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Senate

The Senate was not in session today. Its next meeting will be held on Monday, June 16, 2014, at 2 p.m.

House of Representatives

FRIDAY, JUNE 13, 2014

The House met at 11 a.m. and was called to order by the Speaker pro tempore (Mr. PETRI).

DESIGNATION OF THE SPEAKER PRO TEMPORE

The SPEAKER pro tempore laid before the House the following communication from the Speaker:

WASHINGTON, DC,
June 13, 2014.

I hereby appoint the Honorable THOMAS E. PETRI to act as Speaker pro tempore on this day.

JOHN A. BOEHNER,
Speaker of the House of Representatives.

PRAYER

The Chaplain, the Reverend Patrick J. Conroy, offered the following prayer: Eternal God, we give You thanks for giving us another day.

We thank You once again that we, Your creatures, can come before You and ask guidance for the men and women of this assembly. Send Your spirit of peace, honesty, and fairness during this long weekend of constituent visits. May their ears and hearts be open to listen to the hopes and needs of those whom they represent.

Bless the people of this great Nation with wisdom, knowledge, and understanding, that they might responsibly participate in our American democracy during this primary season.

Please keep all who work for the people's House in good health, that they might faithfully fulfill the great re-

sponsibility given them in their service to the work of the Capitol.

Bless us this day and every day. May all that is done 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.

PLEDGE OF ALLEGIANCE

The SPEAKER pro tempore. The Chair will lead the House in the Pledge of Allegiance.

The SPEAKER pro tempore 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.

ADJOURNMENT

The SPEAKER pro tempore. Without objection, the House stands adjourned until noon on Tuesday next for morning-hour debate.

There was no objection.

Thereupon (at 11 o'clock and 2 minutes a.m.), under its previous order, the House adjourned until Tuesday, June 17, 2014, at noon for morning-hour debate.

EXECUTIVE COMMUNICATIONS, ETC.

Under clause 2 of rule XIV, executive communications were taken from the Speaker's table and referred as follows:

5971. A letter from the Associate Administrator, Department of Agriculture, transmitting the Department's final rule — Irish Potatoes Grown in Washington; Modification of the Handling Regulations for Yellow Fleshed and White Types of Potatoes [Doc. No.: AMS-FV-14-0026; FV14-946-1 IR] received May 20, 2014, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Agriculture.

5972. A letter from the Deputy Assistant Administrator for Regulatory Programs, NMFS, National Oceanic and Atmospheric Administration, transmitting the Administration's final rule — Fisheries of the Caribbean, Gulf of Mexico, and South Atlantic; Revisions to Dealer Permitting and Reporting Requirements for Species Managed by the Gulf of Mexico and South Atlantic Fishery Management Council [Docket No.: 120405260-4258-02] (RIN: 0648-BC12) received May 13, 2014, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Agriculture.

5973. A letter from the Rural Housing Service Administrator, Department of Agriculture, transmitting the Department's final rule — Direct Single Family Housing Loans and Grants (RIN: 0575-AC97) received May 15, 2014, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Financial Services.

5974. A letter from the Assistant General Counsel for Legislation, Regulation and Energy Efficiency, Department of Energy, transmitting the Department's "Major" final rule — Energy Conservation Program: Energy Conservation Standards for Walk-In Coolers and Freezers [Docket No.: EERE-2008-BT-STD-0015] (RIN: 1904-AB86) received June 3, 2014, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Energy and Commerce.

5975. A letter from the Deputy Director, ODRM, Department of Health and Human

This symbol represents the time of day during the House proceedings, e.g., 1407 is 2:07 p.m.

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



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Services, transmitting the Department's final rule — Patient Protection and Affordable Care Act; Exchange and Insurance Market Standards for 2015 and Beyond [CMS-9949-F] (RIN: 0938-AS02) received May 20, 2014, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Energy and Commerce.

5976. A letter from the Program Analyst, Department of Transportation, transmitting the Department's final rule — Federal Motor Vehicle Safety Standards; Rear Visibility [Docket No.: NHTSA-2010-0162] (RIN: 2127-AK43) received May 12, 2014, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Energy and Commerce.

5977. A letter from the Program Analyst, Department of Transportation, transmitting the Department's final rule — Child Restraint Systems [Docket No.: NHTSA-2014-0026] (RIN: 2127-AL35) received May 12, 2014, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Energy and Commerce.

5978. A letter from the Secretary, Federal Trade Commission, transmitting the Commission's final rule — Rules and Regulations Under the Textile Fiber Products Identification Act received May 13, 2014, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Energy and Commerce.

5979. A letter from the Director, Office of Sustainable Fisheries, NMFS, National Oceanic and Atmospheric Administration, transmitting the Administration's final rule — Fisheries of the Exclusive Economic Zone Off Alaska; Greenland Turbot in the Bering Sea Subarea of the Bering Sea and Aleutian Islands Management Area [Docket No.: 131021878-4158-02] (RIN: 0648-XD261) received May 20, 2014, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Natural Resources.

5980. A letter from the Federal Liaison Officer, Department of Commerce, transmitting the Department's final rule — Revisions to Implement the Patent Term Adjustment Provisions of the Leahy-Smith America Invents Act Technical Corrections Act [Docket No.: PTO-P-2013-0006] (RIN: 0651-AC84) received May 15, 2014, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on the Judiciary.

5981. A letter from the Paralegal Specialist, Department of Transportation, transmitting the Department's final rule —

Amendment of Class E Airspace; Paragould, AR [Docket No.: FAA-2013-0588; Airspace Docket No. 13-ASW-12] received May 12, 2014, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Transportation and Infrastructure.

REPORTS OF COMMITTEES ON PUBLIC BILLS AND RESOLUTIONS

Under clause 2 of rule XIII, reports of committees were delivered to the Clerk for printing and reference to the proper calendar, as follows:

Mr. FRELINGHUYSEN: Committee on Appropriations. H.R. 4870. A bill making appropriations for the Department of Defense for the fiscal year ending September 30, 2014, and for other purposes (Rept. 113-473). Referred to the Committee of the Whole House on the state of the Union.

PUBLIC BILLS AND RESOLUTIONS

Under clause 2 of rule XII,

Mrs. LUMMIS (for herself, Mr. SMITH of Texas, Mr. WEBER of Texas, Mr. HALL, Mr. CRAMER, and Mr. STOCKMAN); introduced a bill (H.R. 4869) to provide for Department of Energy fundamental science, basic research activities, and applied energy research and development; which was referred to the Committee on Science, Space, and Technology.

CONSTITUTIONAL AUTHORITY STATEMENT

Pursuant to clause 7 of rule XII of the Rules of the House of Representatives, the following statements are submitted regarding the specific powers granted to Congress in the Constitution to enact the accompanying bill or joint resolution.

By Mrs. LUMMIS:

H.R. 4869.

Congress has the power to enact this legislation pursuant to the following:

Constitutional Authority Statement

Article I, Section 8, Clause 3: The Congress shall have power to regulate commerce with

foreign nations, and among the several states, and with the Indian tribes; and

Article I, Section 8, Clause 18: The Congress shall have power to make all Laws which shall be necessary and proper for carrying into Execution the foregoing Powers, and all other Powers vested by this Constitution in the Government of the United States, or in any Department or Officer thereof.

By Mr. FRELINGHUYSEN:

H.R. 4870.

Congress has the power to enact this legislation pursuant to the following:

The principal constitutional authority for this legislation is clause 7 of section 9 of article I of the Constitution of the United States (the appropriation power), which states: "No Money shall be drawn from the Treasury, but in Consequence of Appropriations made by Law. . . ." In addition, clause 1 of section 8 of article I of the Constitution (the spending power) provides: "The Congress shall have the Power . . . to pay the Debts and provide for the common Defence and general Welfare of the United States. . . ." Together, these specific constitutional provisions establish the congressional power of the purse, granting Congress the authority to appropriate funds, to determine their purpose, amount, and period of availability, and to set forth terms and conditions governing their use.

ADDITIONAL SPONSORS

Under clause 7 of rule XII, sponsors were added to public bills and resolutions, as follows:

H.R. 20: Mr. FATTAH.

H.R. 594: Mr. BENISHEK.

H.R. 1830: Mr. THOMPSON of California.

H.R. 2084: Mr. LOEBSACK.

H.R. 2663: Mr. LOEBSACK.

H.R. 2881: Mr. COHEN.

H.R. 3543: Mr. LOWENTHAL, Mr. HASTINGS of Florida, and Mr. SMITH of Washington.

H.R. 4510: Mr. PAYNE, Mr. GIBSON, Mr. HULTGREN, Mr. SEAN PATRICK MALONEY of New York, and Mr. CHABOT.

H.R. 4747: Mr. HONDA.

H. Res. 619: Ms. HAHN and Ms. DELBENE.

EXTENSIONS OF REMARKS

MORTGAGE CHOICE ACT OF 2013

SPEECH OF

HON. KEITH ELLISON

OF MINNESOTA

IN THE HOUSE OF REPRESENTATIVES

Monday, June 9, 2014

Mr. ELLISON. Mr. Speaker, as I stated during the hearing and the mark up on The Mortgage Choice Act of 2013 (H.R. 3211), there are serious concerns about steering consumers into buying title insurance with hidden commissions and inflated costs.

I bought two homes in my life. Like most homebuyers, I was asked to sign a bunch of papers with lots of fees such as origination charges, appraisal fees, scoring fees, recording charges, tax service fee and title insurance. Like most consumers, I chose my title insurance provider based on referral: I did not comparison shop.

For most of us, title insurance is the most expensive of the closing cost fees—sometimes running in the thousands of dollars. These fees are poorly understood by homebuyers. This can lead to paying higher fees than is necessary or appropriate.

When Congress passed the Dodd-Frank Wall Street Reform and Consumer Protection Act, we required the newly created Consumer Financial Protection Bureau (CFPB) to do a better job at protecting consumers when buying a home.

We know that the housing finance system had too much predatory and discriminatory lending. African Americans and Latinos were frequently charged much higher interest rates than they qualified for. Homeowners were refinanced into high fee and interest rates they could not afford. The result was more than five million foreclosures and a colossal loss of wealth.

In response to the new law, the CFPB wrote rules to protect people buying homes from products which would strip their wealth. One of those rules defined a Qualified Mortgage (QM) standard which was established in Dodd-Frank. As part of that QM standard, the CFPB established a “points and fees” bright line limit for mortgages that qualified under the Ability to Repay provision.

The CFPB established a limit on “points and fees”—which account for a loan’s origination costs—that exceed 3 percent of the loan amount—although it can be up to 8 percent for lower cost homes. Because of concerns that the affiliated title insurance system was leading to higher costs for borrowers in a market based on reverse competition, the CFPB wisely chose to require title insurance charges from affiliated title agents be within the points and fees cap.

H.R. 3211 reverses the CFPB’s decision.

By excluding affiliated title insurance firms from within the points and fees cap, H.R. 3211 restores an incentive to overcharge homebuyers.

We know how hard it is to get people into homes. Homebuyers need to save thousands

of dollars for a downpayment. So why should we make it easier to let them get overcharged as much as a thousand or more dollars on title insurance? Some say that as much as half or more of a title insurance premium goes to the referral agent. Why would we want to preserve this practice of overpricing title insurance to fund referral commissions?

At the Financial Services hearing that included this bill, I requested that we hear from independent land title agents as well as from groups like the Consumer Federation of America, the Center for Responsible Lending, Americans for Financial Reform and its 100 affiliates and the AFL-CIO.

I requested that the National Association of Independent Land Title Agents be invited to testify. I have heard concerns directly from title agents in my state that some referral sources ask to share ownership of their business. Since title insurance is based on referrals, when realtors, homebuilders and mortgage brokers refuse to provide referrals to a title agent firm, the firm may not be able to survive financially. Unfortunately, these independent unaffiliated title agents were not invited to testify nor was there another hearing on the bill.

Many organizations opposed the bill including the AFL-CIO, Alliance for a Just Society, Americans for Financial Reform, Center for Economic Justice, Center for Responsible Lending, Connecticut Fair Housing Center, Consumer Action, Consumer Federation of America, Consumers Union, Empire Justice Center, Home Defenders League, The Leadership Conference on Civil and Human Rights, NAACP, National Association of Consumer Advocates, National Association of Independent Land Title Agents, National Consumer Law Center (on behalf of its low income clients), National Council of La Raza, National Fair Housing Alliance, New Economic Project, Public Citizen, Woodstock Institute and Center for Responsible Lending.

These concerns about hidden referral commissions are not hypothetical. Last month, the Consumer Financial Protection Bureau (CFPB) fined RealtySouth, the largest real estate firm in Alabama for violations of the Real Estate Settlement and Practices Act (RESPA). RealtySouth improperly steered consumers to its affiliated firm, TitleSouth LLC. In addition, The CFPB has taken action against Borders & Borders PLC in Kentucky for funneling kickbacks to shell companies. In June, the CFPB fined Stonebridge Title Services in New Jersey for paying illegal kickbacks to referral sources.

Some who support H.R. 3211 say there are some fixed costs in lending that could result in lower valued mortgages to need to pay loans higher than the Qualified Mortgage guideline of points and fees established by smaller loans. However, the Consumer Financial Protection Bureau already provided for flexible definitions based upon the amount of a borrower’s mortgage:

3 percentage cap on a loan balance at \$100,000 or greater,

5 percentage cap on a loan balance from \$20,000.00 to \$60,000, or

8 percentage cap on loan balances of less than \$12,500¹.

Since the average mortgage origination fees are below one percent according to the Center for Responsible Lending, the caps set by the QM are appropriate. I have not seen any compelling evidence that shows that lenders will not make loans if the title premiums charged by their affiliates are included in the points and fees cap. Lenders are free to make loans outside the ability to repay rules as well.

I have also heard the proponents of H.R. 3211 arguing that the availability of affiliate service providers helps reduce the overall cost of obtaining a mortgage loan. I question their evidence. The 2010 Harris Interactive study paid by the National Association of Realtors is suspect. In that study, more than 70 percent of buyers “did not know” what an affiliate service provider provided or what benefit it allegedly gave.

By contrast, in 2013, The National Association of Independent Land Title Agents (NAILTA) commissioned the first-ever national settlement preference survey of American real estate consumers.² More than 900 consumers participated in the nationwide survey. The results include:

93 percent of American real estate consumers surveyed said it was important that title insurance agents remain a neutral third party in the performance of title insurance-related services.

62 percent of American real estate consumers surveyed said that a title agency cannot remain objective if it is partially owned by a bank, real estate firm, mortgage company or homebuilder.

Only 1 percent of American real estate consumers surveyed prefer a “one stop shop”.

For all the efficiencies that proponents assert existed prior to this new rule that provided a disincentive to refer homebuyers to controlled/affiliated title firms, settlement costs—exclusive of inflation—continue to rise. I believe the CFPB’s rule could actually lower title insurance premiums and increase homeownership for Americans.

I have concerns about a market where people assert that half or more the cost of the product is a referral fee unlinked to the product itself. Consumers and independent title insurance agents say that title insurance premiums can provide remuneration to the referral source based on the capture rate such as lower desk rental fees, bonuses, gifts or higher commissions. This should not be permitted.

I urge Members to stand with homebuyers who want to understand all the fees they are charged.

I urge Members to support a market free of pressures for referral commissions.

I urge Members to vote no on H.R. 3211.

ENDNOTES

¹http://files.consumerfinance.gov/f/201401_cfpb_atr_qm_small-entity-compliance-guide.pdf

²<http://origin.library.constantcontact.com/download/get/file/1102880907824-107/Executive+Summary+10-17-2013.pdf>

• 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.

CENTER FOR
RESPONSIBLE LENDING,
June 9, 2013.

DEAR MEMBER OF CONGRESS: We are writing to urge you to oppose H.R. 3211. This bill reintroduces some of the higher fees borrowers faced in the lead up to the mortgage crisis; fees that the new mortgage rules were designed to prevent. Specifically, this bill creates a loophole that would allow loans with higher costs to the borrower to improperly meet the Qualified Mortgage (QM) standard established in the Dodd-Frank Wall Street Reform and Consumer Protection Act. Congress should refrain from weakening the QM standard and reject this bill.

H.R. 3211 would allow many more risky, high-cost loans to qualify as QM loans by creating exceptions to the points and fees threshold. These exceptions would exclude fees paid to certain title companies affiliated with the lender. The points and fees definition is designed to include all compensation received by the lender. It is a reasonable standard that provides basic protections for homebuyers.

The title insurance market is a broken market. In 2007, a GAO report concluded that borrowers "have little or no influence over the price of title insurance but have little choice but to purchase it." As a result, the fees are grossly inflated—recent studies have found that between 5 and 11 cents is paid out in claims for each \$1 of premiums. Almost the entirety of a title insurance premium (approximately 70%) goes to commissions, not insurance coverage. In contrast, loss ratios for health insurance are minimally 80% and ratios for auto insurance fluctuate between 50% and 70%. Borrowers already pay inflated title insurance costs. Including affiliated title insurance fees in the QM defined points and fees cap will not solve all the problems in the market but the rule provides important market pressure to control costs.

The current QM protections represent an appropriate step to directly address recent problems for borrowers without impacting access to credit. Creating a title insurance loophole in the statute would eliminate one important protection to keep costs to borrowers from escalating further.

We welcome the opportunity to engage in a discussion for a comprehensive fix to the flaws in the current title insurance market. However, incentivizing an already overpriced market to further raise rates for borrowers is no solution.

The Center for Responsible Lending urges Congress to reject H.R. 3211—which will neither benefit consumers nor expand access to credit.

Sincerely,

KENNETH W. EDWARDS,
VP, *Federal Affairs*.

NATIONAL ASSOCIATION FOR THE
ADVANCEMENT OF COLORED PEOPLE,
Washington, DC, June 9, 2014.

Re NAACP Strong Opposition to H.R. 3211,
the Mortgage Choice Act of 2013

MEMBERS,
House of Representatives,
Washington, DC.

DEAR REPRESENTATIVE: On behalf of the NAACP, our nation's oldest, largest and most widely-recognized grassroots-based civil rights organization, I strongly urge you to oppose H.R. 3211, the Mortgage Choice Act of 2013, which is scheduled to come before you under suspension of the rules later today. This ill-conceived legislation would reopen the door to the higher fees borrowers faced in the lead-up to the recent mortgage crisis; higher fees, which for decades, were sadly targeted at specific demographics in-

cluding African Americans and other racial and ethnic minority homebuyers. As a result, communities of color are still suffering disproportionately from the foreclosure crisis. On behalf of the constituency served and represented by the NAACP, I urge you in the strongest terms possible to vote against H.R. 3211 and to be reminded by our nation's past experiences and not to create the types of incentives to predatory lenders that will repeat the lending abuses which led to the ruination of so many families.

H.R. 3211 would weaken the consumer protections of Qualified Mortgage loans as established by the Dodd-Frank Wall Street Reform and Consumer Protection Act by legislating exceptions to the 3 percent points and fees threshold. These exceptions include exempting title insurance paid to a company affiliated with a lender from counting toward the 3 percent cap. The approach taken in this bill leaves the door open for abuses that were typical in the recent subprime crisis. Our specific concerns about mortgage insurance are based on the fact that lenders have historically steered borrowers to overpriced title insurance. Consumers do not, and essentially cannot, shop for this product, so this is a broken market where competition does not function to drive down prices. One result of this practice is that title insurance prices are vastly inflated. The opaque pricing and sales system for title insurance leaves borrowers without information or leverage to get a better price.

Again, I urge you in the strongest terms possible, to oppose H.R. 3211, the Mortgage Choice Act of 2013, and to vote against it if it does indeed come before you under a suspension of the rules later today. Many of our communities across our nation are still suffering from the foreclosure crisis which continues to decimate too many American families. We need to learn from and correct our past mistakes, not open the door to repeating them. Thank you for considering the concerns of the NAACP. Should you have any questions or comments on the NAACP position, please feel free to contact me at (202) 463-2940.

Sincerely,

HILARY O. SHELTON,
Director, NAACP
Washington Bureau
& Senior Vice President
for Policy and
Advocacy.

OCTOBER 17, 2013.

DEAR MEMBER OF CONGRESS, we are writing to urge you to oppose H.R. 3211 and any Senate companion bill, which reopens the door to the higher fees borrowers faced in the lead up to the mortgage crisis. Specifically, this bill creates loopholes that would allow loans with higher costs to improperly meet the Qualified Mortgage (QM) standard established in the Dodd-Frank Wall Street Reform and Consumer Protection Act. Congress should refrain from weakening the Qualified Mortgage standard and reject this bill. Due to a broken market, title insurance fees are grossly inflated—less than 10 cents is paid out in claims for each \$1 of premiums, and title insurance adds \$1,000 or more to the upfront costs of many mortgages. In other words, almost the entirety of a title insurance premium goes to commissions, not insurance coverage. The QM protections represent appropriate steps to directly address recent problems without impacting access to credit.

The mortgage reforms in Title XIV of Dodd-Frank were put in place as a direct response to the deceptive and unsound mortgage lending practices and products that put borrowers into risky, high-cost loans they could not understand or afford. Many of

these inflated loans were made in communities of color and low-income communities, where the effects of the recent economic collapse are ongoing. The Ability to Repay provision requires all lenders to reasonably determine whether a mortgage is affordable for the borrower. Lenders can demonstrate their compliance with the Ability to Repay requirement by originating loans that meet the bright line tests in the Qualified Mortgage definition. One such bright line is a limit on "points and fees"—which account for a loan's origination costs—that exceed 3 percent of the loan amount. This borrower protection prevents loans with more expensive origination costs from gaining QM status.

H.R. 3211 would weaken the consumer protections of QM loans by legislating exceptions to the 3 percent points and fees threshold. These exceptions include exempting title insurance paid to a company affiliated with a lender from counting toward the 3 percent cap. The approach taken in this bill, which is misleadingly named the Mortgage Choice Act, leaves the door open for abuses that were typical in the recent subprime crisis. During the subprime lending boom, borrowers often paid excessive origination costs; Dodd-Frank's Qualified Mortgage provisions aim at restoring a fair market.

This bill would undermine those rules just as they are about to take effect. Congress passed Dodd-Frank and the Bureau, as directed, has written regulations for Qualified Mortgages and the Ability to Repay requirements. Plans for implementation of the new rules are already underway for the January effective date. Congress should not now second guess a two-year rulemaking process with thoughtful input from a variety of stakeholders with hasty passage of a bill to undermine the protections put in place to prevent the next housing crisis.

There are a number of specific features of the title insurance market which add to our concerns about H.R. 3211

Lenders steer borrowers to overpriced title insurance. Borrowers are responsible for paying title insurance costs, but the price for this product is agreed upon between the lender and the title insurance company. Consumers do not, and essentially cannot, shop for this product, so this is a broken market where competition does not function to drive down prices. The incentives to increase the costs of title insurance paid by borrowers are enhanced when lenders are coordinating with their own affiliates that provide title insurance.

Title insurance prices are vastly inflated. The opaque pricing and sales system for title insurance leaves borrowers without information or leverage to get a better price. As a result, higher prices can be charged with most of the insurance fee going to the sales agent, not to provide coverage for losses. See attached Chart from a GAO study on the title insurance market.

States don't adequately regulate the market. The "file and use" approach employed by many states allows insurers and lenders to push prices up at their own discretion, filing fee hike requests with regulators and then using them with homeowners. There is minimal evaluation as to the appropriateness of fee increases.

Households and communities across the country have yet to recover from the recent subprime lending crisis, and Congress should learn from the past instead of creating incentives to repeat these lending abuses. As a result, the undersigned organizations oppose H.R. 3211 and ask that you not support this bill.

Sincerely,
AFL-CIO, Alliance for a Just Society,
Americans for Financial Reform, Center for

Economic Justice, Center for Responsible Lending, Connecticut Fair Housing Center, Consumer Action, Consumer Federation of America, Consumers Union, Empire Justice Center.

Home Defenders League, The Leadership Conference on Civil and Human Rights, NAACP, National Association of Consumer Advocates, National Consumer Law Center (on behalf of its low income clients), National Council of La Raza, National Fair Housing Alliance, New Economic Project, Public Citizen, Woodstock Institute.

TIANANMEN 25 YEARS LATER:
FIVE LEADERS WHO WERE THERE

HON. CHRISTOPHER H. SMITH

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

Friday, June 13, 2014

Mr. SMITH of New Jersey. Mr. Speaker, we recently had the 25th anniversary of when the world watched as students from Beijing's Central Academy of Fine Arts unveiled the replica of the Statue of Liberty in Tiananmen Square. It was an amazing sight to behold, this enduring symbol of liberty standing face-to-face with the dictator Mao Zedong's portrait.

It was a moment when we all dreamed that the Tiananmen Square demonstrations would become a triumph for freedom and democracy. Unfortunately, China's Communist leaders sought to hang on to power through force. They sent tanks and soldiers into Beijing to "clear the Square" on the evening of June 3 and June 4.

The beating, the bayonetting, torture, and murder of students and the ubiquitous display of tanks turned the dream of freedom into a bloody nightmare. At a hearing that I recently held, we had five witnesses to this tragic scene in world history so that this time in China will not fade from memory, but will remind us of the longing for freedom that remains within the Chinese people.

We want to remember the extraordinary sacrifice endured by thousands of peaceful Chinese democracy activists. Some may prefer to look past or even trivialize the slaughter of innocents by Chinese soldiers. But the memory of the dead and those arrested, tortured, and exiled requires us to honor them, respect their noble aspirations for fundamental freedoms, and recommit ourselves to the struggle for freedom and human rights in China.

The government of China continues to go to astounding lengths to erase the memory of the Tiananmen demonstrations and their violent suppression. The Internet is censored, citizens holding private discussions or public commemorations are harassed and detained, and we still have no account of those who died, those arrested, those disappeared or those executed.

It is my promise that we will always remember—always remember—Tiananmen as long as the Chinese people cannot discuss its significance openly without harassment or arrest.

When the tanks rolled down the Square on June 4, 1989, all of China suffered—mothers lost sons, fathers lost daughters and China lost an idealistic generation of future leaders.

China's loss has been America's gain. Our witnesses today—exiles and refugees from their native land—have contributed mightily to

the American fabric. Out of tragedy and disillusionment, they have created lives that make America stronger. They are entrepreneurs and pastors, businesspeople and academics, members of the military and civil society leaders.

The Chinese government may call them criminals and hooligans, but one day soon they will be called heroes.

The people testifying here today are also our conscience—as are all advocates from freedom and human rights such as Chen Guangcheng and Harry Wu and others in the audience today. There will always be those who want to downplay human rights in relations with China. But the people here today remind us that the people of China suffered for freedom, bled for liberty, and demanded justice, democracy and an end to corruption. These demands were made 25 years ago, and they still fire the imagination of the Chinese people today.

More than ever, the U.S. needs a robust human rights diplomacy with China. We need policies that actively promote human rights, freedom of speech, Internet freedom, and the rule of law. We must support the advocates for peaceful change and the champions of liberty and clearly signal our support for those seeking rights and freedoms for all China's citizens, not only for those seeking to pad the economic bottom-line.

Such leadership is needed now because China is in the midst of a severe crackdown on human rights advocates and freedom of speech. Last year was the worst year, since the 1990s, for arrests and imprisonment of dissidents. More than 230 people have been detained for their human rights advocacy. In the past month Beijing has detained two dozen activists for simply seeking to commemorate the Tiananmen anniversary in private.

And China remains one of the world's worst offenders of human rights overall. It remains the torture capital of the world. Religious freedom abuses continue with impunity. And ethnic minority groups face repression when they peacefully seek rights to their culture and language.

Hundreds of millions of women have been forced to abort their precious babies because of a draconian attempt to limit population growth. China's one-child policy, even if it is slightly modified, is a demographic and human rights disaster. The preference for having boys has led to a gender imbalance and a mass extermination of girls. This is not only a massive gender crime, but a security problem as well. Experts are coming to the conclusion that China's gender imbalance will lead to crime, social instability, worker shortages, sex and bride trafficking, and will make the possibility of war more likely.

Despite the country's stunning economic growth over the past two decades, Beijing's leaders still remain terrified of their own people. China's ruling Communist Party would rather stifle, imprison or even kill its own people than defer to their demands for freedom and rights.

Repression has not dimmed the desires of the Chinese people for freedom and reform. There is an inspiring drive in China to keep fighting for freedom under very difficult and dangerous conditions. As our witnesses today will surely attest, the U.S. must demonstrate clearly and robustly that democratic reforms

and human rights are a critical national interest.

We want to see a more democratic China, one that respects human rights, and is governed by the rule of law, because a more democratic China will be a productive and peaceful partner rather than a strategic and hostile competitor.

This future also should be in China's interests, because there is growing evidence that the most prosperous and stable societies are those that protect religious freedom, the freedom of speech, and the rule of law.

I believe that someday China will be free. The people of China will be able to enjoy all of their God-given rights. And a nation of free Chinese men and women will honor, applaud, and celebrate the heroes of Tiananmen Square and all those who sacrificed so much, and so long, for freedom.

AUTHORIZING THE USE OF ROTUNDA FOR CEREMONY COMMEMORATING 50TH ANNIVERSARY OF ENACTMENT OF THE CIVIL RIGHTS ACT OF 1964

SPEECH OF

HON. SHEILA JACKSON LEE

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

Monday, June 9, 2014

Ms. JACKSON LEE. Mr. Speaker, I rise in strong support of H. Con. Res. 100, which authorizes the use of the Rotunda of the Capitol for a ceremony to commemorate the 50th anniversary of the enactment of the Civil Rights Act of 1964. It is fitting and proper that the Rotunda of the Capitol is the venue for the commemoration for one of the consequential governmental actions since the issuance of the Emancipation Proclamation.

On July 2, 1964, fifty years ago next month, President Lyndon B. Johnson signed the act that profoundly changed our country and brought about the greatest reduction in economic and social inequality among Americans in history.

Mr. Speaker, today it is difficult to imagine there once was a time in our country when blacks and whites could not eat together in public restaurants, use the same public restrooms, stay at the same hotels, or attend the same schools. It is hard to believe today that just 50 years ago, discrimination on the ground of race was a legal and socially accepted practice.

But the Civil Rights Act of 1964 changed that.

The Civil Rights Act outlawed discrimination and segregation in employment, public accommodations, and education on the ground of race, gender, religion, or national origin. This act became the soil from which our country flourished; opportunities were bred and dreams were born.

This change did not happen overnight or by accident. It took hard work and courage and an unwavering faith that America could live up to the true meaning of its creed. Fortunately for our country, there were such men and women who had that faith and courage. People like the Rev. Dr. Martin Luther King, Jr., Whitney Young, Rosa Parks, and JOHN LEWIS are just a few of the many noble leaders who took a stand for freedom and risked their lives

to make real the promise of America for all Americans.

Today, 50 years later, we continue to preserve the rights and freedoms that so many fought for and could only dream of before the Civil Rights Act.

On the evening of June 11, 1963, President John F. Kennedy addressed the Nation and uttered the words that would echo in history:

It ought to be possible for every American to enjoy the privileges of being American without regard to his race or his color. But this is not the case.

We are confronted primarily with a moral issue. It is as old as the Scriptures and is as clear as the American Constitution.

The heart of the question is whether all Americans are to be afforded equal rights and equal opportunities, whether we are going to treat our fellow Americans as we want to be treated.

One hundred years of delay have passed since President Lincoln freed the slaves, yet their heirs, their grandsons, are not fully free. They are not yet freed from the bonds of injustice. They are not yet freed from social and economic oppression. And this Nation, for all its hopes and all its boasts, will not be fully free until all its citizens are free.

Now the time has come for this Nation to fulfill its promise.

And a better country, we have become.

Although we have come a long way, we must not become complacent on the issues of civil rights. Our Nation is a growing melting pot, and we must continue to make sure American citizens, regardless of their religion, race, or gender, are granted the right to freedom and equality.

This Nation prides itself on the abundance of individual freedom. Through the Civil Rights Act of 1964, we have nurtured a land where every American citizen is born free, and with the opportunity to chase their own American dream.

Mr. Speaker, before signing the Civil Rights Act of 1964, President Lyndon Baines Johnson addressed the Nation on the significance of the bill he was about to sign:

We believe that all men are created equal. Yet many are denied equal treatment.

We believe that all men have certain unalienable rights. Yet many Americans do not enjoy those rights.

We believe that all men are entitled to the blessings of liberty. Yet millions are being deprived of those blessings—not because of their own failures, but because of the color of their skin.

The reasons are deeply imbedded in history and tradition and the nature of man. We can understand—without rancor or hatred—how this all happened.

But it cannot continue.

Our Constitution, the foundation of our Republic, forbids it. The principles of our freedom forbid it. Morality forbids it.

And the law I will sign tonight forbids it.

It is most fitting that the Rotunda of the Capitol be venue of the ceremony commemorating the Civil Rights Act of 1964, which was passed by the Congress of the United States and has for 50 years ensured and protected the right of all Americans to live their dreams in a land where equal opportunity is the birthright of all.

HONORING BRIGADIER GENERAL
MARK RABIN AND HIS WIFE
BARBARA ON THEIR 50TH ANNI-
VERSARY

HON. WILLIAM L. ENYART

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

Friday, June 13, 2014

Mr. ENYART. Mr. Speaker, I rise today to recognize and honor Brigadier General Mark Rabin and his wonderful wife, Barbara, on their 50th anniversary. The Rabins were wed on June 21, 1964, and have never stopped setting an example for which all who know them strive. It is my pleasure today to celebrate these two genuine Americans and the exemplary marriage they shared for the past half century. I ask all my colleagues to join me in honoring this couple.

Mark and Barbara have lived lives dedicated to their nation, to their community, to their family, and to each other. From 1966 until 2001, Mark served in the Illinois Air National Guard, serving in a wide variety of roles and eventually becoming Chief of Staff in 1996. Concurrent with his military service, Mark pursued a successful career in law, and became the managing director of Rabin, Myers & Hanken, P.C. Matching his work life, Mark sought out challenges in his free time. He is an avid bicyclist, mountaineer, and backpacker, having explored the Appalachian and Rocky Mountains and routinely climbing peaks in excess of 14,000 feet. Barbara is one of the most supportive and understanding people I know. Working as a teacher's aide, Barbara has dedicated her life to the special needs children of Illinois; she has prepared them for success in life, and taught them the value of an outstanding education and a love of learning. She is a longstanding member of the Daughters of the American Revolution. Mark and Barbara have contributed towards the fight against diabetes, with countless volunteer hours spent in support of this noble goal. Together, the Rabins have raised six wonderful children, and been blessed with ten grandchildren.

The marriage of Mark and Barbara is an example to us all. It exemplifies a healthy partnership, selfless dedication, commitment, and true love. Their marriage is an example to young couples and an inspiration to those that struggle through hard times.

Mr. Speaker, on their 50th anniversary, I am pleased to honor Mark and Barbara Rabin and the remarkable services they have given to our nation and the State of Illinois. I ask my colleagues to join me in honoring this couple and wishing them continued happiness as they continue their remarkable journey together.

RECOGNIZING HONOR FLIGHT NORTHERN COLORADO

HON. CORY GARDNER

OF COLORADO

IN THE HOUSE OF REPRESENTATIVES

Friday, June 13, 2014

Mr. GARDNER. Mr. Speaker, I rise today to honor the remarkable veterans of Honor Flight Northern Colorado as they make their 12th trip to Washington, DC to visit the memorials that

stand in our nation's capital. While they served on different battlefields, they are united in their dedication and sacrifice to protecting the greatest nation on Earth.

The Honor Flight program was founded in 2005 with its original mission to fly veterans of World War II to Washington, DC free of cost, to visit the monuments and statues that symbolize their great sacrifices. Since then, Honor Flight has expanded and now includes every brave individual who has served valiantly in all other American engagements. This venerable program stands as a symbol of this country's gratitude and admiration for our veterans, and will continue to honor the men and women who have answered the call of duty. Of the 121 veterans visiting with its next flight, 34 served in WWII, 69 in Korea, and 18 in Vietnam.

Ours is the greatest nation on Earth, where the inherent values of life, liberty, and the pursuit of happiness are preserved through the countless heroic deeds demonstrated by our men and women in uniform. While these memorials and statues resemble the selfless acts and service of our veterans, in truth, the debt that we owe them can never be repaid in stone. Today, we honor these dignified heroes who have guaranteed through their sacrifice the underlying virtues, laws, and freedoms of this exceptional nation:

Mr. Speaker, please join me in honoring Norlin Akers, Joseph Arthur, Donald Carlstrom, William Culp, Robert Davidson, Victor Ebel, Reginald Edwards, Arthur Engler, John Eschbaugh, Daniel Flanagan, Anthony Gance, Robert Gittinger, Paul Glasgow, Gene Hansen, Dean Hecker, Henry Jesse, Benjamin Jones, Robert King, Virgil Kiser, Fred Knipschild, James McIver, Richard Minges, Jack Moss, Ronald Reidy, Robert Ryan, Herbert Shelton, Jay Spaulding, William Spearman, Charles Sutter, Howard Swartz, Arpad Szallar, Eugene Turnbull, William Worth, George Zuniga, Dean Amdahl, Alfred Apodaca, Jennings Barr, Earl Bartlow, Elmer Bartlow, James Beach, John Bergquist, Eugene Burmester, Larry Carpenter, Glenn Chapman, William Chrismer, Harl Clark, Leonard Cooper Sr., LaVerne Dietz, Alfred Duchene, Emanuel Eckas, Thelma Eckas, Donald Eckert, Jessie Ellis, Edwin Ellstrom, Samuel Evans Jr., Herman Friesenhahn, Henry Geisert, Paul Gill, Lloyd Gould, George Hare, Eugene Hemmerle, William Hock, Milton Hunholz, Willis Janssen, William King, Dean Kingcade, Wallace Kirchhoff, Lawrence Kopecky, Richard Kounovsky, John Kreman, Kenneth Lamp, Robert Larsen, Dennis Larson, Lawrence Lawler, James Lee, William Leppert, Murdo MacLennan, Philip Mahoney, Charles Markesbery, Gene Mitchell, Robert Nagel, Dale Nelson, George Niedermayr, Willard Nordick, Richard Ochsner, Gerald Pearson, Donald Piermattei, Reid Pope, Paul Shapard, Howard Smallwood, Richard Spaulding, Donald Sterling, Harold Sulzbach, Robert Swanstrom, Betty Taylor, John Waddell, Donald Webb, Louie Wells, Russel White, Norman Wikler, Egbert Womack Jr., George Woodman, James Yenter, Jon Ackerman, Isidro Arroyo, Ronald Britton, Steven Drake, Vearlon Forbes, James Freeland, Jimmie Garcia, Kenneth Hedger, Kenneth Hollingshead, Kenneth Jacobsen, Mark Kauffman, Terry Keating, Robert Klausner, William Miller, William Ortega, Marvin Pruitt, Robert Taylor, and Gene Thim.

EFFECTIVE ACCOUNTABILITY FOR
COUNTRIES OF PARTICULAR
CONCERN**HON. CHRISTOPHER H. SMITH**

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

Friday, June 13, 2014

Mr. SMITH of New Jersey. Mr. Speaker, I recently chaired a hearing on effective accountability for countries that blatantly commit religious or freedom violations or that turn a blind eye to such violations within their borders.

The headlines are filled with examples. A 27-year-old mother, Meriam Yehya Ibrahim, is imprisoned and faces a death sentence in Sudan because she refused to renounce her Christian faith. This case in Sudan mirrors a similar incident in Nigeria in which Boko Haram shot Habiba Adamu, who refused to renounce Christianity, just like Mrs. Ibrahim. Also in Nigeria, Islamic terrorist organization Boko Haram is holding over 200 school girls hostage (most of whom are Christian), after kidnapping them from their school dorms in the middle of the night.

Anti-semitism has resurfaced in Ukraine with a series of violent attacks following the ouster of former Prime Minister Yanukovich.

We have also received word that American Pastor Saheed Abedini, who is serving an 8 year sentence in Iran for his faith, was severely beaten and returned to prison. He had been hospitalized due to internal bleeding from beatings previously received in prison. His wife, Naghmeh Abedini, testified before my subcommittee in December and begged that the Administration make securing her husband's release a top priority.

Tragically, many countries of the world are a long way from recognizing the human right of religious freedom set forth by Article 18 of both the Universal Declaration of Human Rights and the International Covenant on Civil and Political Rights.

In the United States, we claim religious freedom as the "first freedom" because of its placement at the top of the Bill of Rights enumerated in our Constitution, and because of its foundational role in the life of a free and democratic nation. Religious freedom is a constant reminder to governments that their power is limited, that governments do not create rights but merely recognize them, and that a man or woman's first duty is to his or her well-formed conscience.

The evidence bears out the importance of protecting and promoting religious freedom. As the Pew Research Center and Berkley Center at Georgetown have shown, governments that protect and promote religious freedom have higher levels of social harmony. Just as importantly for national security, high observance of religious freedom is correlated with lower levels of religious extremism.

In 1998, Congress had the foresight to make the protection and promotion of religious freedom a priority in U.S. foreign policy by creating an Ambassador at Large for Religious Freedom, the Office of International Religious Freedom at the Department of State, which authors the International Religious Freedom Reports on every country in the world, and the U.S. Commission on International Religious Freedom, with their watchdog report to Congress.

Importantly, this landmark piece of legislation, the International Religious Freedom Act (IRFA), authored by Chairman FRANK WOLF of Virginia, created a system for naming and taking action against Countries of Particular Concern or CPCs.

Sixteen years later, the need for U.S. leadership on religious freedom could not be more critical—but the tools to achieve it are lightly used. The Administration recently announced its intention to appoint two new members to the U.S. Commission on International Religious Freedom—but the post of Ambassador-at-Large is in its seventh month of vacancy. The post has been empty for more than a third of this Administration, and the Ambassador's level of authority within the State Department has been demoted.

Despite the fact that the IRFA called for an annual review of CPC designations, the Administration has not named CPCs since 2011. What few Presidential Actions—like sanctions—have been taken in correlation with the 2011 CPC designation, have now lapsed.

History has shown that when the United States makes religious freedom a priority and that priority is conveyed to countries of particular concern, we have seen conditions change with minimal harm to security or economic cooperation. For instance, the CPC designation worked as intended with Vietnam—until it was removed prematurely.

In 2004, the Bush Administration designated Vietnam as a CPC as part of the larger bilateral relationship. Vietnam took positive steps toward reforming its laws and practices related to religious freedom and releasing religious prisoners.

Other parts of the relationship—trade and security cooperation—expanded at the same time. Vietnam saw that it was in its interest to take positive steps on religious freedom because it was a priority of the Administration and a prerequisite of a harmonious bilateral relationship.

In 2006, the CPC designation was removed prematurely. In 2007, shortly after Vietnam gained World Trade Organization status, it launched a crackdown on religious leaders, free speech advocates, labor unions, and others that continues to this day.

USCIRF has made a compelling case for why Vietnam should be designated as a CPC, why that designation would again produce results, and why it is in the United States interests to prioritize religious freedom in the bilateral relationship. Seven years later, we are waiting for CPC designation.

The hearing took a close look at the ongoing need for the United States to actively pursue religious freedom as a priority goal of its foreign policy, as intended by Congress in the IRFA, and, specifically, the work of the U.S. Commission on International Religious Freedom in reaching this goal.

NATIONAL MEN'S HEALTH WEEK

HON. SHEILA JACKSON LEE

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

Friday, June 13, 2014

Ms. JACKSON LEE. Mr. Speaker, I rise today to commemorate the 20th Anniversary of National Men's Health Week from June 9–15, 2014.

Men's Health Week is a time to focus attention and heighten awareness of preventable health problems affecting men and boys and encourage early detection and treatment.

On May 24, 1994, Congress passed S.J. Res. 179, a joint resolution establishing National Men's Health Week (NMHW). The joint resolution was signed into law (Pub. L. 103–264) by President William Jefferson Clinton on May 31, 1994.

Men's Health Month is celebrated across the country with screenings, health fairs, media appearances, and other health education and outreach activities.

I encourage all men, young and older, and their families, to develop positive and proactive attitudes toward health and wellness, engage in preventive behaviors, lead healthy lifestyles, and seek timely medical advice and care.

Prostate cancer is the most common cancer in men, afflicting 1 out of every 11 American men and killing 34,000 men every year.

For African-American men, the rate of affliction is even worse; African-American men have the highest incidence of prostate cancer in the world.

In the past 5 years, the death rate for prostate cancer has grown at almost twice the death rate of breast cancer.

National Men's Health Network has encouraged the development of thousands of health awareness activities as corporations, hospital systems, clinics, faith-based communities, the public sector, and others use the month of June to highlight their services and reach out to men and their families.

Mr. Speaker, much progress has been made in the past 20 years with improvements in the health and well-being of men and boys, with a dramatic improvement in life expectancy and surprising drops in key mortality indicators.

There has been a steep drop among males in overall mortality, and corresponding improvements in the mortality rates for cancer and cardiovascular diseases.

Our goal this month should be to raise awareness about men's health in our communities and to support National Men's Health Week and to rededicate ourselves to providing support for our men by further educating ourselves and our communities on Men's Health and effects.

Recognizing and preventing men's health problems is not just a man's issue because it impacts wives, mothers, daughters, and sisters.

Men's health is truly a family issue.

Mr. Speaker, I ask my colleagues to join me in the recognition of National Men's Health Week, and ask all Americans to take time this month to find out what you can do to help the growing population of the men around you.

HONORING MARY ALLEN
LINDEMANN AND ALAN SPEAR**HON. CHELLIE PINGREE**

OF MAINE

IN THE HOUSE OF REPRESENTATIVES

Friday, June 13, 2014

Ms. PINGREE of Maine. Mr. Speaker, I rise today to recognize a wife-and-husband team in my District for being selected as the Small Business Administration's Maine Small Business Person of the Year for 2014.

Mary Allen Lindemann and Alan Spear founded Coffee by Design (CBD) in Portland, Maine, 20 years ago with one part-time employee. From its humble beginnings, CBD has become a Maine institution. Today it employs 55 people, sells its coffee wholesale to numerous clients across Maine and the country, and has five locations, including a beautiful new 45,000-square-foot roastery, office, café, and training facility.

All this growth has not detracted one bit from the company's commitment to locally roasting, blending, and brewing a superior cup of coffee.

As much as for the taste of its coffee, though, people in Maine love CBD for its community mindedness—locally and internationally. Giving herself the title of “Community Builder,” Mary Allen has made sure that CBD takes great care of its employees, supports and leads many community causes, and creates a welcoming and compassionate feel for all who come into the company's coffee houses. As “Chief Bean,” Alan travels the world seeking coffee sources that use sustainable practices and treat farmers fairly. Under their leadership, CBD has shown that businesses can have a heart without sacrificing success.

I appreciate the SBA for recognizing CBD and other small businesses for their leadership, as well as supporting their growth with the help of local banks and other partners. My sincere congratulations to Alan and Mary Allen as well as all the other Maine businesses being recognized this year.

THE ONGOING STRUGGLE AGAINST BOKO HARAM

HON. CHRISTOPHER H. SMITH

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

Friday, June 13, 2014

Mr. SMITH of New Jersey. Mr. Speaker, since November 2013, the U.S. government has declared Boko Haram and its affiliate Ansaru to be Foreign Terrorist Organizations. This supposedly provides further tools with which to fight such organizations and their sponsors. However, an Administration that resisted the FTO designation for so long continues to downplay its significance. A hearing that I held earlier this week was intended to provide information on that reluctance and on obstacles to our effective security and/or military assistance to the Nigerian government in this anti-terror fight.

Boko Haram is a Nigerian terrorist group whose full name in Arabic means “people committed to the propagation of the Prophet's teachings and jihad.” The name “Boko Haram” is a translation from Hausa meaning that conventional education (boko) is forbidden (haram).

According to various reports, Boko Haram began in 2003 when about 200 university students and unemployed youth created a camp in Yobe State near the Niger border to withdraw from what they considered the corrupt, sinful and unjust Nigerian government, and their community was supposedly founded on Islamic law. The group was then known by the nickname the Nigerian Taliban. Violent clashes with Nigerian security forces nearly destroyed the group several times, but its char-

ismatic leader, Mohammed Yusuf kept the group alive until his death while in police custody in July 2009. Since Yusuf's death, there have been various spokesmen but one person who is believed to be the nominal leader: Abubakar Shekau. Furthermore, a breakaway group known as Ansaru has appeared on the scene, but still coordinates with the original Boko Haram.

Because of its repeated attacks against Christian targets during holy days such as Christmas and Easter, Boko Haram is seen by some as principally an anti-Christian organization. This past year alone, Boko Haram terrorists are believed to have killed more than 1,000 Christians in Nigeria. In fact, it is estimated that more than 60 percent of Christians killed worldwide because of religious intolerance die in Nigeria. However, it would not be a completely accurate interpretation of the facts to assume that what is happening in Nigeria is just a Muslim-Christian conflict.

The kidnapping of nearly 300 Nigerian schoolgirls in the Borno State town of Chibok on April 14 has caught the attention of the international community, albeit two weeks after the incident. However, the kidnapping of eight additional girls after that has been an afterthought, and the kidnapping of another 20 women last week has yet to receive much notice. Prior to the April kidnappings, Boko Haram had generally killed boys but let girls go, warning them to go home and give up their dreams of education. There have been previous incidents, however, in which girls have been kidnapped, though not in large numbers as in Chibok.

Now Boko Haram leaders realize that kidnapping girls gets worldwide publicity, and whether these girls are recovered or not, they know that they can do this again to get publicity for their group. The very news media used to galvanize pressure on Nigeria to obtain the freedom of the kidnapped girls is being used by Boko Haram to brag of its ability to disrupt society and taunt Nigerians and their government about their ability to take their women and girls away. Several videos, purportedly of the kidnapped Chibok girls, have been released, echoing previously-used al-Qaeda tactics in this regard.

In the past two years, our subcommittee has sent a staff delegation to investigate the Boko Haram threat; this past September, Gregory Simpkins, our subcommittee's staff director, and I visited Abuja and Jos to further look into this matter, and I just returned the other day from Abuja, where I took time out from another human rights mission in Nigeria to further investigate the ongoing struggle against this terrorist threat.

Last week, I met in Abuja with one of the Chibok girls who escaped early on in the ordeal. This brave young woman has suffered much and was clearly traumatized and in emotional pain. You could hear it in her voice and see it in her eyes as she sat motionless, recounting her story. Yet she spoke of her concern not for herself, but her friends and classmates who remain in captivity.

I met with a Muslim father of two girls abducted from the Chibok School. Fighting back tears, he said the agony was unbearable. The story of his daughters underscored the fact that Boko Haram brutalizes Muslims as well.

I also met with other Boko Haram victims, including a Christian mother whose two daughters were abducted in February 2012.

She told us her husband was shot on the spot. Three months later, Boko Haram returned and asked if her son had converted to Islam. When she said no—he was shot and killed. We wasted more than a year of not using all our tools because of the specious argument that doing so would provide publicity to terrorists, and now the Administration is downplaying what the FTO designation can accomplish. There must be robust use of the benefits of this designation if we are to be successful in the battle against terrorism in Nigeria.

The three criteria for an organization to be declared a Foreign Terrorist Organization by the U.S. government are: 1) it must be a foreign organization, 2) it must engage in terrorist activity, and 3) it must threaten the security of United States nationals, U.S. national security or the economic interests of the United States. Clearly, Boko Haram/Ansaru meets that test. This was why I introduced H.R. 3209 last year to urge the Administration to declare Boko Haram a Foreign Terrorist Organization.

The proliferation of voices speaking for Boko Haram and the new faction lead some to believe this is not a coherent organization, but we have learned that it is actually a very sophisticated organization operating in cells disconnected from each other but coordinating at a high level. Some also believe this group is purely a domestic terrorist group operating in Nigeria. We found that to be a false assumption as well.

Boko Haram/Ansaru does wage attacks on the Nigerian government and other domestic targets. Nevertheless, their actions prove their participation in the global jihad movement that wages violent war worldwide to establish their skewed version of Islam as the prevailing religion globally. Various actions, such as the bombing of the United Nations Abuja office in August 2011, and numerous statements from Boko Haram spokesmen indicate their international intent.

This international focus has been confirmed by American and Nigerian intelligence information. In fact, there was at least one American present during the U.N. bombing, which if the Administration had acknowledged that at the time, would have created pressure to use the FTO designation then. As recently as the Foreign Affairs Committee hearing on May 21st, Under Secretary of State for Civilian Security, Democracy, and Human Rights Sarah Sewell would neither confirm nor deny that fact. In fact, the State Department has refused to confirm what we now know to be true since the 2011 U.N. building bombing. When then-Assistant Secretary of State Johnny Carson told us in our July 2012 hearing on Nigeria that Boko Haram's attacks were caused mostly by animus against the Nigerian government, he was wrong in his apportionment of cause and effect. There is tremendous animus toward the Nigerian government and an effort to embarrass President Jonathan. However, Boko Haram is determined to convert or kill Christians and Muslims they believe oppose them.

Poverty did not create Boko Haram—religious fanaticism did. Still, underdevelopment in northern Nigeria provides fodder for a level of discontent with the federal government that provides at least tacit northern support for anyone opposing the government. If northern Nigeria were its own country, it would be among the poorest, least educated, least healthy countries in the world.

Largely due to the terrorist violence in the North, an estimated 3.3 million Nigerians are displaced—making Nigeria the world's third largest displaced population, behind only Syria and Columbia. Many of those displaced people are farmers, which will certainly disrupt the next harvesting season and further impoverish Nigeria's suffering people.

Yet the blame for the perennial lack of development in northern Nigeria should not be heaped on the federal government alone. We have been told that northern states have money for development, and one national legislator from the north acknowledged that each member of Nigeria's Parliament has at least \$1 million dollars (not Nigerian naira) at his or her disposal to use for constituent services. National and state governments in Nigeria have to be pushed to do more on development with money they already have. It is imperative that we provide the training and support for Nigerians to develop their own capacity to help Nigeria to end the Boko Haram threat. The Leahy Law, which forbids U.S. support for military and security forces involved in human rights violations, is seen as an obstacle to achieving that goal. We need to examine this matter further if our assistance is to be effective.

We also need to ensure that our investigative capacity under the Foreign Terrorist Organization designation is sufficient to identify those providing material and other assistance to Boko Haram. Without this element, our sanctions on Boko Haram and its leaders will not be effective.

The Boko Haram crisis is complex, but it can be understood and tackled effectively if we know the relevant facts. We had witnesses at the hearing I held who shed significant light on this situation so that we are better able to proceed in helping to end this threat to Nigeria, its neighbors, and the international community.

TRIBUTE TO RUBY DEE LEGENDARY STAR OF STAGE AND SCREEN, CIVIL RIGHTS ACTIVIST, AND TRAILBLAZER WHO OPENED DOORS OF OPPORTUNITY FOR GENERATIONS OF PERFORMING ARTISTS

HON. SHEILA JACKSON LEE

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

Friday, June 13, 2014

Ms. JACKSON LEE. Mr. Speaker, I rise to pay tribute and remember the great Ruby

Dee, one of the most talented and influential actresses in American history and a committed activist for social and economic justice for more than 60 years.

Ruby Dee passed away peacefully in her New Rochelle, New York home on June 11, 2014. She was 91 years old.

Born Ruby Ann Wallace in 1922 in Cleveland, Ohio, Ruby Dee moved to New York's Harlem as a small child where she was raised by her father, Marshall Wallace, and his wife, Amelia, a schoolteacher and stickler for elocution and the person who introduced Ruby Dee to poetry, music and dance.

It was in her Harlem school where Ruby Dee first read a passage from a play for her class mates and was met with applause, sparking her passion for acting.

After graduating from Hunter College in 1945, she embarked upon a truly remarkable stage and screen career, one that lasted nearly 70 years. She was a member of the American Negro Theatre where she acted alongside other legends such as Sidney Poitier, Harry Belafonte, and Hilda Simms.

In 1946, Ruby Dee appeared in her first movie, a musical called "That Man of Mine." She went on to star in several acclaimed films including "The Jackie Robinson Story," "The Incident," "Purlie Victorious," "Do the Right Thing," and "American Gangster," for which she was nominated for the Best Supporting Actress Academy Award, the second oldest person ever to be nominated.

Ruby Dee is perhaps best known for extraordinary portrayals of Ruth Younger in the stage and screen productions of Lorraine Hansberry's timeless classic, "A Raisin in the Sun," for which she received the National Board of Review Award for Best Supporting Actress.

Playing the wife of the main character, Walter Lee Younger (played by Sidney Poitier), Ruby Dee's Ruth Younger was, as the New York Times put it: "a character with far too much on her plate: an overcrowded home, a troubled husband, a young son, an overbearing mother-in-law, a wearying job and an unwanted pregnancy, not to mention the shared burden of black people everywhere in a society skewed against them."

Over her illustrious 70 year career, Ruby Dee was the recipient of numerous honors and awards, including the Emmy, the Grammy, the Obie, the Screen Actors Guild, and the Drama Desk Awards.

In 1995 President Clinton awarded her the National Medal of Arts and in 2008 she received the Spingarn Medal, the highest honor bestowed by the NAACP. That same year she also received the Eleanor Roosevelt Val-Kill

Medal in recognition for her active engagement and "personal presence at pivotal moments in the tumultuous history of American civil rights."

In 1946, Ruby Dee joined the cast of the Broadway-bound play, "Jeb," where she met Ossie Davis, the play's lead character, and the man who would become her husband and soul mate in 1948.

Over the next 59 years Ruby Dee and Ossie Davis performed together on stage and screen numerous times and were united in their protests against injustice, whether it was speaking out in the 1950s against the executions of Julius and Ethel Rosenberg; McCarthyism; or the revocation of Paul Robeson's passport.

They protested the Vietnam War and marched for civil rights, voting rights, women's rights, environmental justice, and against South African apartheid. In 1963, at the March on Washington, the couple served as the masters of ceremonies at Washington Monument entertainment event preceding the march to the Lincoln Memorial.

Ruby Dee and Ossie Davis counted among their close friends both the Rev. Dr. Martin Luther King, Jr. and Malcolm X; Presidents Carter, Clinton, Obama; and Nelson Mandela.

Throughout her life, the husky-voiced Ruby Dee was a profile in courage. She bravely stood up for her beliefs and spoke truth to power when many did not out of fear that association with controversial causes would have an adverse effect on their careers.

But because of her courage and steadfastness, the doors of opportunity would later be opened to future generations of performing artists of all races, creeds, and backgrounds.

It truly can be said that Ruby Dee was an inspiration for African-American performers and women around the world.

Mr. Speaker, Ruby Dee lived a long, fulfilling, storied and consequential life. She made her mark in the world. More important, she made a difference in the lives of untold numbers of girls aspiring to realize their dreams.

I hope that Ruby Dee's family and loved ones are comforted by the fact that so many people all around the world are mourning with them at this difficult time.

So today one of our nation's greatest actress has taken her final bow and the curtain has come down on the extraordinary passion play that is and was the life of the legendary, talented, and supremely beautiful Ruby Dee.

Her next play will be in Heaven, accompanied by a chorus of angels.

Daily Digest

Senate

Chamber Action

The Senate was not in session and stands adjourned until 2 p.m. on Monday, June 16, 2014.

Committee Meetings

No committee meetings were held.

House of Representatives

Chamber Action

Public Bills and Resolutions Introduced: 1 public bill, H.R. 4869, was introduced. **Page H5368**

Additional Cosponsors: **Page H5368**

Report Filed: A report was filed today as follows: H.R. 4870, making appropriations for the Department of Defense for the fiscal year ending September 30, 2015, and for other purposes (H. Rept. 113-473). **Page H5368**

Speaker: Read a letter from the Speaker wherein he appointed Representative Petri to act as Speaker pro tempore for today. **Page H5367**

Quorum Calls—Votes: There were no yea-and-nay votes, and there were no recorded votes. There were no quorum calls.

Adjournment: The House met at 11 a.m. and adjourned at 11:02 a.m.

Committee Meetings

No hearings were held.

Joint Meetings

No joint committee meetings were held.

COMMITTEE MEETINGS FOR MONDAY, JUNE 16, 2014

(Committee meetings are open unless otherwise indicated)

Senate

No meetings/hearings scheduled.

House

No hearings are scheduled.

Next Meeting of the SENATE

2 p.m., Monday, June 16

Senate Chamber

Program for Monday: After the transaction of any morning business (not to extend beyond 5:30 p.m.), Senate will resume consideration of the nominations of Salvador Mendoza, Jr., of Washington, to be United States District Judge for the Eastern District of Washington, Staci Michelle Yandle, of Illinois, to be United States District Judge for the Southern District of Illinois, and Darrin P. Gayles, of Florida, to be United States District Judge for the Southern District of Florida, and vote on the motion to invoke cloture on the nominations in the order listed.

Next Meeting of the HOUSE OF REPRESENTATIVES

12 p.m., Tuesday, June 17

House Chamber

Program for Tuesday: To be announced.

Extensions of Remarks, as inserted in this issue

HOUSE

Ellison, Keith, Minn., E983
 Enyart, William L., Ill., E986
 Gardner, Cory, Colo., E986
 Jackson Lee, Sheila, Tex., E985, E987, E989
 Pingree, Chellie, Me., E987
 Smith, Christopher H., N.J., E985, E987, E988



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