

contributor to NCMA's national magazine, and a featured speaker at the national conference. McCauley is an NCMA Fellow.

A native of West Virginia, McCauley earned her bachelor's and associate's degrees from Fairmont State University. She currently resides in Fairmont with her husband, Matt and her daughter, Lauren.

Mr. Speaker, the State of West Virginia owes Judy McCauley a tremendous debt of gratitude for her many years of service with the Small Business Administration. It is my honor to thank Judy for her dedication to small business owners all over West Virginia, and congratulate her on her much deserved retirement. I am proud to call her friend and fellow Mountaineer.

IN RECOGNITION OF THE DEEP-SEA SUBMERSIBLE "ALVIN"

HON. WILLIAM R. KEATING

OF MASSACHUSETTS

IN THE HOUSE OF REPRESENTATIVES

Tuesday, September 16, 2014

Mr. KEATING. Mr. Speaker, I rise today in commemoration of the 50th anniversary of the deep-sea research submersible *Alvin* and in celebration of the critical role the Woods Hole Oceanographic Institution (WHOI) has played in supporting ocean exploration for generations.

Commissioned on June 5, 1964, *Alvin* epitomizes American innovation and has allowed our nation to secure its position as a global leader in oceanography and marine sciences. Throughout over 4,760 dives, *Alvin* has shed light on countless discoveries, including the first observation of the deep-sea mid-ocean ridge during the French-American Mid-Ocean Undersea Survey known as Project FAMOUS, exploration of wreck of the RMS *Titanic*, and emergency recovery of a hydrogen bomb from the Mediterranean Sea in 1966. Recently, *Alvin* served at the front lines of the response to the Deepwater Horizon disaster and investigated impacts to the deep-sea habitats in the Gulf of Mexico.

Today, *Alvin* continues to inspire scientists and engineers in developing a new generation of deep-submergence technology, which is vital to our national security and United States Naval operations, as well as marine commerce and maritime industries. Further, *Alvin* is a working example of the critical need for continued federal investments in research and development that will ensure that our understanding of this remaining frontier for discovery continues on trend.

Mr. Speaker, please join me in commemoration of *Alvin* and the irreplaceable advances in scientific research that it has helped to achieve. I am proud to represent Massachusetts, where *Alvin* and the Woods Hole Oceanographic Institution call home.

RECOGNIZING THE 25TH ANNIVERSARY OF ESPERANZA COMMUNITY HOUSING CORPORATION

HON. LUCILLE ROYBAL-ALLARD

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, September 16, 2014

Ms. ROYBAL-ALLARD. Mr. Speaker, I rise today to congratulate Esperanza Community

Housing Corporation on the celebration of its 25th anniversary.

Esperanza has been a South Los Angeles institution since 1989, when it was founded as part of a community organizing campaign to keep families in local affordable rental housing. Over the years, it has grown into a prominent social justice and community development non-profit, serving a wide array of needs for tens of thousands of people in the Figueroa Corridor and throughout South L.A.

Esperanza has been a leader in the fight to improve South L.A.'s housing, economic, health, cultural, and environmental conditions. No race, ethnicity, age, or gender is exempt from the organization's outreach. Esperanza has spent a quarter-century establishing partnerships in every corner of the community—building relationships with South L.A.'s residents, community leaders, and local businesses, and bringing them together in common cause to achieve remarkable goals.

The fruits of Esperanza's work are visible for all to see. Esperanza has provided more than 400 community residents with training in grassroots leadership and in comprehensive community health education services. It has promoted local economic growth by creating more than 200 local jobs and providing housing for almost 20 small businesses and non-profits. It has also fought to reduce slum housing, while at the same time developing safe and affordable residential properties that offer housing for 165 low-income families. It developed the Mercado la Paloma, a community meeting place and economic development incubator that has become a first-rate forum for cultural events and community non-profit activities, as well as a home for 13 small family-owned businesses. And on a range of other subjects—from human rights, to food policy, to the arts, to environmental justice—Esperanza has been an unwavering voice for a stronger, more sustainable, and more vibrant community.

Mr. Speaker, as Esperanza Community Housing Corporation celebrates its 25th anniversary, I want to thank and congratulate Executive Director Nancy Halpern Ibrahim, all the remarkable staff, and the organization's visionary founder, Sister Diane Donoghue, for their outstanding record of grassroots service to the residents of South Los Angeles. I ask my colleagues to join me in celebrating all that Esperanza has done to improve the community. Esperanza's 25 years of dogged and productive work have been a model for community development organizations and activist movements across the country, and I wish it many more years of success.

IN SUPPORT OF SCOTTISH INDEPENDENCE REFERENDUM

HON. MIKE MCINTYRE

OF NORTH CAROLINA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, September 16, 2014

Mr. MCINTYRE. Mr. Speaker, the Friends of Scotland Caucus was founded to honor the spirit of freedom and the bonds of friendship, prosperity, and culture which our two great nations cherish and respect. It is in that spirit that I have joined my fellow Co-Chairman of the Friends of Scotland Congressional Caucus, Rep. JOHN J. DUNCAN, in introducing H.

Res. 724. This resolution voices the support of the U.S. House of Representatives for the peaceful, inclusive, and democratic way in which the Independence Referendum is taking place. Indeed, the future of Scotland must be determined by the People of Scotland, and we should support that effort.

INSURANCE CAPITAL STANDARDS CLARIFICATION ACT OF 2014

HON. JEB HENSARLING

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

Tuesday, September 16, 2014

Mr. HENSARLING. Mr. Speaker, I rise in support of H.R. 5461, the Insurance Capital Standards Clarification Act of 2014, sponsored by our colleague Mr. BARR of Kentucky.

This bill is a common sense fix to several problems that have arisen from the implementation of the Dodd-Frank Act—problems that are detrimental to our economy and needlessly limit opportunities for our fellow Americans to live better lives.

Mr. Speaker, we all know that today 19 million Americans are unemployed or underemployed. No matter how hard many of them try to find work, the jobs just aren't there in this economy because the President's economic policies have failed them. Clearly, job number one for Congress continues to be job creation and economic growth. That's why the House has passed more than 40 bills aimed at creating jobs, many of them I am proud to say originated in the Financial Services Committee, which I chair. These are common sense ideas, many of them bipartisan, aimed at supporting wage earners, strengthening small businesses, and removing Washington's onerous red tape road blocks that stifle growth and kill opportunity.

Yet Senate leaders have failed to bring a single one of these jobs bills up for a vote, even though they are supported by both Republicans and Democrats. Before time during this Congress runs out, I once again call on the Senate's leaders to get to work. They can start with H.R. 5461. Both Democrats and Republicans strongly support this bill. Even the Ranking Member of the Financial Services Committee—who has announced she will be voting against H.R. 5461—acknowledges in a "Dear Colleague" letter circulated to all our offices that the bill offers "bipartisan, sensible regulatory relief;" yet still for some reason she will vote against it.

Let me briefly describe this bill and why it's needed to help the American people.

H.R. 5461 provides the Federal Reserve with the flexibility to set capital standards for insurance companies under its supervision. Because of the onerous Dodd-Frank Act, Washington regulators are imposing one-size-fits-all capital standards designed for banks onto firms that are not banks but insurance companies. Research has shown that applying capital standards that are meant for banks to insurance companies could massively increase costs between \$5 billion to \$8 billion. This increase in costs will result in higher premiums and reduced benefits for policyholders. Many policies could simply become unavailable to consumers as companies stop offering certain insurance products. H.R. 5461 ensures proper capital standards are applied to insurers under the purview of the Fed and that

these institutions can continue serving American consumers.

In addition, H.R. 5461 incorporates three other bills that originated in the Financial Services Committee and previously received overwhelming bipartisan support: H.R. 634, the Business Mitigation and Price Stabilization Act; H.R. 3211, the Mortgage Choice Act; and H.R. 4167, the Restoring Proven Financing for American Employees Act.

In this time when there seems to be so little that Republicans and Democrats in Washington agree on, I think it's important to note just how much bipartisan support all of these bills earned.

H.R. 634 passed the Financial Services Committee 59–0 on May 7, 2013 and then passed the House 411–22 on June 12, 2013. This bipartisan bill exempts manufacturers, ranchers and small companies that buy and sell derivatives to hedge against business risk from burdensome margin and capital requirements of the Dodd-Frank Act.

H.R. 3211 passed the committee unanimously by voice vote on May 22 of this year and then passed the House by voice vote on June 9. This bipartisan bill increases access to mortgage credit for low- and middle-income Americans by modifying the definition of "points and fees" for the purposes of determining whether a mortgage is eligible for treatment as a "Qualified Mortgage" under Dodd-Frank.

H.R. 4167 passed the committee 53–3 on March 14, 2014 and then passed the House by voice vote on April 29. This bipartisan bill addresses unintended, harmful economic consequences for collateralized loan obligations caused by the final version of Dodd-Frank's Volcker rule.

Mr. Speaker, not a single one of these ideas is divisive. All are bipartisan, and each one offers common sense regulatory relief to our struggling economy. Anyone who tries to claim otherwise is simply misstating the facts because the record is absolutely clear.

I urge House passage of this bipartisan bill, including its provisions that were previously and overwhelmingly approved by the House with support from Republicans and Democrats, and I call on Senate leaders to put partisanship aside and to stop their dilatory tactics. The House once again is offering bipartisan solutions to help our economy and create jobs. There's no excuse why the Senate should not do the same.

HONORING THE JOLIET REGION CHAMBER OF COMMERCE AND INDUSTRY, 2014

HON. BILL FOSTER

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

Tuesday, September 16, 2014

Mr. FOSTER. Mr. Speaker, I rise today in support of the Joliet Region Chamber of Commerce and Industry as it celebrates its 100 year anniversary.

For the past century, the Joliet Region Chamber of Commerce and Industry has supported local businesses with training, charitable work, and community promotion.

I would like to recognize and thank the Joliet Region Chamber of Commerce and Industry Chair of the Board Jeff Thompson and the

rest of the Chamber Board for their leadership and dedication to our community. I would also like to recognize and thank Russ Slinkard, the President and Chief Executive Officer of the Joliet Region Chamber of Commerce and Industry, and all of the staff.

The Joliet Region Chamber of Commerce and Industry has been a partner to the city as it has grown and changed over the past 100 years. The Chamber plays a vital role in the economic health of Joliet and the surrounding area.

Again, I would like to congratulate the Joliet Region Chamber of Commerce and Industry for 100 years of service to our community.

IN HONOR OF CLARA MAE MILLER

HON. BILL FLORES

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

Tuesday, September 16, 2014

Mr. FLORES. Mr. Speaker, I rise today to congratulate Ms. Clara Mae Miller on her 100th birthday. Ms. Miller has led a remarkable life that is grand in accomplishments through her hard work and dedication. I join her family, friends, and the community of Calvert, Texas in celebrating this event. I wish her more years of happiness, fulfillment, and health. Congratulations to Ms. Miller on her centennial birthday milestone.

RECOGNIZING THE CONTRIBUTIONS OF JULIO ROCHA

HON. ALAN GRAYSON

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, September 16, 2014

Mr. GRAYSON. Mr. Speaker, I rise today, in honor of Hispanic Heritage Month, to recognize Julio Rocha. A motivated leader, Julio Rocha's passion for entrepreneurship, business management, and volunteerism is evidenced by 14 years of experience as a financial advisor and community leader.

A business owner with a successful track record in Central Florida, Julio has utilized his business management, business development, and investment know-how through leadership positions at several community and national organizations. Julio has been recognized as an "Orlando Power Broker" by the Orlando Sentinel and one of the "25 Most Influential Hispanics" in Central Florida by Vision Magazine.

Julio's work to further education started in 2006 and has earned him national recognition. In 2012 Julio received the "Brillante Award for Volunteer Excellence" from the National Society of Hispanic MBAs. Among his many endeavors in this area, he was instrumental in establishing scholarships and fellowships with local colleges and universities.

Julio was born in New York City and raised in the South Bronx. He is a graduate of "San Jose" La Salle, Lake Brantley High School, and earned an AA from Seminole State College. He has a BA with a concentration in Behavioral Science, and an Advanced Management and Financial Planning Certificate from the University of Central Florida. Julio also has an MBA with a concentration in entrepreneur-

ship from Rollins College, Crummer Graduate School of Business.

I am honored to recognize Julio Rocha, during Hispanic Heritage Month, for his leadership and contributions to the Central Florida Community.

HONORING JAMISON DUNN

HON. SAM GRAVES

OF MISSOURI

IN THE HOUSE OF REPRESENTATIVES

Tuesday, September 16, 2014

Mr. GRAVES of Missouri. Mr. Speaker, I proudly pause to recognize Jamison Dunn. Jamison is a very special young man who has exemplified the finest qualities of citizenship and leadership by taking an active part in the Boy Scouts of America, Troop 1414, and earning the most prestigious award of Eagle Scout.

Jamison has been very active with his troop, participating in many scout activities. Over the many years Jamison has been involved with scouting, he has not only earned numerous merit badges, but also the respect of his family, peers, and community. Most notably, Jamison has contributed to his community through his Eagle Scout project. After graduation, Jamison plans to continue a life of service by enlisting in the Armed Forces and serving our country.

Mr. Speaker, I proudly ask you to join me in commending Jamison Dunn for his accomplishments with the Boy Scouts of America and for his efforts put forth in achieving the highest distinction of Eagle Scout.

FIGHT AGAINST CANCER

HON. CHRIS STEWART

OF UTAH

IN THE HOUSE OF REPRESENTATIVES

Tuesday, September 16, 2014

Mr. STEWART. Mr. Speaker, I rise today to speak about the fight against cancer. Although there have been great medical strides made over the years, it is sobering to think that today, in this nation, someone will die of cancer every 60 seconds. That is a terrible outcome, and we need to remain vigilant in our fight to eradicate this awful disease.

It is true that much has been done in recent decades to extend lives, to save lives, and to improve the lives of individuals who have cancer, but still there is much more that we can do. Patients are still being denied access to innovative treatments for reasons that have nothing to do with the effectiveness of a treatment and everything to do with the fact that we are studying, regulating, and paying for new cancer drugs in the same way we did 50 years ago. In the face of the Ebola crisis, the federal government and healthcare organizations have reduced regulatory barriers in order to reduce the time required to get new medicines to patients from six years to less than two. We owe it to cancer patients to allow them the same rapid access to these treatments, particularly when it might be their only hope of survival.

In particular, there are three at least policy objectives we should be pursuing: (1) to direct the FDA to approve new life-extending drugs for cancer once Phase I studies show a high