

utilizes the many skills of willing and able neighbors through voluntary assistance programs, such as the Volunteer Income Tax Return Preparation program.

Mr. Speaker, I am proud to honor Citizens for Citizens on behalf of all of the families and individuals that the organization has helped over the last fifty years. Citizens for Citizens has had a tremendous impact on the Fall River and Taunton communities, and the Commonwealth as a whole. I ask that my colleagues join me in congratulating all of its staff and volunteers and in wishing them another fifty years of success.

PERSONAL EXPLANATION

HON. TODD ROKITA

OF INDIANA

IN THE HOUSE OF REPRESENTATIVES

Thursday, November 5, 2015

Mr. ROKITA. Mr. Speaker, on roll call no. 602, I was meeting, for the first time, my Chief of Staff's baby son and missed the vote on Mr. KING's amendment. Had I been present, I would have voted Yes.

IN RECOGNITION OF THE 12TH PASTORAL ANNIVERSARY OF PASTOR AND FIRST LADY HENDRICKS

HON. DEBBIE DINGELL

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

Thursday, November 5, 2015

Mrs. DINGELL. Mr. Speaker, I rise today to recognize the 12th pastoral anniversary of Pastor and First Lady Hendricks. Pastor and First Lady Hendricks have continually served their community with passion and integrity.

Originally from Chicago, Illinois, Pastor Hendricks moved to Ypsilanti, Michigan in 1969. For 35 years, he worked at General Motors, ultimately retiring as a journeyman pipefitter. Not long after moving to Ypsilanti, he joined St. John Missionary Baptist Church. It was not until 1996 that he heeded God's call into the ministry.

In 2003, Pastor Hendricks was installed to lead St. John Missionary Baptist Church. Under the vision and leadership of Pastor and First Lady Hendricks, the church has experienced continued growth and innovation. The church building has been remodeled, and the empowerment of youth has manifested itself through the formation of Youth Church and Youth Choir.

The strength of Pastor Hendricks' vision has included the expansion of his role through service in other leadership positions. In addition to his current ministry, he was called to serve as president of the Minister's Alliance, president of the General Missionary Baptist State Convention of Michigan, and First Vice Moderator of the Eastern Progressive Baptist District Association of Detroit and Vicinity.

Mr. Speaker, I ask my colleagues to join me today to honor the 12th anniversary of Pastor and First Lady Hendricks. This partnership has faithfully spread the Word and selflessly served their community.

PERSONAL EXPLANATION

HON. ERIC SWALWELL

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, November 5, 2015

Mr. SWALWELL of California. Mr. Speaker, regarding the question considered November 4 on agreeing to amendment number 54 printed in Part A of House Report 113-326 offered by Mr. DESAULNIER of California to H.R. 22 (Roll Call Number 599), I am recorded as voting "no." I intended to vote "yes."

IN RECOGNITION OF DOCTOR ROCCO ARMONDA

HON. WILLIAM R. KEATING

OF MASSACHUSETTS

IN THE HOUSE OF REPRESENTATIVES

Thursday, November 5, 2015

Mr. KEATING. Mr. Speaker, I rise today to recognize and honor Dr. Rocco Armonda, who has been awarded the Hero of Military Medicine Award by the Cape Cod Veterans, Inc. and the Korean War Veterans Association for saving over one thousand American lives.

Dr. Armonda's military career began at the prestigious United States Military Academy. He then went on to earn his degree as a Doctor of Medicine from the Uniformed Services University of the Health Sciences in Bethesda, Maryland, and complete his Neurosurgery Residency at Walter Reed Army Medical Center in Washington. Adding to his growing list of qualifications, he took a fellowship with the Thomas Jefferson University in Philadelphia, specializing in Cerebrovascular Surgery and Interventional Neuroradiology. Dr. Armonda then deployed to Iraq from March 2003 to February 2004 as Commander of the 207th Neurosurgery Team.

Dr. Armonda has saved the lives of over one thousand U.S. servicemen, including a life particularly close to home: Corporal Vincent Mannion-Brodeur of Hyannis, Massachusetts. While serving with the 82nd Airborne Division in Tikrit, Iraq in 2007, Corporal Mannion-Brodeur was critically injured by an enemy explosion. Due to Dr. Armonda's expertise, bravery, and poise, Corporal Mannion-Brodeur is still with us today. His road to recovery has been long, but Corporal Mannion-Brodeur has used this opportunity to dedicate his time to working with other injured veterans.

This is not the first time Dr. Armonda has been honored for his work—among others, the American Association of Neurological Surgeons and the International Brain Mapping and Intraoperative Surgical Planning Society have awarded Dr. Armonda with their own recognitions. Currently, Dr. Armonda is affiliated with numerous hospitals, including Walter Reed Army Medical Center and the MedStar Washington Hospital Center. He also serves as an Associate Professor of Neurosurgery at the Uniformed Services University of the Health Sciences and, incredibly, has found time between saving lives to travel to Boston multiple times to run the Boston Marathon in honor of Corporal Vincent Mannion-Brodeur.

Mr. Speaker, I am proud to honor Dr. Rocco Armonda for his many years of service and outstanding dedication to military medicine. I ask that my colleagues join me in congratula-

lating him and in extending our humble gratitude for all that he has done for Corporal Mannion-Brodeur and for our country's military service members.

END PREDATORY LENDING TO VETERANS

HON. RAÚL M. GRIJALVA

OF ARIZONA

IN THE HOUSE OF REPRESENTATIVES

Thursday, November 5, 2015

Mr. GRIJALVA. Mr. Speaker, in commemoration of this year's Veterans Day, I want to take this opportunity to highlight the progress we have made in the past year protecting service-members, veterans and their families from harmful financial products and practices.

Earlier this year, the Department of Defense finalized new rules to protect service-members and their families from triple-digit interest rate payday and car title loans that threatened their security clearance and careers. Unfortunately these protections are only available to active duty members, leaving our nation's veterans susceptible to predatory financial practices. Let us honor our veterans by declaring them off-limits to predatory lending and protecting them from the worst abuses in the payday lending industry.

To protect veterans, their families, and all consumers, the Consumer Financial Protection Bureau (CFPB) must adopt the strongest possible rule to rein in the worst abuses in the payday loan market. Specifically, I ask that the CFPB meaningfully reform the marketplace by implementing rules governing both storefront and online payday lending that would require the lender to determine the borrower's ability to repay the loan, including consideration of both income and expenses.

CFPB should not sanction any series of repeat loans or provide any safe harbor, and recognize that borrowers need small dollar loans with good terms, not short-term loans that are difficult for them to repay. These short-term loans are renewed a multitude of times and trap the average borrower in debt for more than half the year at rates that average 391 percent.

The CFPB should establish an outer limit on length of indebtedness that is at least as short as the FDIC's 2005 guidelines—90 days in a twelve-month period, and lastly prohibit lenders from using post-dated checks of electronic access to a borrower's checking account as evidence of ability to repay the loan.

Too many veterans are living in poverty and desperation—some are even driven to homelessness—due to these consumer protection loopholes that predatory lenders take advantage of, and we must do better. One homeless veteran is too many. This Veterans Day, let's end this predatory lending epidemic.

HIRE MORE HEROES ACT OF 2015

SPEECH OF

HON. LUCILLE ROYBAL-ALLARD

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, November 3, 2015

The House in Committee of the Whole House on the state of the Union had under

consideration the bill (H.R. 22) to amend the Internal Revenue Code of 1986 to exempt employees with health coverage under TRICARE or the Veterans Administration from being taken into account for purposes of determining the employers to which the employer mandate applies under the Patient Protection and Affordable Care Act:

Ms. ROYBAL-ALLARD. Mr. Chair, I rise in support of the House amendment to the Senate amendment to H.R. 22, the DRIVE Act. I believe many areas of this legislation still need improvement, and I am hopeful this will occur in conference. I will support the legislation in order to move the process forward and help provide greater certainty for the delivery of current and pending transportation projects across the country.

The legislation only provides \$325 billion over the course of six years. The funding level proposed in this legislation will not be sufficient if we truly want to improve our infrastructure and keep our country competitive in the years to come. In addition, this six-year legislation is only paid for through the first three years. Congress needs to pay for all six years to ensure that the federal government can engage in new transportation projects with the states during the final three years of the legislation. As the legislation goes to conference, I will keep fighting to increase its funding.

While I am concerned about several elements in the legislation, I am glad that it includes the reauthorization of the Export-Import Bank, which passed the House with bipartisan support last week. The Export-Import Bank supports millions of dollars in exports by businesses in my district, and helps them to better compete in the global market. The reauthorization of the Export-Import Bank will strengthen American businesses and create American jobs.

I look forward to continuing to work with my House colleagues to resolve the issues of concern in the Surface Transportation Reauthorization. I encourage my colleagues to support this legislation and help to move the process forward, for the sake of our economy and our national infrastructure.

IN RECOGNITION OF SERGEANT MAJOR (RET.) DANIEL BULLIS

HON. WILLIAM R. KEATING

OF MASSACHUSETTS

IN THE HOUSE OF REPRESENTATIVES

Thursday, November 5, 2015

Mr. KEATING. Mr. Speaker, I rise today to recognize Daniel Bullis, a Vietnam veteran who is not only being honored by the Korean War Veterans Association but also Cape Cod Veterans, Inc. for his outstanding military service and dedication to military medicine.

Sergeant Major Bullis is a respected veteran of the war in Vietnam and served for 31 years on active duty in the United States Army Medical Department. During his illustrious career, he assumed numerous leadership responsibilities—the culmination of which led to his selection as the first Sergeant Major, Army Medical Department/Senior Enlisted Advisor to the Surgeon General of the U.S. Army. He was also appointed as the first Regimental Sergeant Major of the Army Medical Department Regiment, a position in which he provided leadership and guidance concerning the health, welfare, and training of 90,000 enlisted medical personnel.

After Sergeant Major Bullis retired from the Army, he joined the Department of Defense Deployment Health Clinical Center as the Chief of Staff and also serves as Vice President for Patient and Family Services with the Walter Reed Society—a non-profit charitable organization that helps wounded veterans with the unanticipated and often burdensome financial needs. The Society provides these veterans with specially identified equipment and services related to their care when other resources are not available. Originally chartered in 1996 for the benefit of the Walter Reed Army Medical Center, the Society now serves its successor organization, Walter Reed National Military Medical Center, in Bethesda, Maryland. Sergeant Major Bullis serves proudly and voluntarily on the Board of the Society. His efforts on behalf of the Walter Reed Society have helped hundreds of service members and their families receive the assistance they deserve.

Mr. Speaker, I am proud to honor Sergeant Major Bullis for his many years of service and outstanding dedication to the care of our nation's service members. I ask that my colleagues join me in congratulating him and in extending our gratitude for all that he has done.

INTRODUCTION OF THE ENSURING CONTINUED OPERATIONS AND NO OTHER MAJOR INCIDENTS, CLOSURES, OR SLOWDOWNS (ECONOMICS) ACT OF 2015

HON. DAN NEWHOUSE

OF WASHINGTON

IN THE HOUSE OF REPRESENTATIVES

Thursday, November 5, 2015

Mr. NEWHOUSE. Mr. Speaker, I rise today to introduce my legislation, the Ensuring Continued Operations and No Other Major Incidents, Closures, or Slowdowns (ECONOMICS) Act of 2015. From late 2014 through February 2015, a dispute between the Pacific Maritime Association and the International Longshore and Warehouse Union drastically slowed import and export traffic at our 29 West Coast ports, paralyzing supply chains and the economy west of the Mississippi River. This dispute had severe and devastating economic impacts on Washington's 4th Congressional District, the Pacific Northwest, and the country—as agricultural producers, retailers, manufacturers, and countless other businesses and consumers were unable to get their goods through the ports and to foreign as well as domestic markets.

This legislation would create new economic safeguards and triggers that mandate a legal mediation process in an employer-labor dispute at our nation's ports, in order to prevent future disputes and slowdowns. The measure would require the Administration to investigate a dispute and prevent unnecessary economic harm by mandating that a Board of Inquiry be convened within 10 days of any of the safeguards being triggered and then report its recommendations to the President and the public on whether there should be a judicial injunction.

Mr. Speaker, it is imperative that Congress provide additional tools to keep supply chains operating and the economy running during times of severe economic hardship and this

legislation does just that. This commonsense and straightforward bill takes an important first step in mitigating the negative impacts of future labor disputes at our nation's ports, which will help protect the economy, as well as families, businesses, and agricultural producers, many of whom are still recovering from the most recent slowdown at our West Coast ports.

IN RECOGNITION OF THE MILITARY SERVICE OF MR. LEONARD PITEK

HON. DEBBIE DINGELL

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

Thursday, November 5, 2015

Mrs. DINGELL. Mr. Speaker, I rise today to honor Mr. Lenny Pitek for his service to the nation. The sacrifices he made while stationed in Germany from 1957–1960 and in the Army Reserve from 1960–1963 helped keep America safe, and the Dearborn community is better off because of his hard work over the years.

Mr. Pitek's commitment to serve the Dearborn community for more than three decades is truly extraordinary. He is an active member of the American Legion Fort Dearborn Post 364, Polish Legion of American Veterans Chapter 75, and the Dearborn Allied War Veterans Council (DAWVC). He also served as a chaplain for the DAWVC and American Legion Post 364. Lenny is also an original member of the Ritual Team, which provides military honors at ceremonies and funerals to ensure that every veteran is laid to rest with the honor and dignity they deserve. As a result of his direct actions, military families find peace, veterans are comforted, and our military members are buried with honor. Based on this service, Mr. Pitek was selected by his military peers to receive the DAWVC 2015 Dearborn Veteran of the Year Award.

Lenny Pitek is a longtime resident of Dearborn and lives there with his wife of 45 years, Dianne. Together, they raised three children; Anthony, Jennifer, and Monica, and they have three grandchildren. Mr. Pitek served as the past President of St. Martha's Dad's Club, where he helped organize Christmas parties, Easter egg hunts and raised money for families in need. He also volunteers at the John D. Dingell VA Medical Center distributing Christmas gifts during the holiday season. Mr. Pitek is a true hero to veterans and to all families he reaches with his unwavering dedication to service.

Mr. Speaker, I ask my colleagues to join me today to honor Mr. Leonard Pitek for his military service and inspiring dedication to veterans and the City of Dearborn.

PERSONAL EXPLANATION

HON. VICKY HARTZLER

OF MISSOURI

IN THE HOUSE OF REPRESENTATIVES

Thursday, November 5, 2015

Mrs. HARTZLER. Mr. Speaker, on Wednesday, November 4, 2015, I was unable to vote. Had I been present, I would have voted as follows: