

colleagues including Representatives CHU of California, LEE of California, DOLD of Illinois, HAHN of California, KELLY of Illinois, FUDGE of Ohio, WATSON-COLEMAN of New Jersey, SEWELL of Alabama, BROWN of Florida, THOMPSON of Mississippi and my good friend Ms. WILSON of Florida.

My resolution seeks to create a Victims of Terror Protection Fund for the protection of the Chibok girls when they return home as well as provision of much needed support for them and other displaced refugees, migrants and the victims of Boko Haram's terror such as those of the Christmastime 2015 massacres.

All persons of the world from Syria to Nigeria to Colombia and everywhere in between possess the inalienable fundamental human right to freedom of movement and full realization of their human potential without fear of violence upon their person.

Last month, in our celebrations of the United Nations Human Rights Day, the global community rededicated itself to the key International Covenants on Human Rights: the International Covenant on Economic, Social and Cultural Rights and the International Covenant on Civil and Political Rights, Covenants that serve as the bedrock of the International Bill of Rights: protecting the right of all human beings.

Indeed, we must continue to fight for the freedoms of our neighbors whether those for whom we fight are out of sight such as the murdered and wounded in northeastern Nigeria or the kidnapped Chibok teenage girls or educated medical doctors fleeing violent extremism in Syria.

The bottom line is that our obligations in the human family must revolve around and be grounded in our conviction and commitment to the rights to freedom of movement, freedom of speech, freedom of worship, freedom from want, and the freedom from fear or terrorism, among others. We must remain steadfast in guaranteeing these fundamental freedoms and protect the human rights of all to achieve peace and prosperity in our world.

Mr. Speaker, those murdered and wounded during the Christmastime massacres included a lot of youth. When they were kidnapped, the Chibok youth were 11, 12, 13, 14, 15, 16 and 17 year olds who are now turning 12, 13, 14, 15, 16, 17 and 18—living out the formative years of their lives in captivity in the claws of thugs.

Our silence is a waste of time and this is why we must keep speaking, keep tweeting, keep seeking to recover our daughters and denouncing the atrocious actions of Boko Haram.

This cannot be the fate or the end of the story of the lives of the victims of Boko Haram. We must not and cannot forget Blessing Abana, Deborah Abari, Rebecca Mallum, Naomi Luka, Esther Markus, Zara Ishaku, Ruth Joshua, Grace Paul, Rebecca Luka and the others. To the families of the Christmastime massacre, you are in our thoughts and prayers.

To the Chibok girls, notwithstanding your captivity, let me assure you that your spirits, souls and bodies are sacred to us, no matter what attacks the enemies of peace may have perpetrated upon you. Like your sister from Pakistan, Malala, who was shot in the head for seeking her education and who continues to fight for your recovery, your best days are ahead because we know that when your girls thrive our world thrives.

So let me assure you that you remain in our prayers and thoughts. To President Buhari of Nigeria, you have our support and you have my support in all your efforts to destroy and dismantle Boko Haram. To the people of Nigeria, we are counting on you to keep holding on, keep your faith strong and be assured that you are on the right side of history and that the arc of the moral universe always tips on the right side of justice.

Today, let me offer that it is important to denounce the actions of Boko Haram and recommit ourselves to the protection of the Nigerian people and the recovery of the Chibok girls.

#### HONORING DEBORAH SELIGMAN

#### HON. MICHELLE LUJAN GRISHAM

OF NEW MEXICO

IN THE HOUSE OF REPRESENTATIVES

*Monday, January 11, 2016*

Ms. MICHELLE LUJAN GRISHAM of New Mexico. Mr. Speaker, I rise today to honor a native New Mexican and dear friend, Deborah "Deb" Seligman.

Deb can trace her New Mexican roots back to the 1800s when her ancestors owned a number of trading posts in New Mexico long before it became a state. Deb attended college at the Washington University of St. Louis and returned home to the University of New Mexico to study law—graduating in 1978. Today, she is a sole practicing attorney and represents banks and small businesses. In 2011, the New Mexico Business Weekly included her in the "Best of the Bar"—a list of the top attorneys in the state. She was recognized for her excellence in business and corporate law.

Deb is an exemplary citizen and has volunteered her time on numerous boards and charities. She is a board member of the local Casa Angelica (a home for children and young adults with developmental disabilities), the Jewish Community Center of Greater Albuquerque and the Jewish Historical Society. Deb is also the Commissioner and Chairwoman of the Village of Los Ranchos Planning and Zoning Commission. Furthermore, she is extremely generous in her donations to animal charities, including the Save the Manatees Club.

Above all, I want to honor Deb for her latest feat, running in the Chicago marathon this past year. Deb took up running about 6 years ago and has run in numerous marathons since, including the New York City, San Francisco and Phoenix races. Deb runs with Albuquerque Fit, which recently awarded her for her tremendous improvement since joining the group. In the Chicago marathon, after extensive training and a refusal to quit, Deb achieved a personal best of four hours and fifty-five minutes.

Deb and her husband, Judge Robert Mawe met in 1986 and were married three years later in 1989. Together, they are active in their community and the Democratic Party in New Mexico.

Deb is one of the most determined and generous people I have met. Nothing can stop her. I am confident that she will continue to be a leader in our community and I look forward to hearing about her continued successes in the future. Congratulations Deb.

#### NEW YORK TIMES ADDRESSES THE RACIAL WEALTH GAP

#### HON. MAXINE WATERS

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

*Monday, January 11, 2016*

Ms. MAXINE WATERS of California. Mr. Speaker, I would like to submit the following:

[From the New York Times, December 31, 2015]

#### DEBT AND THE RACIAL WEALTH GAP

(By Paul Kiel)

IF you are black, you're far more likely to see your electricity cut, more likely to be sued over a debt, and more likely to land in jail because of a parking ticket.

It is not unreasonable to attribute these perils to discrimination. But there's no question that the main reason small financial problems can have such a disproportionate effect on black families is that, for largely historical reasons rooted in racism, they have far smaller financial reserves to fall back on than white families.

The most recent federal survey in 2013 put the difference in net worth between the typical white and black family at \$131,000. That's a big number, but here's an even more troubling statistic: About one-quarter of African-American families had less than \$5 in reserve. Low-income whites had about \$375.

Any setback, from a medical emergency to the unexpected loss of hours at work, can be devastating. It means that harsh punishments for the failure to pay small debts harm black families inordinately. Sometimes, the consequence is jail. Other times, electricity is cut, or wages garnished.

The modern roots of the racial wealth gap can be traced back to the post-World War II housing boom, when federal agencies blocked loans to black Americans, locking them out of the greatest wealth accumulation this country has ever experienced. More recently, the bursting of the housing bubble and subsequent recession slammed minorities. In 2013, the median wealth of white households was 13 times the median wealth of black households, the widest gap since 1989.

Earlier this year, my colleague Annie Waldman and I took a close look at debt-collection lawsuits in three major American cities. We expected to see a pattern driven by income, with collectors and credit card lenders suing people most often in lower-income areas.

But income was just half the story. Even accounting for income, the rate of court judgments from these lawsuits was twice as high in mostly black communities as it was in mostly white ones. In some neighborhoods in Newark and St. Louis, we found more than one judgment for every four residents over a five-year period. Many were families who, knocked off their feet by medical bills or job loss or other problems, had simply been unable to recover.

When debts turn into court judgments, plaintiffs gain the power to collect by cleaning out bank accounts and seizing wages. Federal and state laws generally don't protect anyone but the poorest debtors, and because judgments are valid for a decade or more, the threat of garnishment can linger for years. The paycheck from that new job may suddenly be slashed and savings may disappear.

Sometimes the consequence of not having the money to pay a bill is immediate: The power goes out. In a 2009 national survey of lower-income households by the federal Energy Information Administration, 9 percent

of blacks reported having their electricity disconnected in the previous year because they had been unable to pay. For whites, the number was less than 4 percent, according to an analysis of the survey by the National Consumer Law Center.

And sometimes the consequence of unmanageable debt is to fall further into debt. In a 2013 Federal Reserve survey, about three times as many blacks reported taking out a high-interest payday loan in the previous year as did whites at the same income level. Desperate consumers turn to these loans as a way to catch up on bills, but often get tripped up by unaffordable interest payments.

When combined with discriminatory policing practices, the effect of the asset gap is to magnify the racial disparity. In its report on the Ferguson, Mo., Police Department, the Justice Department found that officers disproportionately stopped and ticketed black citizens. For a "manner of walking" violation, it was \$302; for "high grass and weeds," \$531.

Blacks accounted for about 67 percent of Ferguson's population and around 85 percent of the municipal court cases. But the numbers were even more lopsided when it came to the harshest consequences. Blacks accounted for 92 percent of the cases where an arrest warrant had been issued to compel payment.

And this wasn't a problem only in Ferguson. Earlier this year, the American Civil Liberties Union sued DeKalb County, Ga., which includes part of Atlanta, for jailing citizens over unpaid court fines and unpaid fees charged by a for-profit company that runs probation services for the government. About 55 percent of DeKalb County's population is black, but the A.C.L.U. found that nearly all probationers jailed for failure to pay those fines and fees were black.

The racial wealth gap "creates this cyclical effect," said Nusrat Choudhury, an A.C.L.U. attorney. An unpaid speeding ticket may result in a suspended driver's license, which may lead to a more severe violation. Unable to pay their fines, black defendants become more crushingly entangled in debt.

Cori Winfield, a single mother in St. Louis, got caught up in this cycle.

After she was unable to keep up the payments on a subprime auto loan she took out in 2009, the car was repossessed the next year, but the consequences didn't stop there. Because the debt continued to be bloated by interest charges, the lender began garnishing her wages in 2012. The garnishment continues today. Because she was unable to repay, she will end up paying far more than she owed in the first place.

Making matters worse for Ms. Winfield, while her wages were being garnished, she was arrested for driving with a license that had been suspended because she had failed to pay a speeding ticket. She ended up spending a weekend in jail and having to pay the cost of bail.

Ms. Winfield has a decent clerical job, earning about \$30,000 a year. But she lives month to month. When hit with an unexpected expense, she is left reeling.

Her vulnerability is typical. In a recent survey by the Pew Charitable Trusts, the typical black household earning between \$25,000 and \$50,000 reported having emergency savings of \$400. The typical white household in that range had \$2,100.

Black families were much more likely to report difficulty in recovering from a financial setback or to have fallen behind on a bill in the past year. This financial insecurity extended up the income scale. Of black households with income between \$50,000 and \$85,000, 30 percent said they had been unable to pay a bill. By contrast, only white house-

holds with incomes below \$25,000 reported similar trouble paying bills; 31 percent said they had fallen behind.

What can be done? The best place to start is by identifying practices that are particularly damaging to black communities, and then fixing them.

In Missouri, for example, the attorney general recently proposed a series of reforms for debt-collection lawsuits to ensure that the underlying debt was valid and that lawyers' fees were not excessive. Collection-industry trade groups supported the proposal.

Lawmakers in Missouri and other states could go further and reduce the amount of income subject to garnishment. In most states (New York and New Jersey are exceptions), defendants can lose a quarter of their post-tax income, a big hit for even middle-income families.

Bank accounts are afforded even less protection, allowing collectors to seize funds without limit. It's a nonsensical system that restricts how much of a worker's paycheck a collector can seize, but allows collectors to take the entire amount once that check is deposited. Setting even a small dollar amount as automatically off limits to collectors would be a substantial improvement.

Changes like that benefit everyone, but they particularly help black families. Policy makers should pay attention. Making it easier to recover from small setbacks can make a big difference in people's lives.

Paul Kiel is a consumer finance reporter for ProPublica. This is part of its series on debt collection.

## RECOGNIZING MRS. RONNA RICE

### HON. KEN BUCK

OF COLORADO

IN THE HOUSE OF REPRESENTATIVES

*Monday, January 11, 2016*

Mr. BUCK. Mr. Speaker, I rise today to recognize Mrs. Ronna Rice, Chief Executive Officer of Rice's Lucky Clover Honey.

Rice's Lucky Clover Honey is a family operated 4th and 5th generation business that produces unfiltered and raw honey in Greeley, Colorado. Since 1924, they have produced high quality honey, created jobs, and expanded to foreign markets.

Small business owners are the backbone of our economy and communities. It's the ingenuity and hard work Mrs. Rice embodies daily that makes America exceptional. She has shown true leadership in her industry and community.

Recently, Mrs. Rice was selected as a leader in small business by the White House and invited by First Lady, Michelle Obama, to the State of the Union on January 12, 2016. On behalf of the 4th Congressional District of Colorado, I extend my best wishes to Mrs. Rice and hope she enjoys her visit to our nation's Capital.

Mr. Speaker, it is an honor to recognize Mrs. Ronna Rice for her accomplishments.

IN REMEMBRANCE OF DALE BUMPERS U.S. SENATOR, GOVERNOR OF ARKANSAS, AND FIGHTER FOR SOCIAL JUSTICE AND PROGRESSIVE REFORMS

### HON. SHEILA JACKSON LEE

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

*Monday, January 11, 2016*

Ms. JACKSON LEE. Mr. Speaker, I rise to pay tribute to Dale Leon Bumpers, a great American, a man who embodied civility and bipartisanship; one of the most passionate advocates for civil rights, social justice, and nuclear non-proliferation; a man who served his country honorably in the Armed Forces, the Arkansas Statehouse, and the United States Senate.

Dale Bumpers died at his home in Little Rock, Arkansas, on January 1, 2016 at the age of 90.

Dale Bumpers was born August 12, 1925, in Charleston, Arkansas, to Lattie (Jones) and William Rufus Bumpers, who had served a term in the Arkansas House of Representatives of Arkansas, encouraged his son to attend all local political events telling him that there was, "nothing as exhilarating as a political victory and nothing as rewarding or as honorable as being a dedicated, honest politician who actually makes things better and more just."

Dale Bumpers came of age during the lean years of the Great Depression, which instilled in him an ethic of hard work and a compassion for those in need, what the great biographer Robert Caro quotes Sam Early Johnson as being caught in the "tentacles of circumstance."

In 1943, Dale Bumpers put his studies at the University of Arkansas on hold to enlist in the United States Marines, serving in the Pacific Theater during World War II.

After his honorable discharge from the Marines, Dale Bumpers earned his baccalaureate degree from the University of Arkansas and then moved to Evanston, Illinois to attend Northwestern University School of Law, from which he graduated in 1951.

In 1949, two fateful events occurred: tragically his beloved parents were killed in an automobile accident; but happily, he married his high school sweetheart and the love of his life, Betty Lou Flanagan, and together they raised their three children in Charleston, Arkansas.

Upon graduation from law school and his admission to the Arkansas State Bar in 1952, Dale Bumpers entered the private practice of law, a field in which his natural charm, quick wit, and folksy manner, allowed him to excel.

Between 1952 and 1970, he won every case he handled except three, which validated the title of his memoir which was, *The Best Lawyer in a One-Lawyer Town*.

After the Supreme Court's landmark decision of *Brown v. Board of Education*, the Charleston School Board asked his advice on how to best respond to the Court's decision.

Dale Bumpers's response was quick and direct: compliance rather than defiance was his advice, which was heeded by the School Board.

In 1962, Dale Bumpers ran for the House seat that his father once held and although he handily carried his home city of Charleston, he narrowly lost the election.