrication Facility is about 70 percent completed, it will not be able to meet the January 1, 2016, deadline establishing a \$1 million a day fine up to \$100 million annually. This was documented today in the Aiken Standard by SRS beat reporter Derrek Asberry.

While other options have been examined using flawed, biased studies, they are not real alternatives because the MOX process is the only viable, legal option under our nuclear nonproliferation agreement with the Russian Federation. Additionally, it converts weapons-grade plutonium into green fuel, promotes nuclear nonproliferation, and eliminates the need for a repository.

The Department of Energy should commit to complete the MOX project in its entirety, as it promised the people of South Carolina, especially when considering the economic and environmental impact of storing the material.

In conclusion, God bless our troops, and may the President by his actions never forget September the 11th in the global war on terrorism.

COMMUNICATION FROM THE
CLERK OF THE HOUSE

The SPEAKER pro tempore laid before the House the following communication from the Clerk of the House of Representatives:

OFFICE OF THE CLERK,
HOUSE OF REPRESENTATIVES,
Washington, DC, December 15, 2015.

Hon. PAUL D. RYAN,
The Speaker, House of Representatives,
Washington, DC.

DEAR MR. SPEAKER: Pursuant to the permission granted in Clause 2(h) of Rule II of the Rules of the U.S. House of Representatives, the Clerk received the following message from the Secretary of the Senate on December 15, 2015 at 9:29 a.m.:

That the Senate passed H.R. 2270.

That the Senate passed S. 2044.

Appointment:
United States-China Economic Security Review Commission.

With best wishes, I am

Sincerely,

KAREN L. HAAS.

APPOINTMENT OF MEMBERS TO
THE UNITED STATES HOLOCAUST
MEMORIAL COUNCIL

The SPEAKER pro tempore. The Chair announces the Speaker's appointment, pursuant to 36 U.S.C. 2302, and the order of the House of January 6, 2015, of the following Members on the part of the House to the United States Holocaust Memorial Council:

Mr. ISRAEL, New York
Mr. DEUTCH, Florida

RECESS

The SPEAKER pro tempore. Pursuant to clause 12(a) of rule I, the Chair declares the House in recess until approximately 4 p.m. today.

Accordingly (at 2 o'clock and 5 minutes p.m.), the House stood in recess.