

City after its request for TARP funding was denied. PNC didn't comment.

"We are in fact lending to creditworthy customers," said Wells spokeswoman Julia Tunis Bernard. She said Wells extended \$471 billion in new loan commitments between October 2008 and the end of the second quarter—some 19 times the bank's TARP take.

Even Citi, which sat out last fall's frenzied game of banking musical chairs, still posted double-digit deposit growth as Americans fled other investments for the safety of federally insured banks. Citi didn't reply to a request for comment.

The top five firms—dubbed too-big-to-fail, or TBTF, for their implicit government support—now control 37% of the nation's deposits.

That's well above their average from earlier this decade, reviving questions about the risks of a financial system that's even more concentrated than the one that imploded last fall.

"The TBTF problem has not only moved beyond the banking system, it has become much too costly for taxpayers and the U.S. economy," University of Massachusetts researcher Jane D'Arista wrote in an August paper.

BORDER WAR—THE ZETAS

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Texas (Mr. POE) is recognized for 5 minutes.

Mr. POE of Texas. Madam Speaker, I bring you news from the second front—the war on the border between Mexico and the United States. Dangerous drug cartels are already in control of major stretches of the U.S.-Mexico border, and they're taking over whole Mexican border towns.

The Zeta drug cartel is the most violent and the most feared of the Mexican drug cartels. Zetas have attacked Mexican towns in military-style operations at platoon-strength numbers. They have massacred hundreds of their competitors, often beheading and dismembering them. They have fought hour-long battles with the Mexican military in the streets of Matamoros. Madam Speaker, Matamoros is a border town on the Rio Grande River across from Brownsville, Texas.

Recently, shots came over that border, hitting buildings and a parking lot at a University of Texas branch in Brownsville. Authorities presumed this violence was from the drug cartels, themselves. The Zetas have moved into Matamoros. They also claim to control Nuevo Laredo, which is across from the Texas town of Laredo.

The Zetas have no fear of the authorities. There is no law or order in any of the towns they control, and they have assassinated police chiefs and local politicians. They own the towns. They have raised terror throughout Mexico—fighting their rivals, the Mexican Army and the police. The success of the Zeta cartel has forced other Mexican drug cartels into an arms race with military weaponry and tactics.

Who are these Zetas, and where do they come from?

Well, the Zetas were formed by deserters from the Mexican Army's vet-

eran elite Airborne Special Forces Group. The Zetas also include former members from the Guatemalan Kaibiles Special Forces organization. We trained them here in America, at the School of the Americas, in the latest and best tactics and weaponry. When they got back home, they deserted from the military, and they went to work for the drug cartels. In essence, they declared war on the Mexican Government, and they became part of what they were trained to fight.

They make a lot more money in trafficking guns, drugs and people than they would ever have in working as a Mexican or a Guatemalan soldier, and they're using superior military training—that training they received at the expense of the United States. Trafficking in drugs, arms and human beings is a very lucrative business. Billions of dollars worth of merchandise is moved across our southern border every year.

The Zeta international trafficking cartel has evolved into a privately funded military army. They have the best military equipment money can buy, and they have transformed into an international gang, working even in the United States. Without a secure southern border, the violence will continue in Mexico, and only those who live in never-never land will think the problem will not get to the United States. The Zetas are an urban guerrilla organization which threatens to topple any semblance of law and order.

According to the Houston Chronicle, the "Zeta gunmen and their accomplices routinely blockade Matamoros' downtown streets. Last winter, the gangsters mobilized thousands of people to briefly close the region's bridges across the Rio Grande, halting trade" with the United States into Brownsville.

Now, the administration's strategy is to look the other way and to pretend it's not happening. Well, we cannot wish away this threat to public safety and to America's national security. We must not allow the situation to continue to escalate unchecked, because violence is actually spilling out into the streets of America near our border towns. Our local law enforcement is overwhelmed. The border sheriffs need more assistance. They are not equipped or trained to handle these military-style incursions by the Zetas and by other drug cartels.

While the administration is stalling and deliberating about what to do in Afghanistan, the government is also giving little attention to our southern border, but this is not the first administration to neglect enforcing the rule of law on the southern border. There has been much rhetoric for years from the government about protecting the border, but like my grandfather used to say, "When all is said and done, more is said than done," and that is especially by the government.

The Nation needs to understand there is a border war on our southern

border. Immediate action is necessary, and the United States should conduct training on the southern border with our military. This will help deter incursions. Plus the Governors from Texas and New Mexico have asked for the National Guard to be sent to the border. So more National Guard troops should be sent to protect the dignity and the sovereignty of our Nation, because the first duty of government is to protect the people, to protect us from the invasion of the crime cartels.

The people who live on the border on both sides of the Rio Grande have a right to expect their government to protect them from the Zetas and from all other criminal cartel enterprises which illegally cross the border.

And that's just the way it is.

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from California (Ms. WOOLSEY) is recognized for 5 minutes.

(Ms. WOOLSEY addressed the House. Her remarks will appear hereafter in the Extensions of Remarks.)

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Oregon (Mr. DEFAZIO) is recognized for 5 minutes.

(Mr. DEFAZIO addressed the House. His remarks will appear hereafter in the Extensions of Remarks.)

H.R. 268—MILITARY CHAPLAINS BILL

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from North Carolina (Mr. JONES) is recognized for 5 minutes.

Mr. JONES. Madam Speaker, it is a sad day in America when our chaplains in the military cannot pray according to their faiths and consciences. Our troops are risking their lives in dangerous countries to protect the religious freedoms of others, but our own military does not always permit that our military chaplains can pray according to his or her faith.

For this reason, I have introduced H.R. 268, which is a bill to ensure that every military chaplain has the prerogative to close a prayer outside of a religious service according to the dictates of the chaplain's own conscience.

I have spoken with many, many chaplains who have served in conflicts from Vietnam to Desert Storm, and there never was any restriction on chaplains and on how they prayed until the mid-1990s. This suppression of religious freedom, the very principle on which this country was founded, is a pervasive problem that is affecting every branch of our Armed Forces and that is affecting chaplains of every denomination. As of 2008, 76 percent of the chaplains were Protestant, 9 percent Catholic, 1 percent Jewish, and 14.1 percent were of some other faith.

About 5 years ago, I was introduced to the case of Army Captain Chaplain

Jonathan Stertzbach, an independent Baptist by training. Chaplain Stertzbach was called to perform a memorial service for a fallen soldier. In that division, he had to e-mail his prayer to the divisional chaplain. In the prayer, the divisional chaplain struck through the words "Jesus Christ." He sent back the prayer with the strike-through of "Jesus Christ" to Jonathan Stertzbach. Chaplain Stertzbach went to the company commander, and asked permission not to pray.

The company commander says, Why not?

He says, Because I've been ordered not to close my prayer as I see fit, based on my conscience, and knowing that the deceased soldier had attended his chapel, a Christian chapel.

So the company commander said to Chaplain Stertzbach, You will pray, and you will pray as you see fit.

He did, and he closed his prayer in the name of his Savior, the Lord Jesus Christ. From that, the divisional chaplain removed Chaplain Stertzbach from his chapel.

In 2005, when I heard this story, I wrote a letter to Lieutenant General Stanley Green, the inspector general of the United States Army, and I asked for an investigation into this case involving Chaplain Stertzbach. I am pleased to say, Madam Speaker, that Chaplain Stertzbach was returned to his chapel. The inspector general found that he should never have been removed.

Madam Speaker, very briefly, I just want to read the bill, which is so simple. This is what it says: to ensure that every military chaplain has the prerogative to close a prayer outside of a religious service according to the dictates of the chaplain's own conscience.

Madam Speaker, this is a sad day in America. I would be on this floor for a Jewish rabbi. I would be on this floor for a Muslim who happened to be a chaplain in the military. I hope that my colleagues on both sides of the aisle will look at this bill, because all it says is that you can close your prayer based on your heart, based on the dictates of your faith outside the church on base, even over the body of a dead soldier.

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Madam Speaker, as I close, I want to make it clear, because I see my friend on the floor who is of the Muslim faith, that I would be on this floor tonight for a Muslim chaplain who was told that he, an imam, could not close a prayer based on their faith.

Madam Speaker, I close by asking God to please bless our men and women in uniform. I ask God to please bless the families of our men and women in our uniform. I ask God in His loving arms to hold the families who have given a child dying for freedom in Afghanistan and Iraq.

Madam Speaker, I ask God to give wisdom, strength and courage to the President of the United States. And I

ask three times, God, please, God, please, God, please continue to bless America.

FEBRUARY 6, 2005.

Department of the Army,
*The Inspector General, 1700 Army Pentagon,
Washington, DC.*

DEAR LTG STANLEY GREEN: It has come to my attention that in all branches of the military it is increasingly difficult for chaplains to pray in adherence to their faith. I have read reports, received letters, and seen documentation which verifies that suppression of religious freedom throughout our Armed Forces is a pervasive problem, affecting military chaplains from all denominations and religions. Of particular concern is an incident involving Army Captain Chaplain Jonathon Stertzbach of the 3-6 FA HHB in Iraq. I am writing to request that the Army Inspector General investigate whether Chaplain Stertzbach was illegally removed from his chapel.

This chaplain who is serving our troops in harm's way in Iraq was asked by another unit, whose chaplain had to return home to start chemotherapy after cancer was discovered, to serve the spiritual needs of the unit's soldiers in weekly movement to an undisclosed FOB (Forward Operating Base) as well as his own battalion. During one of the missions, tragically, one of the soldiers was killed in action. The unit's Commanding Officer asked this chaplain to perform the memorial ceremony because he had bravely served the soldiers, and gone to the risk of conveying to the FOB (Forward Operating Base) weekly.

Before the memorial ceremony, the chaplain submitted two prayers and a meditation for the Division Chaplain and his direct supervising chaplain to review and was approved. The Brigade Chaplain, having just arrived from Fort Drum, attempted to remove the chaplain from administering the prayers of the memorial ceremony because he concluded his prayer in the name of Jesus Christ in a public forum. The chaplain, adhering to his conscience and faith tradition, said he would not strike the words Jesus Christ.

The unit's Commanding Officer intervened, explaining that Chaplain Stertzbach volunteered to serve a different unit outside of his assigned unit and placed his life in harm's way to provide for the needs of the unit's soldiers. The Commanding Officer instructed that Chaplain Stertzbach would pray according to his faith tradition and the prayers that he had already submitted. The Brigade Chaplain told him to qualify his prayer at the beginning with "Please pray according to your faith tradition, as I pray according to mine" and then close the prayer with "in thy name we pray, and in Jesus' name I pray." Chaplain Stertzbach delivered the memorial meditation and prayers for the fallen hero, but still followed orders with the 'qualifier' remaining in place.

After the incident, Chaplain Stertzbach's story reached the media. The Chaplain was directly contacted by the Washington Times and referenced in a Washington Times January story. Chaplain Stertzbach's incident was not printed, but he was quoted as saying the following:

"You need to allow people to pray according to their faith group. Many faith groups do not pray in general and generic terms. . . . For Christian groups, the name of Jesus is from where all the power comes."

I believe Chaplain Stertzbach answered questions fairly, accurately, and within his legal rights. Consequently, his answers to the media and the incident surrounding the memorial ceremony resulted in Chaplain Stertzbach's removal from his chapel.

I am concerned that Chaplain Stertzbach was removed without justification. Again, I am requesting that you investigate this incident and provide an explanation.

Sincerely,

WALTER B. JONES,
Member of Congress.

TRI-CAUCUS WELCOMES ALL INTERNS AND STAFF

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Minnesota (Mr. ELLISON) is recognized for 5 minutes.

Mr. ELLISON. Madam Speaker, I come here to read a statement that was recently issued by an organization here in our own Congress, our own body, known as the Tri-Caucus. The Tri-Caucus includes members of the Black Caucus, Hispanic Caucus and the Asian Caucus, and is made up of about 87 Members of this body.

The statement says as follows:

"Four of our colleagues, Representatives JOHN SHADEGG of Arizona, PAUL BRON of Georgia, TRENT FRANKS of Arizona and SUE MYRICK of North Carolina recently requested the House Sergeant at Arms to launch an investigation of the civil rights group CAIR, or Council on American-Islamic Relations, to determine whether it was placing staff and interns in key congressional offices who they fear are acting as 'spies.'

"This proposed investigation coincides with the launch of a book by Dave Gaubatz, an anti-Islamic activist and author of the book 'Muslim Mafia: Inside the Secret Underworld that's Conspiring to Islamize America.' It features an introduction by Representative MYRICK and was written after Gaubatz posed as an intern at CAIR in an effort to 'infiltrate' the group.

"These charges smack of an America 60 years ago where lists of 'un-American' agitators were identified. We should be affirming the importance of diversity and tolerance for all interns and staff who serve in Congress without suspicion of being identified as 'spies.'

"The idea that we should investigate Muslim interns as spies is a blow to the very principle of religious freedom that our Founding Fathers cherished so dearly. If anything, we should be encouraging all Americans to engage in the U.S. political process, to take part in, and to contribute to, the great democratic experiment that is America.

"We all have experienced the sting of discrimination and we know that there will be challenges ahead. But our message should be firm that the America we believe in welcomes people of all backgrounds to the U.S. Congress.

"We ask these charges be disavowed and we issue a hearty welcome to interns and staff of all creeds, color, ethnicities and sexual orientation."

I read this statement and will submit it for the RECORD and again thank the leadership of the Tri-Caucus, Congresswoman BARBARA LEE, Congresswoman