

It was nearly half a century ago that President Nixon recognized the need to stand by minority businessmen and businesswomen advancing the ability of minority businesses to compete financially on a national level. With approximately 40 business centers around the country, the MBDA set up a national network providing minorities access and support to the resources necessary to compete in a global business environment.

Access to capital is the primary focus of the MBDA. Since its creation, this Agency has worked alongside more than 25,000 minority business owners to generate \$1.85 billion in contracts and financial awards for minority businesses.

Mr. Speaker, MBDA also provides minority entrepreneurs with one-on-one assistance in writing their business plans, writing their marketing plans, management and technical assistance, and the financial planning that's necessary to assure adequate funding for business ventures.

Since its inception, the MBDA has expanded the scope of its initiatives internationally by participating in the very first U.S. trade mission to Bahrain as well as additional International Trade Administration missions to South America, Asia, Africa and the Caribbean.

As we observe this anniversary, we do need to applaud its continued commitment to the growth of minority businesses by providing access to capital.

Mr. Speaker, I reserve the balance of my time.

Mr. CARSON of Indiana. Mr. Speaker, I yield to Mr. HONDA, the sponsor of this resolution, as much time as he may consume.

Mr. HONDA. I want to thank Mr. CARSON for this opportunity.

Mr. Speaker, I rise in support of H.R. 215, congratulating the Minority Business Development Agency on its 40th anniversary and its achievements in fostering minority businesses in the United States.

Since its inception in 1969 by President Richard Nixon's Executive Order 11458, the MBDA has operated as the only Federal agency created to serve minority-owned businesses through its nationwide network of more than 40 business development centers and hundreds of strategic partners.

Over that time, MBDA has served over 625,000 minority-owned businesses and assisted in securing more than \$25 billion in loans and bonding, greatly contributing to the growth of our minority-owned businesses and the welfare of our communities in general.

I would like to share a couple of success stories of minority-owned businesses and companies from my 15th Congressional District of California in San Jose. First, Mr. and Mrs. Pradeep Aswani, immigrants from India, founded Securematics in Santa Clara, California. In 2002, this IT network solution distributor started with \$4 million in

revenue. In just 6 years, they grew their company sales to nearly \$115 million by exploiting opportunities found while participating in MBDA's forums, facilitated by the Northern California Minority Business Development Center.

Another success story, Central Computers, was established in 1986 from very humble beginnings in Santa Clara, California, by Saul and Sherry Yeung, two Chinese Americans who immigrated from Hong Kong. Through their perseverance and resourcefulness, including taking advantage of the services provided by the Northern California Minority Business Enterprise Center, the Yeung family successfully transformed their home apartment operation into the largest independent computer retailer and servicer in the Bay Area, grossing nearly \$30 million annually. Last September, MBDA recognized Central Computers as the National Minority Retail Firm of the Year for 2008.

The Northern California Minority Business Enterprise Center contributed to both of these successes. Funded by the MBDA and operated by Asian Inc., a nonprofit technical assistance and research organization that aims to strengthen minority communities, this center has assisted many of my district's minority-owned businesses. In fact, the Center participated in my Small Business Resource Fair held last May.

Now, these two stories are also prime examples of how successful minority-owned companies can give back to their local communities. Mr. Aswani finds time to mentor many local small business enterprises by providing free business strategy counseling. Saul and Sherry Yeung are significant contributors to local charities, community organizations, and educational institutions, including a \$1 million donation to the University of California Berkeley's new Tien Center for East Asian Studies.

As Chair of the Congressional Asian Pacific American Caucus, I appreciate the support in introducing this resolution from my fellow Chairs of the congressional minority caucuses—Hispanic Caucus, Black Caucus, and Native American Caucus. We recognize the importance of minority-owned businesses not only as critical economic contributors to our communities but also their significant influence on the well-being of the U.S. economy.

Minority groups represent 26.1 percent of the population but only own 11.6 percent of the Nation's businesses and receive only 6.2 percent of total sales. This disparity between minority-owned businesses compared to those nonminority-owned represents a significant loss of economic opportunity for the Nation. If economic parity was achieved, minority-owned businesses would create 16 million jobs, generate \$2.5 trillion in gross receipts and an unrealized tax base of more than \$100 billion per year.

Despite the MBDA's admirable services to foster the growth of minority-owned businesses, many more resources are needed to achieve economic parity now and in the future. By 2050, the U.S. Census Bureau predicts that minorities will comprise more than half of the U.S. population. It is easy to foresee the increased reliance our Nation's economy will have on minority communities and businesses.

As difficult as this mission is, I believe the MBDA and its new national director, David Hinson, are up to the challenge. David Hinson brings to the Agency over 20 years of business expertise and academic excellence. Among Director Hinson's new priorities are the creation of a new generation of \$100 million revenue-producing minority-owned businesses and fostering the growth of minority-owned businesses in clean energy, in green technology, health care, and information technology.

Mr. Speaker, I congratulate the Minority Business Development Agency for its 40 years of dedicated work, fostering the growth and development of our Nation's minority-owned businesses, and I look forward to continuing to work with the MBDA to ensure the success of its noble endeavors.

I would like to thank the Chairs of the congressional minority caucuses for introducing this resolution with me. I appreciate the support of the cosponsors, and I urge my colleagues to join us in supporting H.R. 215.

Before I yield back the balance of my time, Mr. Speaker, I would like to express again the local impact that this program has had in my community, not only because I know the two companies and the folks who had done it, but there are many, many more success stories that go untold. And there are yet more potential success stories out there with the continuation of this project.

□ 1530

Mr. PAULSEN. Mr. Speaker, we have no additional speakers. I would urge passage of the resolution, and I yield back the balance of my time.

Mr. CARSON of Indiana. Mr. Speaker, I yield back the balance of my time.

The SPEAKER pro tempore. The question is on the motion offered by the gentleman from Indiana (Mr. CARSON) that the House suspend the rules and agree to the resolution, H. Res. 215.

The question was taken; and (two-thirds being in the affirmative) the rules were suspended and the resolution was agreed to.

A motion to reconsider was laid on the table.

SIG TARP SMALL BUSINESS  
AWARENESS ACT OF 2009

Mr. MOORE of Kansas. Mr. Speaker, I move to suspend the rules and pass the bill (H.R. 3179), to amend the Emergency Economic Stabilization Act of 2008 to require the Special Inspector

General for the Troubled Asset Relief Program to include the effect of the Troubled Asset Relief Program on small businesses in the oversight, audits, and reports provided by the Special Inspector General, and for other purposes, as amended.

The Clerk read the title of the bill.

The text of the bill is as follows:

H.R. 3179

*Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,*

**SECTION 1. SHORT TITLE.**

This Act may be cited as “SIG TARP Small Business Awareness Act of 2009”.

**SEC. 2. FINDINGS.**

The Congress finds as follows:

(1) Small businesses are going to be the driving force behind revitalizing our economy.

(2) Small financial institutions are a primary financial resource for small businesses.

(3) In a hearing of the Committee on Financial Services of the House of Representatives, witnesses testified that smaller financial institutions are having difficulty receiving funds from the Troubled Asset Relief Program.

(4) In a hearing of the Committee on Financial Services of the House of Representatives, witnesses also testified that small businesses are having trouble receiving credit and financial products from banks and other financial institutions.

**SEC. 3. DUTIES OF THE SPECIAL INSPECTOR GENERAL FOR THE TROUBLED ASSET RELIEF PROGRAM RELATING TO SMALL FINANCIAL INSTITUTIONS AND BUSINESSES.**

(a) IN GENERAL.—Section 121(c) of the Emergency Economic Stabilization Act of 2008 (12 U.S.C. 5231(c)) is amended by adding at the end the following new paragraph:

“(5) EFFECTS OF PROGRAM ON SMALL FINANCIAL INSTITUTIONS AND SMALL BUSINESSES.—

“(A) SMALL FINANCIAL INSTITUTIONS.—In conducting audits and providing oversight of the Troubled Asset Relief Program in accordance with this section, the Special Inspector General shall examine how smaller financial institutions are being affected by—

“(i) expenditures under the Program (including the adequacy of financial assistance provided to or on behalf of such smaller financial institutions); and

“(ii) the considerations and determinations of—

“(I) the Secretary under this title; and

“(II) the regulators of such smaller financial institutions, with respect to capital adequacy and troubled assets.

“(B) SMALL BUSINESSES.—In conducting audits and providing oversight of the Troubled Asset Relief Program, the Special Inspector General shall examine the effects the provision of financial assistance under this title has had on small businesses, including both positive and negative effects and the extent of such effects on small businesses generally and by type and region.

“(C) REPORTS.—Any report prepared by the Special Inspector General under this section shall include the results of the activities of the Special Inspector General under paragraphs (1) and (2).”.

(b) REPORT ON INCLUSION AND UTILIZATION OF WOMEN AND MINORITIES.—Section 121(i) of the Emergency Economic Stabilization Act of 2008 (12 U.S.C. 5231(i)) is amended by adding at the end the following new paragraph:

“(6) REPORT ON INCLUSION AND UTILIZATION OF WOMEN AND MINORITIES.—

“(A) IN GENERAL.—The Special Inspector General shall include in each quarterly report to the Congress under paragraph (1) in-

formation on the activities of the Secretary and any financial institutions receiving financial assistance under this title to include and utilize minorities (as such term is defined in section 1204(c) of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989 (12 U.S.C. 1811 note)) and women, and minority- and women-owned businesses (as such terms are defined in section 21A(r)(4) of the Federal Home Loan Bank Act), in any solicitation or contract, including any contract to asset managers, servicers, property managers, and other service providers or expert consultants.

“(B) INFORMATION TO BE INCLUDED.—The quarterly report shall include information on the levels of inclusion and utilization of women, minorities, and women- and minority-owned businesses, including the type of such contracts or solicitations, the dollar amount of such contracts or solicitations, the total number of such contracts or solicitations, and any other information on the activities of the Secretary and any financial institutions receiving financial assistance under this title to increase the participation of women, minorities, and women- and minority-owned businesses including recommendations related to increasing such participation.”.

The SPEAKER pro tempore. Pursuant to the rule, the gentleman from Kansas (Mr. MOORE) and the gentleman from Minnesota (Mr. PAULSEN) each will control 20 minutes.

The Chair recognizes the gentleman from Kansas.

GENERAL LEAVE

Mr. MOORE of Kansas. Mr. Speaker, I ask unanimous consent that all Members have 5 legislative days within which to revise and extend their remarks on this legislation and to insert extraneous material thereon.

The SPEAKER pro tempore. Is there objection to the request of the gentleman from Kansas?

There was no objection.

Mr. MOORE of Kansas. I yield myself as much time as I may consume.

Mr. Speaker, I rise today in support of H.R. 3179, the SIG TARP Small Business Awareness Act of 2009, drafted by my colleague from Minnesota, Congressman ERIK PAULSEN. I commend his work on this important legislation.

This bill was originally offered as an amendment by Congressman PAULSEN to S. 383, the Special Inspector General for the Troubled Asset Relief Program Act, that was approved by the House on April 25, 2009, by a vote of 423-0, and was later signed into law.

During the markup, I commended Congressman PAULSEN for offering his amendment, and I supported the substance of the amendment; but to get S. 383 quickly to the President's desk to equip the SIG TARP with the resources and with the authority he desperately needed, we did not add the amendment to the bill. I am glad Congressman PAULSEN has offered this proposal again as a standalone bill so that the SIG TARP can closely monitor how TARP has affected small businesses and can report back to Congress.

I urge my colleagues to support H.R. 3179.

I reserve the balance of my time.

Mr. PAULSEN. I yield myself as much time as I may consume.

Mr. Speaker, I first want to thank Mr. MOORE, the leader of the subcommittee, for his leadership on this issue as well and on the subcommittee in general.

The legislation before us requires that the Special Inspector General report to Congress on how smaller financial institutions are faring under the TARP program and whether they are gaining access to needed funding. It would also require the Special Inspector General to examine the impact of TARP funding on small businesses.

During the August recess, I met with community bankers throughout my district. They outlined their desire to increase their lending to local small businesses that have been frozen out by the credit crunch. Similarly, I met with dozens of small business owners who expressed concerns over access to credit and to capital, key components of their ability to create jobs.

This problem was echoed in a recent article in the Minneapolis Star Tribune. The article outlined the problems that smaller financial institutions are having in trying to obtain TARP funds. They were primarily local banks that wanted to obtain TARP funds, but they had not received them or had not been given permission to receive them.

Mr. Speaker, in hearings held by the Financial Services Committee, we heard concerns that the large institutions may not be increasing their lending and that it was going to be the smaller institutions that would ultimately help revitalize our economy. The problem is the small businesses are not receiving the funds they need to help maintain and to grow their businesses. The reason is simply that those funds are not available.

When I asked about the assistance the community bankers, in particular, are getting from TARP, the representatives from the community banks responded by saying, All community banks have lost the trust of the Federal Government's ability to negotiate with them.

Now, Mr. Speaker, that concerns me especially if we are looking to get out of the financial and economic mess that we are facing. Community banks make the bulk of their loans to small businesses, and it's the small businesses that have created two of every three net new jobs in the United States since the early 1970s. We need to expand lending so we can create jobs and can grow our economy. The government's “too big to fail” approach, which has been the guiding principle for a long time in Washington, also implies “too small to save.”

This premise is shortsighted; it's inaccurate and it's unfair to smaller institutions and to small businesses. By requiring the Special Inspector General to also examine now and to report the impact on smaller financial institutions as well as on small businesses, this will result in recommendations to both the U.S. Treasury and to Congress on how to improve the TARP program

so we can focus on job growth. Above all else, job growth needs to be our number one priority for each of us in Congress.

I ask for support, and I urge passage of H.R. 3179.

I reserve the balance of my time.

Mr. MOORE of Kansas. Mr. Speaker, I wanted to also raise a point that Congressman WATT had raised in the committee markup in which Congressman PAULSEN's proposal was debated.

Congressman WATT offered an amendment that was accepted by voice vote to make sure that, in addition to small businesses, the SIG TARP should review how TARP has affected minority- and women-owned businesses. This is a good idea, and we should make sure TARP is being administered fairly and equally across the board.

I appreciate Congressman PAULSEN for working on a bipartisan basis to address this concern and for revising his bill to include it.

I reserve the balance of my time.

Mr. PAULSEN. Mr. Speaker, just to follow up again, I want to thank Mr. MOORE for his leadership on the subcommittee.

I want everyone to know that, with the country's current financial state, now more than ever we do need to help our Nation's job creators and small businesses.

With that, I would urge passage of H.R. 3179.

I yield back the balance of my time.

Mr. MOORE of Kansas. Mr. Speaker, I urge my colleagues to support H.R. 3179, and I yield back the balance of my time.

The SPEAKER pro tempore. The question is on the motion offered by the gentleman from Kansas (Mr. MOORE) that the House suspend the rules and pass the bill, H.R. 3179, as amended.

The question was taken; and (two-thirds being in the affirmative) the rules were suspended and the bill, as amended, was passed.

A motion to reconsider was laid on the table.

#### RECESS

The SPEAKER pro tempore (Mr. TIERNEY). Pursuant to clause 12(a) of rule I, the Chair declares the House in recess subject to the call of the Chair.

Accordingly (at 3 o'clock and 41 minutes p.m.), the House stood in recess subject to the call of the Chair.

□ 1617

#### AFTER RECESS

The recess having expired, the House was called to order by the Speaker pro tempore (Mr. TIERNEY) at 4 o'clock and 17 minutes p.m.).

#### RAISING A QUESTION OF THE PRIVILEGES OF THE HOUSE

Mr. HOYER. Mr. Speaker, I rise to a question of the privileges of the House.

The SPEAKER pro tempore. The Clerk will report the resolution.

The Clerk read as follows:

H. RES. 744

Whereas on September 9, 2009, during the joint session of Congress convened pursuant to House Concurrent Resolution 179, the President of the United States, speaking at the invitation of the House and Senate, had his remarks interrupted by the Representative from South Carolina, Mr. Wilson; and

Whereas the conduct of the Representative from South Carolina was a breach of decorum and degraded the proceedings of the joint session, to the discredit of the House: Now, therefore, be it

*Resolved*, That the House of Representatives disapproves of the behavior of the Representative from South Carolina, Mr. Wilson, during the joint session of Congress held on September 9, 2009.

The SPEAKER pro tempore. The resolution presents a question of the privileges of the House.

Pursuant to clause 2 of rule IX, the gentleman from Maryland (Mr. HOYER) and the gentleman from Ohio (Mr. BOEHNER) each will control 30 minutes.

The Chair recognizes the gentleman from Maryland.

Mr. HOYER. Mr. Speaker, I yield myself 1 minute.

Mr. Speaker and ladies and gentlemen of the House, none of us, none of us is happy to be here considering this resolution. I know I am not.

At the same time, my colleagues, what is at issue here is of importance to this House and to our country, and that issue is whether we are able to proceed with a degree of civility and decorum that our rules and our democracy contemplate and require.

The House Code of Official Conduct requires that each Member, every one of us, each and every one of us "conduct himself," and I'm quoting from the rule, "at all times in a manner which shall reflect creditably on the House of Representatives."

There seems to be little or no disagreement that Mr. WILSON did not so conduct himself on the evening of September 9. Senator JOHN MCCAIN was quoted as saying that Mr. WILSON's behavior was "totally disrespectful." He went on to say, "There is no place for it in that setting, or any other, and he should apologize for it immediately."

Mr. WILSON did, in fact, apologize to the President through Mr. Emanuel, the President's Chief of Staff.

However, it was the House itself whose rules were offended. And as Mr. INGLIS, Mr. WILSON's colleague, a Republican colleague from South Carolina, observed, and again I quote, "He should apologize to the House," to the House, "for the rule violation." Mr. INGLIS went on to add, "That would end the matter."

I had made a similar representation to the Republican leader, and I believe that would have ended the matter. I know that is what the Republican leaders of the House thought would be appropriate and what the Republican leader talked to Mr. WILSON about doing. He said so to the press.

Indeed, last Thursday, based upon what a Republican leader told me, not Mr. BOEHNER, that morning, it was what I expected Mr. WILSON to do. As a result, I held open the time between the next-to-the-last vote and the very last vote to give Mr. WILSON an opportunity to express an apology to the House. As all of us know, many Members have done that in the past, reflecting upon conduct they thought was not appropriate; and as a result, they came to this floor. That has happened on both sides of the aisle where Members have done things that they thought brought discredit to the House and they came to this floor, to that rostrum and to this, to say, I apologize. Mr. INGLIS is correct: that would have ended the matter.

However, for whatever reason, Mr. WILSON has decided not to take any further action. In light of that, this resolution simply states the House's disapproval of Mr. WILSON's words and actions.

As Republican Whip CANTOR is quoted as saying, "Obviously the President of the United States is always welcome on Capitol Hill and he deserves respect and decorum." Surely all of us believe that's correct. Surely all of us, hopefully all of us, believe that when we invite a President of either party to come to this House and address a joint session of Congress that he ought to expect and we ought to expect that we will accord to him the decorum and courtesy of which Mr. CANTOR spoke.

The Republican leader of the Senate, MITCH MCCONNELL, added, "I think we ought to treat the President with respect, and anything other than that is not appropriate." That's what this resolution is about. It's a resolution of disapproval.

This resolution is not about the substance of an issue, but about the conduct we expect of one another in the course of doing our business. Senator JOHN CORNYN, the chairman of the Republican Senatorial Campaign Committee, stated this: "There's a time and a place for everything, and that was not the time or the place for that kind of comment."

In the absence of Mr. WILSON's expressing his regret for acting in a manner that almost all agree, every Republican that I have talked to as well as every Democrat that I have talked to, was inappropriate and contrary to the spirit of the rules of the House and the common courtesy that we should extend to all, and particularly to the President of the United States of America, our President, we have brought forward this resolution. I expected to extend that same courtesy with every President with whom I have served, be they Republican or Democrat.

We consider this resolution as a result of Mr. WILSON's failure to follow the advice of his leadership and a number of his Republican and Democratic colleagues who have told me that they have talked to him.