

HONORING MR. OLAJUWON WHITE,
FL-03'S 2023 VETERAN OF THE
YEAR

HON. KAT CAMMACK

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

Monday, December 11, 2023

Mrs. CAMMACK. Mr. Speaker, on behalf of Florida's Third Congressional District, we honor Mr. Olajuwon White as the 2023 Veteran of the Year.

Mr. White currently serves as the Veteran Service Director for Levv County, Florida. In this role he works to help veterans with case-work related to compensation, pension, dependency compensation, burial benefits, educational assistance, and more. In 2023, Mr. White received the 2023 Greater Gainesville Chamber of Commerce's Veteran Impact Award, the National Association of Counties Achievement Award, and a Levy County Certificate of Appreciation.

Mr. White began his career as a Hospital Corpsman in the United States Navy certified as an independent duty corpsman and surgical technician. Following his military service, Mr. White worked with Alachua County as a Senior Veterans Claims Counselor, working with hundreds of veterans to file claims and lead educational sessions for veterans and their dependents on information from the Department of Veterans Affairs. He also has experience working with the VA as a field examiner in Tampa.

We thank Mr. White for his service and sacrifices for our nation and hope that his spirit of service will continue for many years to come. We are thrilled to honor him as our 2023 Veteran of the Year.

RECOGNIZING ARMY CAPTAIN
KIRK R. PROCTOR, JR.

HON. DARRELL ISSA

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Monday, December 11, 2023

Mr. ISSA. Mr. Speaker, today I take a moment to recognize Army Captain Kirk R. Proctor, Jr., an exceptional Officer, leader and public servant.

Cpt. Proctor has concluded a year as a member of my legislative team, and within this duration, he has made a real impact on a multitude of defense, national security, and foreign affairs policy initiatives.

His on-the-ground perspective bolstered by my team's analysis—from how the industrial base ties into the operational force, to explaining the evolution of military medicine, and how readiness initiatives intersect with military family quality of life. Furthermore, Cpt. Proctor has inspired colleagues to learn more about the defense industry through his application of institutional knowledge and hard-earned experiences.

Cpt. Proctor's unwavering dedication to my office and contributions to Congress have not gone unnoticed. His commitment to the American people and passion for public service is admirable, and I hope he is offered the most unique opportunities and enriching assignments as he continues his career as an Army Officer. I wish Cpt. Proctor and his wife Sabia

the best of luck as he begins his next assignment as a legislative liaison, and I look forward to seeing him lead in the years to come.

On behalf of the U.S. Congress and a grateful Nation, I extend my deepest appreciation to Captain Kirk R. Proctor, Jr., and I congratulate him as he continues a career of public service within the U.S. Army and to our Nation.

RECOGNIZING THE RETIREMENT
OF MR. WILLIAM "BILL" SHEPLER

HON. JACK BERGMAN

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

Monday, December 11, 2023

Mr. BERGMAN. Mr. Speaker, it is my honor to recognize Mr. William "Bill" Shepler for his years of service to the Mackinaw City community and retirement as President of the Icebreaker Mackinaw Maritime Museum Board of Directors.

Following the attack on Pearl Harbor in 1941, our country assumed heavy demands on the war materials industry. In order to sustain these increased production needs, the United States Coast Guard icebreaker, Cutter *Mackinaw* WAGB-83, was authorized for construction on December 17, 1941. Until decommissioning, The Mackinaw proved to be an essential facet of the Great Lakes' economy, colloquially becoming known as "The Queen of the Great Lakes." The Mackinaw was essential to the maintenance of the shipping lanes of the Lakes, becoming responsible for over 100 trapped ships being freed from ice blockages or buildups.

Following a long and successful career, the ship began its decommissioning process and the City of Cheboygan attempted to find a suitable home for The Mackinaw. In August of 2004, Mr. Shepler, along with Dick Moehl and Sandy Planisek, founded the Icebreaker Mackinaw Maritime Museum in order to keep the ship in the Great Lakes. Following its successful development, the renowned icebreaker was decommissioned on July 10, 2006, and was moored at its permanent berth on July 21, 2006. With gratitude to the IMMM board of directors under the direction of Bill Shepler, the Icebreaker Mackinaw Maritime Museum welcomed its first visitors in the spring of 2007. Visitors can now explore the ship's 62-year history, making their way around the Mess Deck, Engine Room, Captain's Quarters, Sick Bay, Galley, Navigation Room and more.

Mr. Speaker, it is my honor to recognize the dedicated efforts of Mr. Bill Shepler in preserving our history, and I congratulate him on a well-deserved retirement. I'd like to wish Bill and the IMMM all the best in their future endeavors.

SALUTING THE SERVICE OF FIRST
LIEUTENANT DEBBIE ANN NASH-
KING, U.S. ARMY, RETIRED

HON. JOHN R. CARTER

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

Monday, December 11, 2023

Mr. CARTER of Texas. Mr. Speaker, it is my privilege to present a Congressional Veteran Commendation to First Lieutenant

Debbie Ann Nash-King, U.S. Army, Retired. Her life and career reflect hard work, activism, and dedication to what's best for her nation and Central Texas.

After being commissioned as a Second Lieutenant in the United States Army, she attended the Medical Services Corp Officer's course and completed her military tour as the Fort Hood Dental Clinic's company commander. Her contributions didn't go unnoticed as she earned various commendations including the Army Achievement Medal, National Defense Service Medal, and the Joint Meritorious Unit Award.

1LT Nash-King's commitment to service didn't end when she stepped away from the military. She's tirelessly supported her community by volunteering and serving on a broad array of important organizations and groups throughout the region, committing her talents and energies to make the Lone Star State a great place to call home. Currently, she serves as the Mayor of Killeen. Texas and has made lasting contributions to the city that is home to Fort Cavazos. She has been a shining example of citizenship and commitment to duty in every step of her life.

I commend 1LT Nash-King's selfless service to the United States Army, her nation, and her community. Her patriotism, citizenship, and commitment to others reflect the traits that make both our state and Nation great. I join her friends and family in celebrating her outstanding achievements.

OPPOSITION TO S.J. RES. 32, PROVIDING FOR CONGRESSIONAL DISAPPROVAL OF THE RULE SUBMITTED BY THE BUREAU OF CONSUMER FINANCIAL PROTECTION RELATING TO "SMALL BUSINESS LENDING UNDER THE EQUAL CREDIT OPPORTUNITY ACT"

HON. SYLVIA R. GARCIA

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

Monday, December 11, 2023

Ms. GARCIA of Texas. Mr. Speaker, I rise to express my opposition to S.J. Res. 32. [The Provision on Congressional Disapproval of The Rule Submitted By The Bureau Of Consumer Financial Protection Relating To "Small Business Lending Under The Equal Credit Opportunity Act].

Mr. Speaker, the beginning of so many great American stories is built around starting a small business in your family name, becoming a foundation in your local community—making it in America.

Small businesses are major drivers of wealth creation in our overall economy. They account for two-thirds of net new jobs and nearly half of our U.S. economic activity.

For many of them, that dream stalls with going to a bank and getting a small business loan. For many Americans, the sound of their name, the color of their skin, the language that they speak or who they love can doom that dream if a bank says that they are at risk.

This isn't hypothetical. I, too, was born and raised in south Texas, I can tell you that when I go home and I see some businesses that have closed, I ask my family whether it was due to the pandemic, or no demand for the

cost of services that they had. I am told that they just had trouble with finances, and they couldn't get a loan.

In some small rural areas, like where I grew up, there aren't credit unions everywhere like there are in the city of Houston where I live now.

Even in the city of Houston, many small businesses during the pandemic couldn't secure a PPP loan in round one. We [as Congress] had to go in and do a carve-out to literally force the banks to provide loans to small businesses.

I am glad that one of my colleagues was openhearted and gave people a lot of loans. I just hope that that included loans to minority small businesses.

Mr. Speaker, this is real. It is not hypothetical. We know that minority-owned small businesses were less likely to receive a loan during the pandemic compared to White firms. Regrettably, Mr. Speaker, racism and discrimination flourish in the darkness. We need to shine a light and allow the Consumer Financial Protection Bureau to make lending more transparent.

Mr. Speaker, a transparent market will be a competitive market.

With transparency in lending, banks are driven to compete and offer better terms.

With this resolution, extreme MAGA Republicans are protecting the secret discriminatory practices of big banks and lenders. Repealing this rule would harm all those who stand to benefit from much-needed transparency.

Make no mistake, extreme MAGA Republicans continue to put the interests of the big bank CEOs and corporate lobbyists ahead of their constituents. It is they who, time and time again, put profits over people. House Democrats will continue protecting everyday consumers and small business owners, while holding corporations accountable.

We will always put people over corporate profits. We will always put light over darkness.

For additional information on an April 19, 2022 Report from the Consumer Financial Protection Bureau titled "Data Spotlight: Challenges in Rural Banking Access." Please see (<https://files.consumerfinance.gov/f/documents/cfpb-data-spotlight-challenges-in-rural-banking-2022-04.pdf>).

I include in the RECORD an April 4, 2021 New York Times article by Stacy Cowley titled "Minority Entrepreneurs Struggled to Get Small-Business Relief Loans." (<https://www.nytimes.com/2021/04/04/business/ppp-loans-minority-businesses.html>).

Mr. Speaker, I urge my colleagues to vote against this resolution.

[From the New York Times, April 4, 2021]

MINORITY ENTREPRENEURS STRUGGLED TO GET SMALL-BUSINESS RELIEF LOANS

(By Stacy Cowley)

A year after the Paycheck Protection Program started, studies show how its design hurt Black- and other minority-owned businesses.

Southern Bancorp is a lender serving the Arkansas and Mississippi Delta, where poverty rates are among the highest in America and decades of redlining shaped neighborhoods with little generational wealth.

When the Paycheck Protection Program for small businesses started last April, so many of Southern Bancorp's customers didn't qualify for the relief money that the Arkansas bank's chief executive, Darrin Williams, turned to donors to raise money for

\$1,000 grants so it wouldn't have to turn applicants away empty-handed.

The bank made 128 such grants, giving more than 100 of them to businesses run by women or minority owners. One let a nail salon owner buy plexiglass so she could reopen. Another allowed a small cafe to buy safety gear for its staff. A day care used the money for the new sanitizing equipment it needed.

"So many companies will never come back, and disproportionately more of those that will be lost are Black and brown businesses," Mr. Williams said.

Congress created the Paycheck Protection Program in March 2020 as an emergency stopgap for what lawmakers expected to be a few months of sharp economic disruption. But as the pandemic raged on, the program—which made its first loans one year ago this past week—has turned into the largest small-business support program in American history, sending \$734 billion in forgivable loans to struggling companies.

The program helped nearly seven million businesses retain workers. But it has also been plagued by complex, changing rules at every stage of its existence. And one year in, it has become clear that the program's hasty rollout and design hurt some of the most vulnerable businesses.

A New York Times analysis of data from several sources—including the Small Business Administration, which is managing the loan program—and interviews with dozens of small businesses and bankers show that Black- and other minority-owned businesses were disproportionately underserved by the relief effort, often because they lacked the connections to get access to the aid or were rejected because of the program's rules.

ROLLOUT WAS SPEEDY

After Congress created the program in last year's CARES Act, President Donald J. Trump's administration—especially his Treasury secretary, Steven Mnuchin—put a priority on getting money to needy businesses fast. Just seven days after the law was signed, the earliest applicants received their checks.

But the haste meant the rules were mostly written on the fly. Reaching harder-to-serve businesses was an afterthought. Lenders and advocacy groups warned that the relief effort had structural challenges that were likely to inadvertently but disproportionately harm women and minority business owners. Reaching the most vulnerable businesses required determination, they said, and the program gave lenders no incentives to put in that effort.

The government relied on banks to make the loans, creating an obstacle for borrowers who didn't have established banking relationships. Some banks favored their larger and wealthier clients, which pushed ordinary customers to the back of the queue. "Mystery shopper" studies found that Black applicants were consistently treated worse than white counterparts.

The program also largely locked out sole proprietors and independent contractors—two of the most popular structures for minority-owned businesses. Those companies weren't eligible to apply for the program's first week. When they got access, a rule barring loans to unprofitable solo businesses—a restriction that didn't apply to larger companies—prevented many from getting help. Most nonbank lenders, including those that specialize in underserved communities, were shut out for weeks while they waited for the Small Business Administration to approve them.

"The focus at the outset was on speed, and it came at the expense of equity," said Ashley Harrington, the federal advocacy director at the Center for Responsible Lending.

In the program's final weeks—it is scheduled to stop taking applications on May 31—President Biden's administration has tried to alter its trajectory with rule changes intended to funnel more money toward women- and minority-led businesses, especially those with only a handful of employees.

Mr. Biden took a swipe at his predecessor's track record last week as he signed a bill extending the program's deadline. "Many small businesses, as you know, particularly Hispanic as well as African-American small businesses, are just out of business because they got bypassed the first time around," the president said.

But Mr. Biden's revisions—which, most prominently, expanded lending to independent contractors and others who work for themselves—have run into their own obstacles, including the speed with which they were rushed through. Lenders, caught off guard, struggled to carry them out, with little time left before the deadline.

"The rules are complicated and constantly changing, and that alone creates an access barrier," Randall Leach, the chief executive of Beneficial State Bank in Oakland, Calif.

BLACK AND MINORITY BUSINESSES SUFFER

Because lenders are not required to collect demographic details on their borrowers, data on the Paycheck Protection Program's racial breakdown has been scarce, but economists have consistently found signs of gaps.

An analysis by the Federal Reserve Bank of New York noted that some counties with large numbers of Black-owned businesses—most notably the Bronx, Queens and Wayne County, Mich., which includes Detroit—had strikingly low concentrations of the relief loans. Majority-white ZIP codes in several metropolitan areas had higher loan coverage than ZIP codes with heavily minority populations, according to a San Francisco Fed analysis released last month.

And data from the Small Business Administration shows the relief effort's tilt. The vast majority of lenders did not report demographic data on the 3.6 million loans they made this year, but of the 996,000 that included information on the borrower's race, 71 percent of the dollars went to white-owned businesses.

Pilar Guzman Zavala founded Half Moon Empanadas, a small chain of restaurants, in Florida 12 years ago. She employed 100 people before the pandemic and had established bank accounts and years of detailed business records. But Ms. Zavala's application stalled at the first two lenders she tried, forcing her to spend a month hunting before she finally found a local bank that would process her loan.

She's grateful for the aid, which helped her hold on to 50 workers, but found the process infuriating.

"The financial system doesn't get to truly small business, Hispanic businesses, women-owned businesses. It just doesn't," she said.

Of the 1,300 Paycheck Protection Program loans that Southern Bancorp made last year, many went to customers who had been turned away by larger banks, Mr. Williams said.

In a recent Federal Reserve survey, nearly 80 percent of small-business owners who are Black or of Asian descent said their companies were in weak financial shape, compared with 54 percent of white business owners. And Black owners face unique challenges. While owners from all other demographics told the Fed that their main problem at the moment was low customer demand, Black respondents cited a different top challenge: access to credit.

When Jenell Ross, who runs an auto dealership in Ohio, sought a Paycheck Protection Program loan, her longtime bank told

her to look elsewhere—a message that large banks like Bank of America, Citi, JPMorgan Chase and Wells Fargo delivered to many of their customers in the program's frenzied early days.

Days later, she obtained a loan from Huntington Bank, a regional lender, but the experience stung.

"Historically, access to capital has been the leading concern of women- and minority-owned businesses to survive, and during this pandemic it has been no different," Ms. Ross, who is Black, told a House committee last year.

COMMUNITY GROUPS STEP IN

Community lenders and aid organizations took a shoe-leather approach to filling the gaps.

Last year, the American Business Immigration Coalition, an advocacy group, worked with local nonprofits to create a "community navigator" program that sent outreach workers to Black, minority and rural businesses in Florida, Illinois, South Carolina and Texas. They plowed through roadblocks, Whac-a-Mole-style.

Language barriers were common. Many business owners had never sought a bank loan before. Several didn't have an email address and needed help creating one. Some hadn't filed taxes; the coalition hired two accountants to help people sort out their finances.

"Our folks literally went door to door and walked people through the process," said Rebecca Shi, the group's executive director. "It's time-consuming."

The group's work netted \$8 million in Paycheck Protection Program loans for 219 businesses. For those companies, the help made a profound difference.

TruFund Financial, a New York lender that focuses on historically disadvantaged communities, spent two hours of staff time, on average, on each of the 490 loans it made last year—far more than larger lenders put in. Dozens of its applications took 10 hours or more to complete, said James H. Bason, TruFund's chief executive.

Many of TruFund's customers walked in the door after being turned away by large banks, where "not being able to speak to anybody at the bank, sitting around waiting to hear, and then not hearing anything for weeks—all of that created a lot of anxiety for our small-business borrowers," Mr. Bason said.

Shaundell Newsome, a Las Vegas business owner and a co-chair of Small Business for America's Future, an advocacy group, said improving outcomes for Black business owners would require deliberate, sustained changes throughout the banking industry.

"The solution is intentionality," he said. "What I mean by that is making sure bankers, regulators and policymakers stay intentional on building Black businesses and helping us get access to capital."

That's a message Mr. Newsome passed on to Treasury Secretary Janet L. Yellen in a recent meeting. Ms. Yellen has pledged to increase support for minority-focused lenders and make other changes to alter a financial system that, in her words, still produces outcomes unacceptably similar to those of the days when Jim Crow laws were in effect.

Economic crises like the one now gripping the country "hit people of color harder and longer" and intensify economic inequality, Ms. Yellen said at that meeting. "I am worried the current crisis will do this again. In fact, I know it will, unless we act."

HONORING OFFICER MARK FROST UPON HIS RETIREMENT FOR 27 YEARS OF DEDICATED SERVICE IN THE CALIFORNIA HIGHWAY PATROL

HON. JOHN S. DUARTE

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Monday, December 11, 2023

Mr. DUARTE. Mr. Speaker, I rise today to recognize Officer Mark Frost, upon his retirement on December 1, 2023 for 27 years of dedicated service to the people of the State of California as a California Highway Patrol (CHP) Officer.

Officer Frost began his journey in law enforcement in Sacramento at the California Highway Patrol Academy on December 2, 1996, and successfully graduated on June 6, 1997. Following his graduation, he was assigned as a California Highway Patrol Officer to the CHP Hayward Office.

He later transferred to the Merced Office on October 1, 2001, where he served in various roles such as the union representative in the California Association of Highway Patrolmen (CAHP) for the CHP Merced Area, and as the CAHP District 3 Defense Representative.

Additionally, Officer Frost was certified as an Emergency Medical Responder (EMR) and served as a CPR instructor. His expertise also extended to firearm safety as the Weapons Range Safety Officer.

Showcasing his attention to detail and commitment to maintaining the integrity of the law enforcement process, he served as the Evidence Officer for the CHP Merced Office. His leadership qualities were further recognized as he assumed the responsibilities of Officer in Charge (OIC) and Acting CHP Sergeant for the Merced Area.

Officer Mark Frost exemplifies the highest standards of duty and commitment to public service with his 27-year career as a California Highway Patrolman. Every day, he tirelessly strived to serve the people of the State of California, earning the admiration of myself and his local community in the Central Valley.

RENEWABLE FUEL FOR OCEAN-GOING VESSELS ACT

HON. JOHN GARAMENDI

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Monday, December 11, 2023

Mr. GARAMENDI. Mr. Speaker, I am thrilled to co-sponsor the "Renewable Fuel for Ocean-Going Vessels Act" (H.R. 6681), with Representatives MARIANNETTE MILLER-MEEKS (R-IA01), NIKKI BUDZINSKI (D-IL13), and CARLOS A. GIMENEZ (R-FL28). This bipartisan bill would make maritime biofuel fully eligible under the U.S. Environmental Protection Agency's (USEPA) Renewable Fuel Standard, which currently only applies to biofuels for motor vehicles, airplanes, locomotives and, in limited circumstances, recreational boating or vessels on inland waterways.

Under the Energy Policy Act of 2005 (Public Law 109-58), Congress authorized the federal Renewable Fuel Standard (RFS), which works to simultaneously reduce transportation-related emissions from fossil fuels and support do-

mestic agriculture, forestry, and biofuels manufacturing. However, current law excludes otherwise eligible biofuels for ocean-going vessels. No rationale was ever provided for this exclusion in the Congressional hearing record or Committee reports for the 2005 and 2007 Energy Bills.

This arbitrary, counterproductive exclusion denies the burgeoning advanced biofuels and renewable natural gas industries in the United States important maritime customers. Our bipartisan bill would fix this problem by simply striking the exclusion, allowing domestic biofuels producers to obtain an RFS credit for selling to customers in the Jones Act and global maritime industries. The United States Navy has even sought to use renewable maritime fuels but has so far been stymied as domestic blenders simply do not make renewable maritime fuel because of this unnecessary exclusion.

To be clear, although modern engines for large vessels are increasingly capable of burning advanced biofuels instead of heavy bunker fossil fuels, our bipartisan bill would not require the use of renewable fuel in all ocean-going vessels. Instead, our bill would merely expand the potential market for biofuels and remove a statutory disincentive for developing renewable maritime fuels.

According to the USEPA's Inventory of U.S. Greenhouse Gas Emissions and Sinks from 1990 to 2021, the transportation sector accounted for approximately 29 percent of greenhouse gas emissions nationally, the largest of any economic sector. Tackling the climate crisis requires every industry to transition to cleaner, renewable fuels including the international ocean shipping and cruise industries. In July 2023, the United Nations International Maritime Organization (IMO) adopted new global standards to reduce greenhouse gas emissions from commercial cargo vessels and cruise ships. Our bipartisan "Renewable Fuel for Ocean-Going Vessels Act" (H.R. 6681) would support the global maritime industry's transition to alternative fuels like advanced biofuels and renewable natural gas from methane capture.

Mr. Speaker, the federal Renewable Fuel Standard's exclusion of fuel for ocean-going vessels, without any stated rationale, has created unnecessary regulatory complexity, hindered the advanced biofuel and renewable natural gas industries, and undermined the global effort to reduce maritime emissions. I encourage all Members of Congress to join me in removing this outdated restriction by co-sponsoring our bipartisan the "Renewable Fuel for Ocean-Going Vessels Act" (H.R. 6681).

HONORING CAROL WOOD FOR HER DEVOTION TO THE CITY OF LANSING

HON. ELISSA SLOTKIN

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

Monday, December 11, 2023

Ms. SLOTKIN. Mr. Speaker, today I pay tribute to a dedicated public servant and community leader who has been a constant voice and a steadfast advocate for the city of Lansing, Michigan, for decades. Carol Hallman Wood was first elected to Lansing's City Council in