pay for BP's oil spill. He replied, "I think BP and the Federal Government should take full responsibility for what's happening here." His words clearly misstated the law. BP is solely responsible, and his staff went into damage control overdrive afterwards to clean up his mess.

But this gaffe really confirms what every American knows in their heart of hearts, that Washington Republicans for the last 40 years have been lockstep allies of the oil companies' push to shift the risk of oil production onto the taxpayer and keep the benefit to themselves. Americans listening today should know that no matter what the Republican leader says, the Democratic majority understands that BP is solely responsible for the cleanup; that the taxpayer will be repaid for its costs; and that BP will compensate small businesses and working families for the damage done to their lives.

No more free rides courtesy of the American taxpayer.

ANNOUNCEMENT BY THE SPEAKER PRO TEMPORE

The SPEAKER pro tempore. Members are reminded to direct their remarks to the Chair.

BENEFITS OF THE HEALTH CARE

(Mr. YARMUTH asked and was given permission to address the House for 1 minute.)

Mr. YARMUTH. Mr. Speaker, after a year and a little bit more of debating health care in this country, with all the numbers and the rhetoric, sometimes we lose sight of the actual human face of what we accomplish for the American people.

I have the great honor today of being joined by two bright and beautiful young women: Camille Davis and Madeline Davis of Louisville, Kentucky, 7 and 9 years old. They both had tethered cord syndrome that was diagnosed and treated successfully at Children's Hospital in my hometown. They are doing great, and they will grow up to be whatever they want to be. As a matter of fact, I'm glad that they're not 25 because probably one of them would take my seat very shortly.

But the important thing is now, because of the health care bill that we passed, they can be anything they want to be. They can go to grad school. They can do an internship. They can stay on their parent's policy until they're 26. They have total freedom without regard to being denied coverage because of their medical history. This is one of the great benefits of the health care act that we achieved for the American people, and there are millions more like Madeline and Camille who will benefit for the rest of their lives.

I am so proud of what we accomplished for Madeline and Camille Davis and for millions of American young people.

SLOAN HILLS WITHDRAWAL ACT

(Ms. TITUS asked and was given permission to address the House for 1 minute and to revise and extend her remarks.)

Ms. TITUS. Mr. Speaker, today the Senate will hold a subcommittee hearing on the Sloan Hills Withdrawal Act introduced by Majority Leader REID. I am a cosponsor and strong supporter of the House companion to this legislation.

This bill would withdraw a 640-acre site near the Sun City Anthem community in Henderson from being made available for mining purposes. The proposed mining operation would cause air quality deterioration, a serious concern, especially for seniors and children, who are vulnerable to respiratory diseases. The proposal is also water-intensive and will increase traffic in the area.

Residents of nearby communities, which are in District Three, would be most directly impacted by this project. That is why I attended a public meeting in April of last year with more than 400 concerned residents of the area. I heard loud and clear that the proposed mine was unacceptable.

The Sloan Hills Withdrawal Act would ensure that an aggregate mine is not developed on this site and will protect the health and well-being of my constituents in Henderson. So I urge its passage.

SCOTT URBAN, 2010 OUTSTANDING EDUCATOR AWARD FOR TEACH-ER ACHIEVEMENT

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

Mr. WALZ. Mr. Speaker, I rise today to honor Scott Urban, a teacher from Mankato West High School in Mankato, Minnesota. Scott was this year's recipient of the Minnesota WEM Foundation's Outstanding Educator Award. This award recognizes exemplary teachers who support, inspire, and assist students to achieve their full potential. They are nominated by students, parents, colleagues, and community leaders, the people that matter most

As a teacher on leave myself from Mankato West High School, I had the honor of teaching in the classroom next to Scott. I have seen his passion and outstanding leadership inspire students to achieve far more than they ever dream. He encourages his students to learn the material, not simply for a test but to test their knowledge and their limits.

Scott's success with students is unparalleled. Over the past 11 years at Mankato West, the students in his rigorous advanced placement government and politics class have maintained an exam, well above all averages. Last year, 85 students took the exam with a

pass rate of 94 percent, and 54 percent achieved five out of five. Students in Scott's advanced placement government class come away with not only superior knowledge of our political system but a deep love for our democracy.

For 27 years, he has challenged and inspired, and I hope it's another 27.

Congratulations, Scott.

WE MUST BREAK OUR ADDICTION TO FOSSIL FUEL

(Ms. BERKLEY asked and was given permission to address the House for 1 minute and to revise and extend her remarks.)

Ms. BERKLEY. The horrific crisis and tragedy in the gulf must be a wake-up call to America that we must break our addiction to fossil fuel and move with all deliberate haste to a renewable energy future or America simply will have no future.

Energy independence is an economic necessity. We can create an entire economy based on green jobs. It's not only an environmental necessity. Look at the crisis that we have in the gulf with the loss of life and the destruction of an ecosystem that will take a lifetime to fix.

It's a national security imperative. We have to break from our reliance on the Saudis and the Venezuelans, the BPs of the world, and harness the sun, wind, geothermal, biomass. The State of Nevada can become the epicenter of renewable energy. We just need the will to do it.

I ask my colleagues to please join me in a renewable energy future for this great country.

WALL STREET REFORM

(Ms. FUDGE asked and was given permission to address the House for 1 minute and to revise and extend her remarks.)

Ms. FUDGE. Madam Speaker, Wall Street reform is critical to creating jobs and growing our economy. As we rebuild America, we must ensure that Wall Street won't gamble again with our futures.

I support the Restoring American Financial Stability Act because it includes commonsense reforms to hold Wall Street and the big banks accountable. This bill will end bailouts by ensuring taxpayers are never again on the hook for Wall Street's risky decisions and will rein in big banks and their big bonuses. It protects families' retirement funds, college savings, homes and businesses' financial futures from unnecessary risk by lenders.

It also safeguards the American people from predatory lending abuses, which resulted in millions of fore-closures over the past few years.

The American people deserve and want these reforms. Let's give Americans what they deserve: fairness in the financial system.

HONORING FIRST LIEUTENANT WAYNE T. HOGANCAMP

(Ms. LORETTA SANCHEZ of California asked and was given permission to address the House for 1 minute and to revise and extend her remarks.)

Ms. LORETTA SANCHEZ of California. Madam Speaker, I rise today to recognize a very special individual by the name of First Lieutenant Wayne T. Hogancamp. First Lieutenant Hogancamp, who lives in Orange County, California, was awarded the third highest honor in the military for gallantry in action, the Silver Star, on January 1, 1945.

While in command of an M-8 cannon platoon and advancing over an enemy-controlled road in the Philippines, First Lieutenant Hogancamp maneuvered his M-8 through a barrage of enemy artillery fire and successfully destroyed two 77 millimeter guns, thus allowing his column to advance. While continuously exposed to enemy fire and using a burning M-5 tank for cover, he eliminated the enemy threat, allowing the safe passage of his men.

First Lieutenant Hogancamp's bravery is a testament to the dedication and valor of himself, his unit, and the United States Army.

It was an honor for me and my office to have helped Lieutenant Hogancamp obtain his much-deserved Silver Star medal and to have presented it to him this past weekend, 65 years after his heroic act.

Madam Speaker, please join me in honoring First Lieutenant Wayne T. Hogancamp of the United States Army.

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WHAT'S IT GOING TO TAKE?

(Ms. SPEIER asked and was given permission to address the House for 1 minute and to revise and extend her remarks.)

Ms. SPEIER. Madam Speaker, I have one question: What's it going to take? How many more oil spills do we have to endure before we're going to do something decisive about ending our reliance on oil?

The amount of oil that has been spilled in the gulf since its inception is about 60,000 barrels per day we're now finding out, up from 1,000 barrels per day. Do you realize that if we had retrofitted 75,000 homes in this country, it would equal the amount of oil that has been spilled into the gulf during this time.

I say to all of us, it is time to take decisive action. It is time to rid ourselves of our dependence on oil. We can do so by embracing the Home Star program that the House has already passed. And maybe what we should do is ask BP to put into an escrow account \$6 billion. And with \$6 billion, do you know what we can do? We can retrofit over 3 million homes in America. And by the way, we can put to work 160,000 Americans.

INCREASING LENDING OPPORTUNITIES FOR WOMEN- AND MINORITY-OWNED BUSINESSES

(Mr. CARSON of Indiana asked and was given permission to address the House for 1 minute.)

Mr. CARSON of Indiana. Madam Speaker, I rise today as a champion of the small business community to ask Members to support the floor manager's amendment. The floor manager's amendment includes my provision which amends H.R. 5297 to ensure that women and minority-owned businesses are provided with lending opportunities to allow them access to capital.

Specifically, my amendment requires States applying to receive Federal contributions for their capital access programs to submit a report. This report will explain how they plan to provide lending opportunities for small businesses in underserved and low- and moderate-income communities.

According to SBA estimates, about 60 percent of the jobs lost in 2008 through the second quarter of 2009 were lost in small firms. As our Nation continues its recovery from the worst economic downturn since the Great Depression, we must recognize that our comeback will only go as far as our small businesses allow. This includes tapping into the potential of women and minority-owned small businesses. Several studies have found that these small business owners are more likely to experience loan denials, pay higher interest rates, and are less likely to apply for loans because of fear of rejection.

I understand that because of the economic challenges that we face, banks cannot loan to all existing or aspiring business owners, but I believe we must continue to work with States and banks to increase lending opportunities for women and minority-owned businesses. That is why I introduced this amendment.

I ask that Members join me in taking a step to make sure that all small business owners have access to capital and an opportunity to contribute to this Nation's free market.

PERMISSION RELATING TO CONSIDERATION OF AMENDMENT TO ORIGINAL-TEXT SUBSTITUTE TO H.R. 5297

Ms. BEAN. Madam Speaker, I ask unanimous consent that the instruction in the amendment printed in part B of House Report 111-506 relating to page 11, line 8, be considered to refer to section 4(d)(2)(a) of the original-text substitute.

The SPEAKER pro tempore (Ms. TITUS). Is there objection to the request of the gentlewoman from Illinois?

Mr. NEUGEBAUER. Madam Speaker, reserving the right to object, while I do not plan to object, I just wanted to point out that by accepting the chairman's request, we are agreeing to help you fix a drafting issue with your

amendment. However, Republicans also note that only one of our amendments was made in order today. So at the same time we are agreeing to help you fix your amendment—an amendment, by the way, that is considered adopted without a vote—your side has blocked all but one of our amendments from coming up.

I just wanted to make sure that we are all clear on how things are handled these days in the House before we move on to this bill.

With that, I withdraw my reserva-

The SPEAKER pro tempore. Is there objection to the request of the gentlewoman from Illinois?

There was no objection.

GENERAL LEAVE

Ms. BEAN. Madam Speaker, I ask unanimous consent that all Members may have 5 legislative days within which to revise and extend their remarks on H.R. 5297 and to insert extraneous material thereon.

The SPEAKER pro tempore. Is there objection to the request of the gentle-woman from Illinois?

There was no objection.

SMALL BUSINESS JOBS AND CREDIT ACT OF 2010

The SPEAKER pro tempore. Pursuant to House Resolution 1436 and rule XVIII, the Chair declares the House in the Committee of the Whole House on the state of the Union for the consideration of the bill, H.R. 5297.

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IN THE COMMITTEE OF THE WHOLE

Accordingly, the House resolved itself into the Committee of the Whole House on the State of the Union for the consideration of the bill (H.R. 5297) to create the Small Business Lending Fund Program to direct the Secretary of the Treasury to make capital investments in eligible institutions in order to increase the availability of credit for small businesses, and for other purposes, with Mr. Pastor of Arizona in the chair.

The Clerk read the title of the bill.

The CHAIR. Pursuant to the rule, the bill is considered read the first time.

General debate shall not exceed 1 hour, with 30 minutes equally divided and controlled by the chair and ranking minority member of the Committee on Financial Services and 30 minutes equally divided and controlled by the chair and ranking minority member of the Committee on Small Business.

The gentlewoman from Illinois (Ms. BEAN) and the gentleman from Texas (Mr. Neugebauer) and the gentlewoman from New York (Ms. Velázquez) and the gentleman from Missouri (Mr. Graves) each will control 15 minutes.

The Chair recognizes the gentlewoman from Illinois.

Ms. BEAN. Mr. Chairman, I yield myself 5 minutes.