

Under current law, independent claims adjusters face a hodgepodge of inconsistent state regulations that only serve to delay the prompt adjustment of claims for natural disasters, car accident victims, and other tragedies in life. The CLAIM Act would provide specific relief during a natural disaster. In areas designated by the President of the United States as a "Disaster Area," independent claims adjusters who meet certain criteria would be eligible to adjust claims for losses notwithstanding the state the adjuster is licensed.

Every independent claims adjuster must take a license examination in each state in which they work. This requires adjusters to take time off from their job and travel to each state in which they seek a license. This is a costly burden on the claims adjusters, the companies that employ them, and ultimately, the consumer. Sadly, it is the consumer who currently pays for these costs in higher premiums.

Today, it is my pleasure to introduce a bill that would end this costly burden. The CLAIM Act would lead to a process that would provide independent claims adjusters licensing reciprocity so their home-state license is valid in any other state. To be clear the CLAIM Act does not create a new federal law and does not "federalize" the insurance industry. The CLAIM Act respects states' rights to continue to regulate their individual insurance industries. Rather, the CLAIM Act would urge the National Association of Insurance Commissioners to adopt a model licensing standard for state regulation for independent claims adjusters that each individual State would adopt. The CLAIM Act would make sure that each state keeps its independence to adopt rules as they see fit and recognizes that State insurance regulators are best situated to address insurance licensing standards.

The goal of this bill is to streamline the claims adjustment process so that individual claims adjusters can respond in the fastest possible and most cost-effective manner possible. I look forward to further discussing the issues of reciprocity and the CLAIM Act as we move forward in the Committee process.

CONGRATULATING KAYLA  
HARRISON AND HOLLEY MANGOLD

**HON. MICHAEL R. TURNER**

OF OHIO

IN THE HOUSE OF REPRESENTATIVES

*Friday, September 14, 2012*

Mr. TURNER of Ohio. Mr. Speaker, I want to take this opportunity to congratulate two women from southwest Ohio who represented the United States in competition at the Games of the XXXth Olympiad this summer in London, England.

Kayla Harrison, a native of Middletown, Ohio, entered the Olympic Games ranked number one in the United States and number four in the world. Kayla competed in the 172-pound women's division defeating four competitors along the way to becoming the first United States judo athlete to win Olympic Gold. Kayla's success serves as a role model for thousands of young girls to pursue their dreams and reach their goals.

Holley Mangold, a native of Dayton, Ohio, a former junior national champion, competed in the 165-pound plus division and was one of

two American women weightlifters to qualify for the London Olympic Games. Holley began competitive weight lifting in 2008 and competed in two events at the London Games. Although a wrist injury kept Holley from winning an Olympic medal, her competitiveness and determination has won the hearts of sports fans throughout our community, our State and our Nation.

Mr. Speaker, through hard work, discipline and determination, these young women trained vigorously for the opportunity to compete against the world's finest athletes. They represented our country with grace and sportsmanship, and have made all of us from Dayton and Ohio proud.

ONE YEAR ANNIVERSARY OF EPIC  
SUSQUEHANNA RIVER FLOOD

**HON. LOU BARLETTA**

OF PENNSYLVANIA

IN THE HOUSE OF REPRESENTATIVES

*Friday, September 14, 2012*

Mr. BARLETTA. Mr. Speaker, I rise to remember the one-year anniversary of the devastation communities in my district faced when Hurricane Irene and Tropical Storm Lee brought an epic 500-year flood to the Susquehanna River.

In September 2011, when the creeks and rivers first started rising, I immediately returned to Northeastern Pennsylvania to help my constituents. I witnessed firsthand the devastation and destruction caused by this historic flooding. Over the past year, I spent time surveying the damage to our communities, our homes, and our regional economy. I met with people who lost everything: their jobs as local businesses closed; their homes; and their prized possessions and treasured keepsakes, which were destroyed and gone forever. I met with small business owners who didn't know if they would be able to reopen their doors. I met with local officials who didn't know how their towns would afford to repair their streets and keep their police officers, firefighters, and emergency responders working extra hours.

Despite all of this devastation, the citizens of Pennsylvania's 11th District rose above their own needs, though great, and thought of others. I saw neighbors open their homes and wallets to care for flood victims. I met volunteers who spent their evenings and weekends cleaning up senior citizens' basements. I witnessed our community's citizens coming together with hope and determination to repair the destruction from the flood. Even with the enormous strength of our combined efforts, I realized that our Federal Government must provide a better response to natural disasters.

In Washington, I have been working to improve the assistance the Federal Government provides natural disaster victims. For the past year, I have aimed to lower the Small Business Administration (SBA) disaster loan interest rates for all Americans who have been the unfortunate victims of natural disasters. On September 23, 2011, I introduced H.R. 3042, the Disaster Loan Fairness Act of 2011. On August 2, 2012, I revised my original legislation and introduced H.R. 6296, the Disaster Loan Fairness Act of 2012. This measure allows for SBA loans at a discounted market-based interest rate for homeowners and small business owners who were hit by flooding or

other natural disasters and in which the president has declared a major disaster. Critically, the interest rate can never be greater than 4 percent, which will make a tremendous difference to those seeking to rebuild their homes and restart their lives. Most importantly, this bill will restore American lives, save American businesses, and protect American jobs.

Mr. Speaker, over the past year, I have seen the very best of humanity in Northeastern Pennsylvania in these people who lost everything. I commend those citizens who have helped their family, friends, neighbors, and strangers in this time of need. Rest assured, I will never forget the devastation caused by the flooding after Hurricane Irene and Tropical Storm Lee, and I will continue to support improved federal natural disaster assistance.

HONORING REV. DR. MYRTLE  
OWENS SMITH

**HON. ELIOT L. ENGEL**

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

*Friday, September 14, 2012*

Mr. ENGEL. Mr. Speaker, America was settled by people with a strong belief in God. To this day that conviction has carried through with churches in all neighborhoods of our country forming a bond that holds them and us together.

Here in the Bronx we have one such church, the Emmanuel Baptist Church, under the inspired pastoring of the Rev. Dr. Myrtle Owens Smith who is celebrating her tenth anniversary as Pastor of the church.

She is the first female black pastor of the Emmanuel Baptist Church and in her decade of service to her flock she has honored the past by renovating the church to keep its historical heritage and while enhancing the future by planning the installation of solar panels.

Rev. Dr. Smith is a community oriented minister who regularly attends Community Board meetings, donated a new kitchen for the church, maintains excellent relationships with local elected officials, accommodates community mission outreach programs such as Soup and Sock Ministry and provides food and clothing and HIV testing. She also encourages a thriving Youth Ministry and, on a broader front, was the first female pastor asked by the Foreign Mission Board to accompany them to Ghana.

This is the tip of the iceberg regarding Rev. Dr. Myrtle Owens Smith and her spiritual and corporal contributions to her community. I join with her congregants in congratulating her on ten wonderful and fruitful years and with them wish her many more years pastoring her flock.

HONORING WALTER MYERS, SR.

**HON. HENRY C. "HANK" JOHNSON, JR.**

OF GEORGIA

IN THE HOUSE OF REPRESENTATIVES

*Friday, September 14, 2012*

Mr. JOHNSON of Georgia. Mr. Speaker, I submit the following Proclamation.

Whereas, the birth of Walter Myers, Sr., in the state of South Carolina in the 1800's

began the Myers family lineage which has blessed us with descendants that have helped to shape our nation; and

Whereas, the Myers Family has produced many well respected citizens and the patriarchs and matriarchs of the Myers family are pillars of strength that have touched many throughout our nation, family members of the past and present; and

Whereas, in our beloved Fourth Congressional District of Georgia, we are honored to have members of the Myers family for they are some of our most beloved citizens in our District; and

Whereas, family is one of the most honored and cherished institutions in the world, we take pride in knowing that families such as the Myers family have set aside this time to fellowship with each other, honor one another and to pass along history to each other by meeting at this year's family reunion in DeKalb County, Georgia; and

Whereas, the U.S. Representative of the Fourth District of Georgia has set aside this day to honor and recognize the Myers family;

Now therefore, I, HENRY C. "HANK" JOHNSON, JR. do hereby proclaim September 1, 2012 as Myers Family Reunion Day in the 4th Congressional District of Georgia.

Proclaimed, this 1st day of September, 2012.

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RECOGNIZING SEATTLE CHOCOLATES AS A FINALIST FOR THE 2012 KING COUNTY EXECUTIVE'S SMALL BUSINESS AWARDS

**HON. ADAM SMITH**

OF WASHINGTON

IN THE HOUSE OF REPRESENTATIVES

*Friday, September 14, 2012*

Mr. SMITH of Washington. Mr. Speaker, I rise to honor and congratulate Seattle Chocolates in Tukwila, Washington for being named

a finalist for the 2012 King County Executive's Small Business Awards, in the Woman Small Business of the Year category.

Seattle Chocolates was founded in 1992 by CEO Jean Thompson as a gourmet chocolate company that specializes in truffles and truffle bars. Their confections are carefully made with fine European chocolate in the King County region.

The Woman Small Business of the Year award recognizes a women-owned business that has made significant contributions to the community and economy. Currently, 28.7 percent of businesses in the King County region are women-owned and operated. King County is also ranked one of the highest among U.S. counties for women-owned businesses.

Mr. Speaker, it is with great pleasure that I honor Seattle Chocolates. Small businesses like Seattle Chocolates inspire women and create jobs. I commend Seattle Chocolates for representing our community and women-owned businesses all across the nation.