

rules and regulations arising from Dodd-Frank that are crushing small communities around the country.

Dodd-Frank imposes costly and burdensome restrictions on community banks and credit unions that limit their ability to loan money to their customers, which is hindering economic growth and hurting low- and middle-income Americans the hardest.

A community banker in my district told me that before Dodd-Frank, lending decisions were often made based on a business judgment about the character and the creditworthiness of their customers.

People in small towns across America, they know each other, and local banks and credit unions are in the business of helping their neighbors. These institutions assume the consequences of their decisions at no risk to the financial system or to taxpayers who have been on the hook for bailouts.

□ 1015

So they are willing to take a risk, both in terms of how to best help their customers achieve his or her dreams and how to provide a reasonable return for the shareholders of the bank or members of the credit union.

But that same banker told me that, after Dodd-Frank, the government is making the decisions instead of the shareholders or the bank board, imposing a one-size-fits-all, top-down mandate on local financial institutions.

Rather than working with people, this community banker now deals with mountains of paperwork and Federal regulators. The result has been a disaster.

The number of community banks has declined by 9.5 percent. There have been far fewer new community bank charters, and less services and products are now offered to customers and consumers.

The law created new, unaccountable bureaucracies on top of an overly complex financial regulatory system. New, unaccountable bureaucracies like the well-sounding but mislabeled Consumer Financial Protection Bureau and the Financial Stability Oversight Council operate largely out of public view and are subject to almost none of the checks and balances imposed on other government agencies.

For example, the Bureau deemed Bath County, Kentucky, with a population of about 10,000 people, as nonrural, making it even more difficult for its people to secure loans from community banks and credit unions.

Think about this: the ridiculous scenario of Washington, D.C., bureaucrats labeling one of the most rural parts of America as nonrural and hurting the people as a result.

Shockingly, this unaccountable agency provided no valid justification for how they came to this conclusion, nor any means to challenge this arbitrary determination.

After I introduced legislation, along with members of both parties, to ad-

dress this issue, the agency, after more than a year of delay, finally relented and expanded its definition of rural to include Bath County.

While this is a positive development for this Kentucky county, the process remains opaque, arbitrary, and not subject to appeal, and our rural communities continue to struggle with one-size-fits-all regulatory approaches for which they lack the resources to comply.

This week, I will reintroduce the Helping Expand Lending Practices in Rural Communities Act, which would give individuals an appeals process by which to contest this designation.

Dodd-Frank includes several other rules which are holding our economy back. Thanks to the Bureau's qualified mortgage rule, it is now harder for creditworthy low- and moderate-income Americans to buy a home.

The Volcker rule has made U.S. capital markets less competitive internationally, creating unnecessary obstacles for U.S. companies to raise the funds they need to grow their businesses and create jobs.

Despite the stated intentions of this law, community banks and credit unions have been left to comply with onerous new regulations intended to prevent a repeat of the financial crisis they did not cause.

The SPEAKER pro tempore. The gentleman's time has expired.

Mr. BARR. Mr. Speaker, let's join together, cut red tape and unnecessary regulations that are holding our communities back. We can create real opportunity and encourage private sector growth by repealing this law and starting over.

The SPEAKER pro tempore. Members are reminded to heed the gavel.

HONORING THE ACHIEVEMENTS OF MINNIE MINOSO

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

Mr. COHEN. Mr. Speaker, I rise today to honor a great baseball player and a baseball player who befriended me and was a great human being who passed away on Sunday, Saturnino Orestes Arrieta Armas, Minnie Minoso, the Cuban Comet, Mr. White Sox.

Minnie Minoso was born in 1925 on November 29 in Cuba. He played baseball in Cuba, had the opportunity to come to America and play in the Negro Leagues for, being a Black Cuban, he wasn't allowed to play in the Major Leagues.

He played 3 years with the New York Cubans, and then, Bill Veeck, who was one of the leaders, I guess, the American League's Branch Rickey, gave him an opportunity to play baseball in the Major Leagues. After playing in the Minors in San Diego, he came up with the Cleveland Indians, but was quickly traded to the Chicago White Sox, where he started his career in 1951, and became known as Mr. White Sox.

He was a great White Sox baseball player, one of the greatest players of the 1950s, and a great emissary of Latin American baseballers. He was the first Black Latin American baseball player, he was the first Black White Sox player, and the second African American in the American League after Larry Doby.

Minnie Minoso had a great career. He did everything in baseball. He hit for average, he hit for power, he had speed, he was a great fielder, a great competitor, and he was a great human being.

In 1955, I was recovering from polio and I lived in Memphis, Tennessee. I went to an exhibition baseball game at Russwood Park, where the White Sox were playing the Cardinals. I had a White Sox cap, kind of like this one—this is a Minnie Minoso cap—and a White Sox T-shirt, and I was on crutches, getting autographs.

A player came and gave me a baseball, and I thanked him and I went to my dad and told my dad about it. We went down to thank the player. He was White, a pitcher named Tom Poholsky. He said: Don't thank me. Thank that player over there.

That was number 9 for the White Sox, Minnie Minoso. In the entire baseball field of 50 players or more, one cared about a young boy with polio who was a White Sox fan and wanted to do something for him.

But in segregated Memphis, a Black player didn't feel comfortable doing that, and he did it through a White player. It taught me, at a very early age, about the horrors of discrimination and prejudice and racism.

Minnie became my friend. I visited him in Chicago and went into the White Sox locker room. He gave me his bat. When he came to Memphis, I visited him at the Lorraine Motel, which is where the Black players stayed, while the White players were at the Peabody.

The Lorraine is where Dr. King was killed and now is a great civil rights museum in Memphis. This was another lesson in discrimination for me that taught me well and has taught me, to this day, to be vigilant against all forms of racism and discrimination.

I followed Minnie my whole life. He was like part of my family. When we moved to Los Angeles, we went and visited him at Chavez Ravine. He came up to my dad and he said: Doc, how is the kid's leg? How is he doing?

He always was concerned. He was a great human being and a great baseball player.

He was denied one of his life's goals of being voted into the Baseball Hall of Fame. I tried to help him with that.

Baseball made a mistake. They should have put Minnie in the Hall of Fame for being a great emissary of baseball and the first Latin American Black player, the first Latin American player, really, in the Big Leagues.

He died Sunday. Visitation is Friday at Holy Family Church in Chicago. The funeral is Saturday.

I will miss Minnie Minoso. He is a lesson in why sport are bigger than runs, hits, and errors. It is about human beings and humanity and young kids.

Thank you, Minnie.

REST IN PEACE, FATHER TED HESBURGH AND PROFESSOR CHARLES RICE

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

Mr. ROTHFUS. Mr. Speaker, last week, the Notre Dame family lost two larger-than-life figures.

One, a Holy Cross priest, Father Ted Hesburgh, served as Notre Dame's president for 35 years and oversaw remarkable growth of the university named for Our Lady. Father Hesburgh was known and recognized around the world.

The other was a layman, Charles Rice, who taught at Notre Dame Law School for 40 years and was a retired Marine, a devoted husband to his wife, Mary, without whom he could never have accomplished his work, a devoted father, and an academic who dove deep into the philosophical underpinnings of the law. It is estimated that he taught half of the living alumni of the Notre Dame Law School.

While much has been written and said these last few days about Father Hesburgh, given the international stage on which he walked, comparatively less has been said of Professor Rice, except for the recognition that countless law students, colleagues, and pro-life and religious liberty advocates have given in the days since he passed away.

To my left is one of those iconic figures from the 1960s. In it, we see Dr. Martin Luther King and Father Hesburgh, standing together for racial equality in Chicago.

What allowed these two remarkable men to come together, in spite of different backgrounds and traditions, was a common understanding of justice that was grounded in our Western and Judeo-Christian philosophy of law.

It was this same philosophy that was at the heart of what Professor Charles Rice taught at Notre Dame.

In Martin Luther King's "Letter from Birmingham Jail," written 2 years prior to the famous Selma March that will be commemorated this weekend, Dr. King addressed his fellow clergymen, many of whom were criticizing his tactics in confronting unjust Jim Crow laws.

One may well ask, Dr. King wrote: "How can you advocate breaking some laws and obeying others?"

The answer lies in the fact that there are two types of laws, just and unjust.

I would be the first to advocate obeying just laws. One has not only a legal but a moral responsibility to obey just laws. Conversely, one has a moral responsibility to obey unjust laws. I, Dr.

King said, would agree with St. Augustine that "an unjust law is no law at all."

Dr. King then asked, Now what is the difference between the two? How does one determine whether a law is just or unjust?

King answered that a just law is a manmade code that squares with the moral law or the law of God. An unjust law is a code that is out of harmony with the moral law. To put it in the terms of St. Thomas Aquinas, Dr. King continued, an unjust law is a human law that is not rooted in eternal law and natural law.

These words would be very familiar to any of Charlie Rice's jurisprudence students. Indeed, a significant amount of Professor Rice's work dealt with the concept of natural law.

Natural law principles were recognized in our Declaration of Independence, with Jefferson referencing the "Laws of Nature and Nature's God" and the recognition that individuals are endowed by a Creator with certain inalienable rights, including a right to life.

Charlie Rice was a fierce defender of the right to life. He believed that every human being, whether an elderly grandmother who could no longer care for herself, a young adult who was incapacitated through an accident or a degenerative disease, an unborn child capable of feeling pain, or a 3-week-old unborn child whose heart had just begun to beat, had an inalienable right to life. And for Charlie, those lives, and all human lives, are sacred because they are a gift of God.

In the years since *Roe v. Wade*, Professor Rice never wavered from his core conviction on the right to life. He became increasingly concerned for the religious freedom and conscience rights of individuals when he saw government coercing them into practices that violated those rights.

Professor Rice told his students: "Never be afraid to speak the truth." He certainly never was.

For him, the truth was clear. The right to life and freedom of religion, both of which are specifically mentioned in our Nation's founding documents, are under attack.

But Professor Rice never gave up. He believed that one day those rights would be protected again, and he continued to defend those rights to the day he died.

His work in defending life and religious freedom will continue. It will live on in his wife, Mary, his children, and grandchildren, as well as the countless lives he touched.

May Professor Rice and Father Hesburgh rest in peace.

PRIME MINISTER BINYAMIN NETANYAHU'S RECENT ADDRESS TO CONGRESS

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

Mr. BLUMENAUER. Mr. Speaker, 23 hours ago, in this Chamber, Israeli Prime Minister Binyamin Netanyahu was given a large megaphone to undercut American diplomatic attempts at restraining Iran's nuclear ambitions. One has to go back to the days of Gen. Douglas MacArthur being fired by President Truman, who was then invited to Congress by the Republican leadership to a rapturous audience.

Yet history has shown that General MacArthur and the Republican leadership were wrong, Truman was right, and is, deemed one of our best Presidents for the hard, difficult decisions he made to much political criticism. And history has not been so kind to the career and personality of General MacArthur and the message he delivered to that Congress.

I suspect that history will not be kind to yesterday's speech and the decision to stage it.

The Prime Minister delivered no alternative vision other than an impossible set of demands that would ensure negotiations by America, our allies, and the Russians fail. He seemed to doom Americans and Iranians to be permanent enemies, even though the Iranian people, distinct from the ayatollahs and their minions, by all accounts, are the only country in the region, other than Israel, that has a positive view towards America. Think about that.

But the flaws in Netanyahu's speech were more fundamental. He had no alternative vision, no outline of a plan that would do anything other than lead to war.

□ 1030

His remarks continued a series of dire predictions that I have heard from him since I first came to Congress in 1995. He had the same certitude when he testified before Congress about what a positive, transformational event it would be for the United States to go to war with Iraq.

It was good politics at the time, probably even for most American politicians, and I am sure it was good politics in Israel. But he demonstrated spectacularly bad political judgment, cheerleading the United States into the worst foreign policy disaster in our history, costing us trillions of dollars with no end in sight, costing hundreds of thousands of lives, and casting the Middle East in turmoil.

Indeed, Iran's ayatollahs were the only winners in the wake of that tragic war urged on by Netanyahu. It allowed Iran to have an outsized influence in the very countries that Netanyahu mentioned. The Middle East is in crisis, on the defensive with ISIS forces that are only slightly larger than the authorized strength of the California National Guard.

Mr. Netanyahu produced a vision that is bound to fail, and at what cost to the American-Israeli leadership? Making Israel a partisan issue harms Israel, according to a good friend of