

is with great enthusiasm that I offer the Pleasant Valley Historical Society my sincere congratulations in reaching this significant milestone, and I am pleased to join them in celebrating the 50th anniversary of their establishment.

TURKEY

HON. STEVE ISRAEL

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Thursday, September 18, 2014

Mr. ISRAEL. Mr. Speaker, I rise today to express my grave concern for Turkey's actions, or should I say lack thereof, vis-a-vis regional security in the Middle East.

As ISIS sweeps across Iraq and Syria, we know many foreign fighters have joined their ranks. But what I find incredibly disturbing is that Turkey, a NATO ally, is one of the most active recruitment sources for ISIS. According to reports, as many as 1,000 Turks have joined the ranks of ISIS.

Turkey must do more to stop its citizens from joining ISIS, and a good starting point would be to shut down the recruitment operation that has thus far been ignored.

Also problematic are the dozens of oil fields and refineries that ISIS now controls across Iraq and Syria. Control of this oil has given ISIS a steady flow of funds placed around \$1–\$2 million per day on the black market. Turkey again needs to step up and do more to curb the flow of this oil through its territory and put a stop to ISIS's smuggling network.

I would also like to express my concern for the erosion of civil liberties and rule of law in Turkey. Intimidation of the press, private businesses, and other civil society actors has been reported. This, along with abuses of religious freedom and surface-level reforms, has made clear that Turkey's democracy is not moving in the right direction.

It's time for the Turkish government to take a stand. It's time to lift restrictions on the media and religion, among other key sectors of society. And it's time to put a stop to ISIS's financial and personnel networks that flow through Turkey.

CONGRATULATIONS TO THE MEDICARE RIGHTS CENTER FOR 25 YEARS OF QUALITY SERVICE

HON. JANICE D. SCHAKOWSKY

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

Thursday, September 18, 2014

Ms. SCHAKOWSKY. Mr. Speaker, 25 years ago, the Medicare Rights Center was created. Since then, seniors, people with disabilities, their friends and family members, and policymakers have benefitted from the Center's expertise.

Since its founding in 1989, the Medicare Rights Center has provided critical advice to individuals who want to find out about Medicare's benefits, learn about enrollment and eligibility, and get help in resolving any problems that they may face. My constituents—and constituents around the country—have called the Medicare Rights Center's hotline and received help—whether from the Center's excellent

staff or from one of its many well-trained volunteer counselors.

The Medicare Rights Centers' newsletters—"Dear Marci," "Medicare Watch," and "Inside Medicare Rights"—are invaluable. "Dear Marci" is a great tool for individuals who want clear and user-friendly information about how they can get the most from their Medicare benefits, avoid problems, get help and voice their views. Other publications and special reports provide those of us in Congress with critical information about the specifics of the law and its implementation. Because the Medicare Rights Center sees the actual, on-the-ground impacts of Medicare policies, they help us determine the actual effects of current policies and identify specific improvements that can be made.

Medicare Rights Center president Joe Baker and federal policy adviser Stacy Sanders are frequently found on Capitol Hill, testifying and responding to information requests from Congressional offices. The Seniors Task Force, which I co-chair, has been privileged to have Medicare Rights Center representatives join us to brief members and staff about Medicare trends, policies and impacts.

I want to congratulate and thank Diane Archer, the founder of the Medicare Rights Center, and all the past and current staff, volunteers and board members for the work that you have done to provide quality, affordable care for seniors, people with disabilities and all Americans.

Congratulations on your first 25 years of service to America, and I wish you many more productive years in the future.

RECOGNIZING THE 50TH ANNIVERSARY OF THE LAND AND WATER CONSERVATION FUND AND THE WILDERNESS ACT BEING SIGNED INTO LAW

HON. MICHAEL G. FITZPATRICK

OF PENNSYLVANIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, September 18, 2014

Mr. FITZPATRICK. Mr. Speaker, September marks the 50th anniversary of both the creation of the Land and Water Conservation Fund and the Wilderness Act being signed into law. I rise in celebration of these two milestones, as they have resulted in the preservation of our nation's most treasured resources.

For 50 years, LWCF has remained the nation's premier conservation and recreation support program. While authorized by Congress, the program is not funded by taxpayer dollars, making it a responsible, practical method to protect our nation's natural landscape and beauty.

The parks, trails, forests, wildlife refuges, battlefields, historic sites, and working lands sustained by LWCF funding support an outdoor recreation and tourism sector that contributes a total of \$1.06 trillion annually to the American economy. This program supports 9.4 million jobs that are vital to our nation's recovery.

Additionally, since President Lyndon B. Johnson signed the Wilderness Act into law, Congress has added over 100 million acres to the unique land preservation system. This landmark conservation bill created a way for Americans to protect their cherished wild lands for future generations.

Polling has found that a strong majority of the American people believe that Congress should continue to honor its commitment to both the Land and Water Conservation Fund and the Wilderness Act. I am proud to stand with my colleagues on both sides of the aisle to preserve and protect these programs.

OBSERVER STATUS FOR TAIWAN AT THE INTERNATIONAL CIVIL AVIATION ORGANIZATION

HON. MICHAEL E. CAPUANO

OF MASSACHUSETTS

IN THE HOUSE OF REPRESENTATIVES

Thursday, September 18, 2014

Mr. CAPUANO. Mr. Speaker, greater, more meaningful participation for Taiwan in international organizations is based on the need for the international community to marshal all of its expertise in meeting today's global challenges. For example, in a world trying to contain what is a grave Ebola epidemic, it would make no sense for a nation with Taiwan's resources and expertise to be completely shut out of the deliberations of the World Health Organization. It took the SARS crisis for Taiwan to achieve observer status, but its participation should be maximized as much as possible, given that global health crises may grow more frequent with increased globalization.

Additionally, while I welcome the invitation that was extended to Taiwan by the leadership of the International Civil Aviation Organization to attend last September's assembly, Taiwan should at the very least have an ongoing seat at the table. The number of air travelers has grown, the threat of terrorism has not dissipated, and yet Taiwan is unable to receive the real-time safety information made available to all ICAO members.

These are just two examples of how the world does not benefit from Taiwan's isolation from the technical and expert deliberations of international organizations. There are others. Working to assist Taiwan to gain entry as an observer into the ICAO, just as we did in the case of the World Health Assembly and as we must do on other fronts, is the right thing to do for Taiwan, for the United States, and for the world. I urge my colleagues to redouble our efforts on this front.

HONORING NANCY ANN MCCALLISTER

HON. MICHELLE LUJAN GRISHAM

OF NEW MEXICO

IN THE HOUSE OF REPRESENTATIVES

Thursday, September 18, 2014

Ms. MICHELLE LUJAN GRISHAM of New Mexico. Mr. Speaker, I rise today to honor the life of New Mexico resident Nancy Ann McCallister, who passed away on August 16, 2014.

Nancy was a lifelong resident of New Mexico, with family ties to some of New Mexico's oldest families. She was a descendant of Don Juan Vigil y Montes de Santa Anna, and Michel des Marais, who would later become one of the founders of the city of Las Vegas in 1835. To this day Nancy's family continues to live in New Mexico, preserving the rich cultural heritage of their ancestors.

For Nancy, there was nothing more important than her loving family, friends and helping those in need. Her love extended far beyond her eight children to her eighteen grandchildren and twelve great-grandchildren. She was a loving mother and nurturing caretaker.

Nancy loved gatherings with family and friends, and like a true New Mexican, enchiladas were mandatory. As her kids will tell you, she loved to entertain dozens of people and nothing brought her more delight and pleasure than making them smile. She would often tell her favorite story about training a young William G. "Bing" Grady when she worked at Albuquerque National Bank in the 1950s. Mr. Grady would go on to become president of the bank.

Nancy was a great listener and many people came to her for advice and wisdom. She was inclusive and never judgmental. Whether it was raising her kids or helping individuals overcome the burden of alcoholism, she always embraced the opportunity to help someone by teaching them with words of wisdom, a helping hand and a guiding heart. This kind-heartedness and understanding made Nancy an exceptional person, cherished by her family and respected as a role model for all her kids.

A lifelong New Mexican with deep family roots in our state, Nancy represents the best of our state. The qualities she exemplified—love, compassion and empathy—are the qualities New Mexico strives toward each and every day. Our state is richer and fuller because Nancy taught us to love more, not less; to be selfless, not selfish, and to always remember that it is the people around us who make life worth living.

PROTECTING AMERICAN SHAREHOLDER RIGHTS FROM RUSSIAN EXPROPRIATION

HON. ELIOT L. ENGEL

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Thursday, September 18, 2014

Mr. ENGEL. Mr. Speaker, as we and our allies deal with the numerous problems caused by Russian Federation President Vladimir Putin, we should not lose sight of the 10-year legal battle against Putin's illegal expropriation of Yukos Oil Company. After Yukos was privatized and stock was sold to investors in the United States and Europe, Putin manufactured a spurious tax claim against Yukos and manipulated the Russian legal system to seize the company's assets, most of which were turned over to Rosneft, a Putin-allied oil company.

For 10 years, representatives of the 55,000 Yukos shareholders have pursued judgments against the Russian Federation and compensation for their financial losses. In July, 2014, this massive legal effort culminated in two judgments in European courts in favor of the claimants and against the Russian government.

In the first case, the Permanent Court of Arbitration in The Hague ruled that the Russian government must pay \$51.6 billion to the largest Yukos shareholder, GML, Ltd, for what the court found was Russia's illegal confiscation of Yukos.

In the second case, the European Court of Human Rights ruled that the Russian govern-

ment must pay \$2.5 billion in partial compensation to the Yukos shareholders who were registered owners of the company at the time of the illegal tax proceedings used to forcibly bankrupt Yukos.

In both cases, the Russian government has an opportunity to appeal the rulings. Moreover, Russia could simply refuse to comply with the compensation orders. However, the two court rulings, if upheld, hold the possibility that the Russian government will be compelled to make some compensation, through seizure of Russian assets that come within the jurisdiction of the European authorities.

Under Vladimir Putin, the Russian government unfortunately has taken major steps backwards and now must be considered a rogue regime. Perhaps the court actions in Europe in the Yukos case will contribute to the international effort to turn Russia back to a path of international cooperation and constructive behavior.

TRIBAL GENERAL WELFARE EXCLUSION ACT OF 2013

SPEECH OF

HON. TOM REED

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Tuesday, September 16, 2014

Mr. REED. Mr. Speaker, I take this opportunity to clarify a number of interpretive issues with regard to H.R. 3043 and the IRS guidance, Rev. Proc. 2014–35, that it generally codifies.

In passing this legislation, Congress expects IRS to apply its current guidance and any future guidance that it might issue to implement H.R. 3043 in a manner that does not impose significant administrative burdens on either a Nation or its members in administering the safe harbor programs. Thus, for example, we expect that a Nation may establish a program meeting the safe harbor program standards for the benefit of all of its members relying on certification and recoupment procedures.

Further, in applying the current guidance for prior periods, Congress expects that the IRS will not challenge arrangements that are consistent with the spirit of the guidance in terms of what payments are eligible and without regard to specific documentation and similar requirements imposed by the guidance.

Finally, with respect to the provision in H.R. 3043 suspending current audits and examinations, Congress intends that it apply to all payments and benefits from a tribal government to its members for their general welfare and further, that a tribal government may, at its option, waive suspension of its examination.

INSURANCE CAPITAL STANDARDS CLARIFICATION ACT OF 2014

SPEECH OF

HON. KEITH ELLISON

OF MINNESOTA

IN THE HOUSE OF REPRESENTATIVES

Monday, September 15, 2014

Mr. ELLISON. Mr. Speaker, I oppose The Insurance Capital Standards Clarification Act of 2014 (H.R. 5461). While I support efforts to provide flexibility under the Dodd-Frank Act's

Collins amendment by explicitly stating that regulators are not required to apply minimum leverage capital and risk-based capital requirements to firms with state-regulated insurance operations, this bill does more than that. It contains The Mortgage Choice Act of 2013, (H.R. 3211).

Mr. Speaker, as I stated during the hearing and the mark up on The Mortgage Choice Act of 2013 (H.R. 3211), there are serious concerns about steering consumers into buying title insurance with hidden commissions and inflated costs.

I bought two homes in my life. Like most homebuyers, I was asked to sign a bunch of papers with lots of fees such as origination charges, appraisal fees, scoring fees, recording charges, tax service fee and title insurance. Like most consumers, I chose my title insurance provider based on referral: I did not comparison shop.

For most of us, title insurance is the most expensive of the closing cost fees—sometimes running in the thousands of dollars. These fees are poorly understood by homebuyers. This can lead to paying higher fees than is necessary or appropriate.

When Congress passed the Dodd-Frank Wall Street Reform and Consumer Protection Act, we required the newly created Consumer Financial Protection Bureau (CFPB) to do a better job at protecting consumers when buying a home.

We know that the housing finance system had too much predatory and discriminatory lending. African Americans and Latinos were frequently charged much higher interest rates than they qualified for. Homeowners were refinanced into high fee and interest rates they could not afford. The result was more than five million foreclosures and a colossal loss of wealth.

In response to the new law, the CFPB wrote rules to protect people buying homes from products which would strip their wealth. One of those rules defined a Qualified Mortgage (QM) standard which was established in Dodd-Frank. As part of that QM standard, the CFPB established a "points and fees" bright line limit for mortgages that qualified under the Ability to Repay provision.

The CFPB established a limit on "points and fees"—which account for a loan's origination costs—that exceed 3 percent of the loan amount—although it can be up to 8 percent for lower cost homes. Because of concerns that the affiliated title insurance system was leading to higher costs for borrowers in a market based on reverse competition, the CFPB wisely chose to require title insurance charges from affiliated title agents be within the points and fees cap.

H.R. 3211 reverses the CFPB's decision.

By excluding affiliated title insurance firms from within the points and fees cap, H.R. 3211 restores an incentive to overcharge homebuyers.

We know how hard it is to get people into homes. Homebuyers need to save thousands of dollars for a downpayment. So why should we make it easier to let them get overcharged as much as a thousand or more dollars on title insurance? Some say that as much as half or more of a title insurance premium goes to the referral agent. Why would we want to preserve this practice of overpricing title insurance to fund referral commissions?

At the Financial Services hearing that included this bill, I requested that we hear from