

Bob right over there surveying the House floor and watching the process.

Bob was one of those folks who had a quiet, calm demeanor. He was a wonderful mentor to me in that first 6 months, then he went home to the ranch for 2 years, and then we begged him to come back and lead the Agriculture Committee for the next 2 years.

Bob was a wonderful mentor to me. He was a wonderful mentor to the underclassmen. The first times that I went with the committee on trips to understand agriculture around the world was with Bob, and he had a diplomat's style and skill. He was firm. As Congressman WALDEN remembered, he wouldn't take anything from anyone. He had a way about him. He gained your trust and he gained your confidence.

It is hard to believe that he is not with us anymore. But Bob was one of those folks whose personality, his heart, and his intellect were just as big and broad as those shoulders were. I consider myself fortunate for having served with him. I know the family will miss him with intensity forever. But, Mr. Speaker, 89 years is a good, long life. I can promise you in the time I served with him here, he lived it to the fullest.

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Mr. WALDEN. Mr. Speaker, I thank the gentleman from Oklahoma.

Mr. Speaker, Bob did live life to the fullest in every measure. And when he and Kaye and Matt and Tiffany and Chris all lived back here, they had a farm outside in Virginia, and then he would commute to Oregon. But on weekends when he was here, he and then-Commerce Secretary Mac Baldrige would rodeo. They would go out and rope and participate in rodeos around, and here you had a sitting Member of Congress and the Secretary of Commerce out in the rodeo grounds.

Mr. Speaker, Bob lived a life big and bold. And "free man," like his middle name, he believed in freedom. He believed in freedom in America. He stood up for eastern Oregon and for our farmers and ranchers and our communities.

Those of us who fly in and out of central Oregon owe a big thank-you to him as well since he used his ability in this body to get us a tower there so we could have real flights in and out of central Oregon, and improved, certainly, the interchange of I-5 and Highway 62.

Mr. Speaker, Bob did so much for our State. He stood strong for our country. He believed in freedom. He was a dear friend.

And to Kaye and to Matt and Chris and Tiffany and the whole Smith family, we extend our deepest condolences. What a life well-lived, a public service career that will be tough for anybody to ever top.

#### VFW POST 334 CELEBRATES 75TH ANNIVERSARY

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

Ms. SLOTKIN. Mr. Speaker, today, I rise to celebrate the 75th anniversary of VFW Post 334 in Oxford, Michigan.

Since its founding, VFW Post 334 has served the local community in Oxford. Whether it is their shelf at the Oxford/Orion food pantry, a float in the annual Christmas parade, a regular fish fry, or maintaining the Orion Veterans Memorial, residents can count on the post to show up and support the community.

Post 334 is committed to making a difference in the lives of veterans. By praying for those deployed, supporting their families at home, providing a form to gather and share experiences of service, and honoring those who are no longer with us, the VFW preserves the bonds that are forged through military service.

For its work, Post 334 was recognized in 2019 as a Michigan All-State Post for the third year in a row. Most recently, it was awarded the Diamond Jubilee Award, given to VFW charters that have demonstrated exceptional service for three-quarters of a century.

Mr. Speaker, in closing, I thank Quartermaster Chuck Haskin, Senior Advisor Commander Randy Stetson, and Post Commander Jim Hubbard for their leadership and their service to the North Oakland community.

The spirit of Post 334 is perhaps best said by Commander Hubbard: "We honor the dead by helping the living."

Mr. Speaker, in addition to these remarks which will live on in the RECORD of the people's House, it is my privilege to recognize their service by arranging for a flag to be flown over the Capitol in their honor. This flag will be presented in Oxford to recognize their continued service to community and to country.

Mr. Speaker, I congratulate Post 334 on a successful 75 years and wish them the best in the 75 years to come.

#### OCC FAIR ACCESS RULE

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

Mr. BARR. Mr. Speaker, I rise today in support of the Office of the Comptroller of the Currency's recently proposed rule to ensure fair access to banking services.

The fair access rule is a welcomed development in a time when political correctness and public relations pressure are driving the Nation's largest banks' lending decisions rather than risk metrics associated with an underlying loan.

Banks are deciding to cut off access to capital, divest their holdings, or otherwise limit financing to legally operating businesses just because those businesses are politically unpopular with outspoken critics on the far ex-

treme left. Politicizing access to capital needs to end, and the Fair Access rule is a step in the right direction.

Mr. Speaker, the proposed rule-making codifies longstanding principles and OCC guidance that banks should provide access to capital and credit based on the assessment of an individual borrower's risk as opposed to making broad-based decisions impacting entire industries. It is guided by fundamental principles of non-discrimination and would ensure that banks can't pick winners and losers in the marketplace. This rule will have meaningful impacts on some of America's strongest industries and the Americans they serve.

The prohibition against redlining based on race, ethnicity, or neighborhood, regardless of an individual's qualifications and creditworthiness, is a well-established principle in Federal law. That prohibition and that principle should be extended to lawful creditworthy businesses as well.

Mr. Speaker, over the last several years, we have witnessed many cases of banks publicly committing not to do business with certain legal companies. Some banks refuse to finance new coal-fired plants; others have refused to provide credit for legally permissible drilling operations; others boycotted firearms manufacturers.

But these decisions were not based on the creditworthiness of the borrowers; they were based purely on politics.

Coal keeps the lights on. Oil and gas heat our homes and fuel our vehicles.

Should coal or oil or gas companies be subjected to a different lending standard just because of their public perception by a select few? Of course not.

These industries should not be penalized simply because of the nature of their business and private lenders' desire to placate the far left. In fact, these are companies that provide the most affordable and reliable forms of energy to the American people. They are being punished only because they are politically unpopular.

Under the rule, banks can no longer make these qualitative decisions to redline entire industries. Industries that play crucial roles in the everyday lives of Americans deserve fair access to America's financial system and should not be demonized as pawns in the politics of the day.

Banks are in the business of assessing, measuring, and managing risks. Banks should be making lending decisions based on quantifiable risks associated with a loan. If a legally operating business is a sound credit risk by objective standards, banks should not be permitted to cut off financing simply because the business isn't in the good graces of certain politicians.

Many of the rule's detractors say it is an overreach by the OCC or somehow motivated by partisan goals; but, in reality, the rule simply implements directives under Dodd-Frank to promote fair access to financial services and

fair treatment of customers. It codifies in regulation statements and guidance from financial regulators under President Obama.

In 2014, then-Comptroller Tom Curry said to regulated banks:

You shouldn't feel that you can't bank a customer just because they fall into a category that, on its face, appears to carry an elevated level of risk. Higher risk categories of customers call for stronger risk management and controls, not a strategy of total avoidance.

Now, some critics of the OCC's rule have made the argument that it would compromise financial stability to force lenders to extend credit to dying industries, such as the fossil energy industry, that have no future under leftwing policies like the Green New Deal.

Has it ever occurred to these politicians that the reason why these fossil energy companies might face a challenging future is because of their own policies and because of their unrelenting desire to deny them the credit that they need to continue to operate.

Mr. Speaker, the debanking of certain legally operating industries is one in a series of examples of corporate leaders succumbing to the pressure of activists and far-left politicians. They have ceded the primacy of shareholders and are now letting politics drive their financing decisions.

Mr. Speaker, I commend Acting Comptroller Brooks on proposing this thoughtful and timely rule of non-discrimination. This rule will ensure that all legal American companies have full access to the robust U.S. financial system and the economic freedom they deserve, and it will put an end to the misguided practice of banks playing politics with American jobs.

#### FAREWELL TO CONGRESS

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

Mr. CLAY. Mr. Speaker, I rise today to offer my farewell remarks as a Member of the people's House. And while I will be sad to leave this historic place, I will forever be grateful for the opportunity to serve Missouri's First Congressional District for two decades and to have been blessed with the friendship of so many colleagues.

Mr. Speaker, I have given my best because my constituents deserve nothing less. I learned that vital lesson about public service from my best adviser and my personal hero, my dad, former Congressman Bill Clay. The truth is none of my success would have been possible without my remarkable family.

I thank the rock of our family, my mother, Carol, and my devoted and talented sisters, Vickie and Michelle.

Mr. Speaker, I also thank my children, Carol and Will. No Member serves unto themselves. Families also sacrifice greatly.

Carol and Will, you all have made me extremely proud. You carry yourselves with such dignity, poise, and character.

There is no greater joy I have than being your father. Thank you for being my greatest and best legacy.

To my wonderful wife, Pat, I could not have selected a better partner to share in my post-congressional career. Your love and optimism keep my life balanced and exhilarated. I so look forward to our days to come.

Mr. Speaker, of course, the best part of being a Member of Congress has been helping tens of thousands of constituents solve issues with the Federal Government. None of that would have been possible without my dedicated and compassionate staff over the years: Patricia, Sheila, Virginia, Sandy, Ishmael, Jasmina, Sean, Craig, Percy, Adam, Marvin, Richard, Les, Mark, Lou, Brian, Michelle, Brittany, Josh, Pauline, Perre, Samantha, Sherry, Tony, Bill, Frank, Erica, Matt, Rico; my communications director, Steven Engelhardt; and the late Alyson Singfield and the late Dottie Ross.

I also thank an exceptional American who has devoted 48 years of public service to the U.S. House, my remarkable constituent services director, Edwilla Massey.

I thank my devoted executive assistant and scheduler, Karyn Long. Karyn is family. She always went above and beyond for me, and I am forever grateful.

I also especially thank all my chiefs of staff: Harriet Grigsby, Darryl Piggee, and Yvette Cravins.

In the book of Matthew, chapter 25, verses 36–40, the Scriptures read:

When I was naked, you clothed Me. When I was sick, you visited Me. And when I was in prison, you came to Me. The righteous answered, "Lord, when did we see You hungry, thirsty, clothed You, or in prison visited?" And the King answered them, "Truly I say to you, as you did it to the least of these my brothers, you did it to Me."

Mr. Speaker, these Scriptures have been a guidepost for my career in public service. Over my 10 terms, I have fearlessly advocated for the permanent interest of African Americans and other unheard voices. I have had many legislative achievements in this body, and I thank all of my colleagues who assisted me in doing as the Scriptures noted, "caring for the least of these."

Mr. Speaker, in my remaining time, I highlight a few victories.

For 14 years, I hosted the Clay Career Fair at St. Louis' HBCU Harris-Stowe State University, which connected thousands of jobseekers with good-paying jobs, providing economic stability.

Creating jobs and economic development was a priority for me. We were able to build the new \$120 million National Archives administration center in North St. Louis County.

The greatest economic victory for North St. Louis was the bipartisan effort to build the headquarters of the National Geospatial-Intelligence Agency. That \$1.7 billion project is the largest single Federal investment in St. Louis' history, of which I am extremely proud.

We have also built hundreds of units of new housing. We have also expanded organ and tissue donation registry.

Mr. Speaker, I am proud of the legacy and work of Missouri's First Congressional District.

May God bless you all.

#### IRAN—AMERICA'S GREATEST THREAT

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

Mr. STEIL. Mr. Speaker, I rise to address one of the greatest threats to American safety—Iran.

Iran is the largest state sponsor of terrorism, and from past actions, we know the regime cannot be trusted. However, over the past 4 years, progress has been made:

Our maximum pressure campaign and sanctions have reined in Iran's power;

Normalization agreements between Israel and numerous nations in the region continue to isolate Iran;

The United Arab Emirates, Bahrain, and Sudan have embraced peace and cooperation.

□ 1100

At this moment of success, the United States cannot back down. We cannot return to one-sided deals that strengthen Iran.

There is little doubt that without our efforts, Iran will continue its pursuit for a nuclear weapon and regional dominance. We must maintain pressure on the regime.

Just last month, the IAEA confirmed what we suspected all along: that the Iranian regime continues to ramp up its nuclear program. In fact, it is accelerating its efforts. This is not the time to appease the Iranian regime. We must stand strong.

Under the Obama-Biden administration, we saw years of failed foreign policy. We saw years of policy that allowed Iran to continue developing a nuclear weapon, years of policy that sent pallets of cash to Iran, years of policy that neglected our alliance with Israel, and years of policy that allowed Iranian terrorism to thrive across the region.

After the failed Obama-Biden Iran deal was implemented, Iran continued perpetuating violence, terrorism, and proxy wars across the Middle East. Iran came closer and closer to obtaining a nuclear weapon.

President Trump has shown there is another way. We do not need to appease terrorist states and turn our backs on Israel. Instead, the Trump administration's strength has helped set the conditions for regional peace. Cooperation between Israel and other Middle Eastern states is continuing to grow. This change of policy has brought hope.

Peace is possible. But peace does not happen through capitulation, and it will not happen if we go backwards.

It is clear the U.S. sanctions targeting Iran are working. We need to