

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

1999, but has been involved in neighborhood and community issues her entire life. As she now steps back from elected office, I offer my deep gratitude for all she has done to make Lansing a better, stronger place.

Carol was just a toddler when her parents and two siblings moved across the country from Colorado to Michigan. They settled in Lansing and quickly instilled in their children the notion that there was nothing more important than being part of a community and helping the people in it. A proud product of Lansing Public Schools, Carol attended Michigan Avenue Elementary School, Genesee Street Elementary School, West Junior High School, and graduated from J. W. Sexton High School. After high school she made a big move to Anchorage, Alaska, where she worked for the state's public school library system, but returned to Michigan following the death of her sister in a plane crash. This would unfortunately not be the only time Carol and her family experienced profound tragedy.

Upon her return to Lansing, Carol picked up where she left off, working alongside her mother, Ruth Hallman, to build up the community. The two were so close Carol eventually moved right next door, living in the very same neighborhood where she grew up. In partnership with community groups, the two spearheaded the effort to change the city's housing code, turning rentals back into ownership opportunities for low to moderate-income residents. They also worked with local law enforcement to implement team policing, and in collaboration with Neighborhood Watch and the Genesee Neighborhood Association, brought the number of homes in the community with documented drug activity down from a high of 137 in 1988 to just 6 today.

But the neighborhood that made Carol who she is also brought her greatest pain, when her beloved mother was brutally attacked in her home in July of 2007, and died a few days later of her injuries. Devastated but unbroken, Carol refused to let this horrific incident drive her from her home, and instead redoubled her efforts to fight for her community, an angel no doubt fighting right alongside her.

Six times the voters returned Carol to the Lansing City Council, and during her nearly quarter-century tenure she has chaired every committee and held virtually every position, including Council President on five occasions. She continues to give back to the community by serving on various boards and commissions, and as executive director of Retired & Senior Volunteer Programs of Ingham, Eaton, and Clinton Counties. She is the proud mother of two sons, and a grandmother to four.

Carol personifies the ideals of service, and has shown us all the power and true definition of living in community. I thank her for her extraordinary devotion to Lansing.

INTRODUCTION OF THE DISTRICT OF COLUMBIA CHIEF FINANCIAL OFFICER SALARY HOME RULE ACT

HON. ELEANOR HOLMES NORTON

OF THE DISTRICT OF COLUMBIA

IN THE HOUSE OF REPRESENTATIVES

Monday, December 11, 2023

Ms. NORTON. Mr. Speaker, I introduce the District of Columbia Chief Financial Officer

Act, which would give the District of Columbia the authority to increase the pay of its Chief Financial Officer (CFO). The D.C. CFO is a local D.C. official and is paid with local D.C. funds. D.C. should have the authority to set the pay of all its employees. Last Congress, the House Committee on Oversight and Accountability passed this bill.

Under the D.C. Home Rule Act, Congress established a maximum rate of pay of the CFO, and the D.C. Council has no authority to increase that rate. Congress does not cap, or otherwise establish, the pay of any other D.C. employee. Under this bill, the CFO would be paid at the greater of a rate equal to the current maximum rate of pay or a rate established in law by D.C.

D.C. requested that I introduce this bill to enable it to retain and recruit the best CFOs. The D.C. CFO was established by Congress in 1995. Congress vested the CFO with extraordinary powers and designed the CFO to be independent of the D.C. Mayor and Council. D.C. cannot obligate or expend funds without the CFO's approval. The CFO manages an approximately \$20 billion budget that consists of state, county and city functions, and the CFO has more than 1,700 employees. The CFO may be removed only for cause by the Mayor, subject to the approval of two-thirds of the Council and a 30-day congressional review and comment period. This bill would help maintain the independence of the CFO by establishing a permanent floor on the CFO's pay and by prohibiting the Council from reducing the CFO's pay during the CFO's term.

Although the D.C. CFO is the most powerful non-elected official in D.C., more than 20 D.C. employees are paid more than the CFO. D.C. must compete with both the private and public sectors for high-quality CFOs, and there are many private- and public-sector CFOs who are paid more than the D.C. CFO.

This bill is critical to the financial operations of D.C. and is an important step to increase home-rule authority for D.C. I urge my colleagues to support this bill.

REMARKS BY THE HONORABLE VENTRIS C. GIBSON UNITED STATES MINT DIRECTOR, GREATEST GENERATION COMMEMORATIVE COIN DESIGN DISPLAY

HON. MARCY KAPTUR

OF OHIO

IN THE HOUSE OF REPRESENTATIVES

Monday, December 11, 2023

Ms. KAPTUR. Mr. Speaker, I include in the RECORD the following remarks by the Honorable Ventris C. Gibson.

Good Afternoon. It is a pleasure to be here to introduce the designs for the 2024 Greatest Generation Commemorative Coin Program. Every day, across the Nation, the Mint connects Americans through coins. Next year, it will be our great privilege to connect America to the service and sacrifice of American soldiers and civilians during the Second World War.

The National World War II Memorial stands as an important symbol of America's national unity, a timeless reminder of the moral strength and power that flows when free people are at once united and bonded together in a common and just cause for liberty. This is the first national memorial dedicated to all who served during World

War II and acknowledges the commitment and achievement of the entire Nation. It honors the more than 16 million who served in the Armed Forces of the United States, the more than 400,000 who died, and the millions who supported the war effort from home. Their legacy is part of our American story.

Since the Mint's establishment in 1792, the women and men of our workforce have taken great pride in rendering the story of our nation through enduring examples of numismatic art.

As the largest mint in the world, the United States Mint produces the coinage required by our Nation to conduct its trade and commerce. In addition, Congress authorizes a maximum of two commemorative coin programs annually to celebrate and honor American people, places, events, and institutions. I would like to thank Senator Browne, Representative McHenry and Representative Waters for their work to get the Greatest Generation out of their respective committees and working with the sponsors, leadership and Mint to ensure the language was correct and passed in time for 2024.

Since the beginning of the modern commemorative coin program in 1982, the United States Mint has raised more than \$522 million in surcharges authorized to help build or enhance new museums, preserve historical sites, and support important national programs. In accordance with legislation, the Mint includes a surcharge as part of the price of each commemorative coin. These surcharges are authorized to be turned over to the sponsoring organizations for projects that benefit the community. In this case, surcharges are authorized to be awarded to the Friends of the National World War II Memorial to support the National Park Service in maintaining and repairing the memorial, and for educational and commemorative programs.

I'd like to tell you a little about the designs. The gold obverse, designed by Artistic Infusion Program Designer Heidi Wastweet and sculpted by United States Mint Medallist Artist Eric Custer, depicts the Wall of Stars at the World War II Memorial with an olive branch. The inscriptions are "LIBERTY," "IN GOD WE TRUST," "2024," and "WORLD WAR II MEMORIAL."

Designed by Artistic Infusion Program Designer Ben Sowards and sculpted by United States Mint Chief Engraver Joe Menna, the gold reverse depicts a folded flag with the inscriptions "UNITED STATES OF AMERICA," "E PLURIBUS UNUM," "WWII MEMORIAL," "TO UNITE THE GENERATIONS OF TOMORROW," and "FIVE DOLLARS."

The silver obverse, designed by Artistic Infusion Program Designer Beth Zaiken and sculpted by United States Mint Medallist Artist Phebe Hemphill, features an allegorical tableau of figures supporting a globe. Each figure represents a branch of the U.S. Armed Forces during WWII (Air Force, Coast Guard, Navy, Army, and Marine Corps) plus a figure representing the critical work of the Merchant Marine. The inscriptions are "1941-1945," "WORLD WAR II MEMORIAL," "DEFENDERS OF FREEDOM," "LIBERTY," "IN GOD WE TRUST," and "2024."

Designed by Artistic Infusion Program Designer Ben Sowards and sculpted by United States Mint Medallist Artist Renata Gordon, the silver reverse design depicts a view from beneath a baldacchino, a sculptural canopy, inside a victory pavilion in the World War II Memorial featuring four eagles holding a laurel wreath. Inside the wreath is a globe centered on the Pacific Ocean. The inscriptions are "UNITED STATES OF AMERICA," "E PLURIBUS UNUM," "VICTORY," "IN THE AIR," "AT SEA," "ON LAND," "WWII MEMORIAL," and "ONE DOLLAR."