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The House met at 10 a.m. and was called to order by the Speaker pro tempore (Ms. BUERKLE).

DESIGNATION OF SPEAKER PRO TEMPORE

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

Washington, DC, September 12, 2012.

I hereby appoint the Honorable ANN MARIE BUERKLE to act as Speaker pro tempore on this day.

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

MORNING-HOUR DEBATE

The SPEAKER pro tempore. Pursuant to the order of the House of January 17, 2012, the Chair will now recognize Members from lists submitted by the majority and minority leaders for morning-hour debate.

The Chair will alternate recognition between the parties, with each party limited to 1 hour and each Member other than the majority and minority leaders and the minority whip limited to 5 minutes each, but in no event shall debate continue beyond 11:50 a.m.

CREDIT UNIONS

The SPEAKER pro tempore. The Chair recognizes the gentleman from Oregon (Mr. BLUMENAUER) for 5 minutes

Mr. BLUMENAUER. In meeting with hundreds of constituents and dozens of small business this summer, one theme emerges repeatedly: The price that American families and small business continue to pay for the near collapse of our economy.

Earlier this year, new examples emerged of manipulation that was harmful, and in some cases potentially illegal, by Wall Street in New York and Fleet Street in London. Financial interests continue their assault on even modest reforms in the Dodd-Frank financial legislation protections for consumers and for the financial system itself. Now, clearly, the elements are a little overly complex and not perfect, but, in part, that's the result of aggressive action from the industry itself assaulting the regulatory process.

On the campaign trail, Governor Romney and his running mate argue for less protection and a return to largely self-regulation of banks that nearly brought the global economy to its knees.

At the same time, the Republican Party's response to the challenges of the mountain of student debt is first to reduce the funding for Pell Grants that help make college more affordable for low-income students, and then they would help fewer student borrowers but help more bankers by giving the lending business back to the private sector—backed by a government guarantee, by the way. Hardly a free-market solution.

Governor Romney famously pointed out that if this doesn't work for you, you can always borrow from your parents. I think most people, not just Republicans or Democrats, Independents, believe that's not the solution. It's more of the problem, even for those students who have parents that could finance them.

There are things that we can do. We should, of course, fight to protect the reforms and the restraints on Wall Street and protect direct, lower-cost lending to college students, but we also might inject a little more competition into the financial marketplace.

Now, for millions of Americans, a little competition to the big banks comes from credit unions who are more on the scale of a community bank. Most are small to medium-sized, very local, and nonprofit, with a volunteer, membership board of directors.

That nonprofit status is important. They not only don't pay taxes; they're not paying dividends to stockholders or multimillion dollar bonuses to CEOs. They use that advantage to lower costs and improve service.

Credit unions are currently prohibited from lending more than 12.25 percent of their assets to business. Now legislation has been proposed to raise this lending cap to a little more than a quarter of the assets. That would be ideal for small business lending.

It wasn't the credit unions on Main Street that almost brought the economy to its knees; it was Wall Street gamblers and, too often, cheaters in the financial sector. They were skirting the law and, in some cases, breaking it. Maybe it's time that we give small businesses a boost by giving commercial banks a little competition.

I hope my colleagues will not just sponsor H.R. 1418, the Small Business Lending Enhancement Act of 2011, but also be an advocate. It will be a strong signal that we truly want competition in the financial arena, that actions have consequences, and small and emerging businesses are our priority. Let's give small business more choices for financing they need, and let's help credit unions get more capacity to meet that need.

ATTACKED AGAIN ON 9/11

The SPEAKER pro tempore. The Chair recognizes the gentleman from Texas (Mr. POE) for 5 minutes.

Mr. POE of Texas. Madam Speaker, yesterday was the 11th anniversary of the attack on America from 9/11 in 2001 where Americans were killed, and it was an act of terrorism. Yesterday Americans were attacked again in two attacks, in Egypt and in Libya, apparently terrorists attacking us again on 9/11

The Embassy in Egypt was stormed, the American flag was brought down,

☐ 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.



and a black flag was raised by those that stormed the compound. In Libya, the consulate was attacked, set afire, and our Ambassador to Libya, Chris Stevens, was murdered and apparently, according to the BBC, his body was carried through the streets of Benghazi.

Both of these places are U.S. sovereign soil, the consulate and the Embassy. The groups or individuals that committed these acts must be found. There's no evidence yet that there was any act by either one of these two governments but by individuals or even by groups.

In Libya, al Qaeda cousins, as I call them, the Ansar al-Sharia, claims responsibility for the murder of our U.S. Ambassador. It's no coincidence that these two attacks occurred nearly at the same time, and they both occurred on the anniversary of September 11.

Immediately, the attackers blamed a movie that was produced as the reason, an excuse and justification for murdering. It's never the fault of a movie; it's never the fault of the United States; it's never the fault of western culture that people are murdered in the name of religion. It's the responsibility and it's the fault, of individuals. The people that need to be held accountable are the ones who committed these specific acts of terror against the United States

In the past, the United States has always held and went after those that were responsible for this type of conduct. In 1998, when the Kenyan Embassy was attacked and Americans were killed, we responded. Of course we responded in 9/11. We responded after the first World Trade Center bombing. In 1996, when 19 American soldiers were murdered in Saudi Arabia, we responded. In fact, President Bill Clinton said this:

The cowards who committed this murderous act must not go unpunished. We will not rest in our efforts to find who is responsible for this outrage, to pursue them and to punish them.

After 9/11, President Bush made this comment:

The search is under way for those who are behind these evil acts. I've directed the full resources of our intelligence and law enforcement communities to find those responsible and bring them to justice.

Madam Speaker, the United States must always respond to terrorists, and we must let them be reminded again and again we will respond in an appropriate manner as we did on 9/11. We must respond today, and we must respond tomorrow. I am encouraged that the President will soon address the Nation on what our response will be.

We must hold those responsible personally accountable because we must let people understand that they need to leave us alone. That is what that message needs to be. We must have justice in these terrorist attacks by these individuals against Americans because, Madam Speaker, justice is what we do in America.

And that's just the way it is.

HONORING PETALUMA NATIONAL LITTLE LEAGUE ALL-STARS

The SPEAKER pro tempore. The Chair recognizes the gentlewoman from California (Ms. WOOLSEY) for 5 minutes.

Ms. WOOLSEY. Madam Speaker, I rise today to salute the Little League 12-year-old All-Stars from my hometown of Petaluma, California. I salute them for their amazing run in the 2012 Little League World Series. I couldn't be prouder of the way they represented our community and themselves.

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Even though they fell short of the championship, they distinguished themselves as one of this year's best youth baseball teams, finishing second in the country and third in the world. Even in their final loss to Tennessee, they showed fierce determination, rallying for a 10-run comeback to force extra innings. Each and every player contributed to the effort.

Bradley Smith led the way with an astounding .636 batting average, a tournament-leading 14 hits, a record-breaking 6 doubles, and 11 RBIs, as well as great fielding and pitching. Hance Smith hit .429, leading the team with 4 home runs and knocking more home runs—12—than any other player in the tournament. Daniel "Danny" Marzo hit .348 with a walk-off home run against New Jersey, on top of his outstanding pitching. Cole Tomei batted .333 with clutch hitting and dazzling third-base defense that actually reminded many of Brooks Robinson.

Logan Douglas, who provided great all-around leadership and topnotch relief pitching, also had a .318 batting average, and his 11 runs scored were the second-highest in the tournament. Catchers Austin Paretti and James O'Hanlon provided perfect handling of the pitching staff, with James "Jay-O" contributing timely hits and Austin adding eight runs scored in only eight at-bats.

Moore, Blake Buhrer, and Dylan Brandis all Kempton contributed clutch performances, including Kempton's two home runs against Tennessee, Blake's big hit to spark a rally against New Jersey, and Dylan's overall solid work in the field, on the mound, and at bat. Porter Slate scored eight runs out of the leadoff spot while playing stellar defense at second base. Quinton Gago's home run against the Southwest would still be going if it hadn't hit the side of a hill. And his pitching dominant performance against Texas gave the team a huge White provided outlift. Andrew standing relief pitching, not just in the Little League World Series, but throughout district 35 and regional

Madam Speaker, not enough can be said about the coaching staff: Manager Eric Smith, Trevor Tomei, and Mike Slate. Their commitment to the team and to the families was nothing short of remarkable. They just didn't teach the boys skills and fundamentals; they instilled in them poise, determination, and drive.

The Petaluma National League All-Stars are talented ballplayers, but they also succeeded because of grit, hustle, and desire. They revealed themselves to be young men of maturity and strong character. They demonstrated sportsmanship in victory and in defeat. They were models of teamwork and discipline, qualities that will serve them well throughout their lives. These boys exemplify what is best about youth sports, being true to the mission and values of Little League baseball. Their performance on and off the field is a testament to their coaches, their parents, their teachers, and their individual character. These boys are unquestionably champions. They are tomorrow's leaders, and they give confidence for our country's future.

AFGHANISTAN

The SPEAKER pro tempore. The Chair recognizes the gentleman from North Carolina (Mr. Jones) for 5 minutes.

Mr. JONES. Yesterday was a remembrance of a tragedy beyond belief that happened to America on 9/11. There's another tragedy taking place, but it happens to be in Afghanistan. The tragedy is our young men and women are going there to give their life for a corrupt leader and a policy that will never change Afghanistan.

During the August break I had the privilege, like most Members of Congress, to be in my district to speak to numerous civic clubs. Two of the clubs I spoke to were retired military groups, one being the American Legion. Every time I talked about the failed policy in Afghanistan and the need to bring our troops home, I got applause. And I'm not a great speaker. But our military has done everything that it can do.

Three marines from my district at Camp Lejeune were in Afghanistan training Afghans to be policemen, and one of the trainees turned around and shot and killed three marines. This isn't the first time it's happened, and it's not the first time that I've lost marines from the Third District of North Carolina. But the person they were training was an Afghan officer in the police force. It is an absolutely unwinnable situation. The purpose that the former President, Mr. Bush, said we're going to Afghanistan for is to get bin Laden. Well, he's dead. To disperse al Qaeda. It is dispersed.

On the 20th, which is next Thursday, we're going to hold a bipartisan news conference with the author of a book called "Funding the Enemy," by Douglas Wissing, who spent a number of years embedded with our military in Afghanistan. He has seen the tragedy of the money going to Afghanistan ending up in the coffers of the Taliban to