

success, CDFIs often lack the capital to meet the needs of many promising small businesses.

Recently, private sector financial institutions have stepped in to assist CDFIs in their mission to provide affordable, responsible lending to underserved communities. This month, JP Morgan Chase announced a five-year, \$125 million investment in CDFIs, building upon a pilot program which allowed 26 CDFIs to raise more than \$226 million—seven times JPMorgan's initial grant—and make \$100 million in loans, finance the preservation and development of over 2,000 units of affordable housing, and lend to over 130 small businesses.

These efforts are commendable, but private sector investments are not enough to address the significant need for small business credit in underserved communities. Research shows that minority-owned businesses typically encounter higher borrowing costs, receive smaller loans and see their loan applications rejected more often. CDFIs are well-placed to provide access to affordable credit through microloans to struggling small businesses and entrepreneurs in underserved communities.

Let's give small businesses in underserved areas the tools they need to create jobs and develop their communities. I am pleased to introduce this bill, and urge my colleagues to join in support.

WILLIAM VOVAN

HON. ED PERLMUTTER

OF COLORADO

IN THE HOUSE OF REPRESENTATIVES

Thursday, April 28, 2016

Mr. PERLMUTTER. Mr. Speaker, I rise today to recognize and applaud William Vovan for receiving the Adams County Mayors and Commissioners Youth Award.

William Vovan is a 12th grader at Northglenn High School and received this award because his determination and hard work have allowed him to overcome adversities.

The dedication demonstrated by William Vovan is exemplary of the type of achievement that can be attained with hard work and perseverance. It is essential students at all levels strive to make the most of their education and develop a work ethic which will guide them for the rest of their lives.

I extend my deepest congratulations to William Vovan for winning the Adams County Mayors and Commissioners Youth Award. I have no doubt he will exhibit the same dedication and character in all of his future accomplishments.

PERSONAL EXPLANATION

HON. EMANUEL CLEAVER

OF MISSOURI

IN THE HOUSE OF REPRESENTATIVES

Thursday, April 28, 2016

Mr. CLEAVER. Mr. Speaker, due to an electronic mishap, I voted incorrectly on H.R. 4498, the Helping Angels Lead Our Startups (HALOS). I had intended to vote yea on roll call vote 171 on passage of the HALOS Act.

HONORING THE CITY OF LEXINGTON ELECTRICAL DEPARTMENT FOR EARNING A RELIABLE PUBLIC POWER PROVIDER PLATINUM DESIGNATION FROM THE AMERICAN PUBLIC POWER ASSOCIATION

HON. RICHARD HUDSON

OF NORTH CAROLINA

IN THE HOUSE OF REPRESENTATIVES

Thursday, April 28, 2016

Mr. HUDSON. Mr. Speaker, I rise today to honor the City of Lexington Electrical Department for earning a "Platinum" Reliable Public Power Provider (RP3) designation from the American Public Power Association (APPA). The "Platinum" RP3 designation establishes the Lexington Electrical Department, located in Lexington, North Carolina, as one of the most reliable and high-quality public power providers in the nation.

For the past seven years, the City of Lexington Electrical Department has been recognized by the APPA as an industry leader with a "Gold" level designation. However, with this "Platinum" designation, the Lexington Electrical Department joins an elite group of only 29 utility providers nationwide that have earned this impressive distinction. In order to be recognized as a "Platinum" provider, the provider must earn a score between 90 and 98 percent of the possible points across all scoring metrics used by the APPA. The City of Lexington accomplished this goal by excelling in the four RP3 disciplines established by the APPA: reliability, safety, workforce development, and system improvement.

The Lexington Electrical Department has become a recognized leader not only in the state of North Carolina, but across the entire country. Their innovative workforce training programs should serve as an example of how to prepare employees to meet the ever-growing demands of the 21st century. They have also demonstrated an unwavering commitment to providing high-quality services to the people of Lexington by engaging in public-service projects like the proactive tree trimming project, resulting in a significantly reduced number of power outages during this year's winter storm season. The people of Lexington should be comforted to know their utility needs are being provided by one of the finest utility departments in the entire nation, and should be proud of the staff at the Lexington Electrical Department who worked so hard to earn this distinguished honor.

Mr. Speaker, please join me today in congratulating the hardworking members of the City of Lexington Electrical Department for earning the American Public Power Association's "Platinum" Reliable Public Power Provider designation.

ONE YEAR ANNIVERSARY OF THE CONGRESSIONAL HISTORICALLY BLACK COLLEGES AND UNIVERSITIES CAUCUS

HON. EDDIE BERNICE JOHNSON

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

Thursday, April 28, 2016

Ms. EDDIE BERNICE JOHNSON of Texas. Mr. Speaker, I rise in honor of the one year

anniversary of the Congressional Historically Black Colleges and Universities Caucus, established last April by Reps. ALMA ADAMS (D-NC) and BRADLEY BYRNE (R-AL).

For over 170 years, our Historically Black Colleges and Universities have been at the forefront of preparing our nation's youth for a bright path and successful future. HBCUs have profoundly changed the American economic and social climate. They have changed the face of this nation and have opened the door for generations of African-American students. There are over 300,000 diverse students across the United States attending HBCUs today. Those and the millions of HBCU alumni are a testament to the importance of these institutions to America.

In 2008, I co-founded and co-chaired the first bipartisan Congressional HBCU Caucus with Reps. JAMES CLYBURN (D-SC) and JOHN DUNCAN (R-TN). Expanding federal opportunities for HBCUs and Predominantly Black Institutions (PBIs), expanding dialogue in Congress, and upholding the traditions of these institutions are shared goals of mine and of the members who currently lead the caucus. I am proud to represent Paul Quinn College, which has provided their students with the tools to be successful leaders for over 130 years.

For much of their history, HBCUs opened the door to educational opportunities and career possibilities otherwise inaccessible to African-Americans. Over the past 50 years we have seen a modernization of that mission. Each year thousands of academically disadvantaged students graduate high school behind many of their peers. Many of these college-bound students graduated at the top of their class, yet did not have access to the rigorous coursework that would prepare them for higher education.

HBCUs offer the personalized attention and support to foster success in these students. They are paving the way for future scientists, engineers and doctors who may have otherwise been lost in the system. It is this chain of support that makes our nation's HBCUs so invaluable to America and the thousands of students who meet their potential under their guidance.

I am pleased that we are able to continue this dialogue in a meaningful way and I urge more members to join the Congressional HBCU Caucus.

TAYLOR NORMAN

HON. ED PERLMUTTER

OF COLORADO

IN THE HOUSE OF REPRESENTATIVES

Thursday, April 28, 2016

Mr. PERLMUTTER. Mr. Speaker, I rise today to recognize and applaud Taylor Norman for receiving the Adams County Mayors and Commissioners Youth Award.

Taylor Norman is a 12th grader at Thornton High and received this award because her determination and hard work have allowed her to overcome adversities.

The dedication demonstrated by Taylor Norman is exemplary of the type of achievement that can be attained with hard work and perseverance. It is essential students at all levels strive to make the most of their education and develop a work ethic which will guide them for the rest of their lives.

I extend my deepest congratulations to Taylor Norman for winning the Adams County Mayors and Commissioners Youth Award. I have no doubt she will exhibit the same dedication and character in all of her future accomplishments.

OUR UNCONSCIONABLE NATIONAL DEBT

HON. MIKE COFFMAN

OF COLORADO

IN THE HOUSE OF REPRESENTATIVES

Thursday, April 28, 2016

Mr. COFFMAN. Mr. Speaker, on January 20, 2009, the day President Obama took office, the national debt was \$10,626,877,048,913.08.

Today, it is \$19,218,673,186,359.42. We've added \$8,591,796,137,446.34 to our debt in 6 years. This is over \$7.5 trillion in debt our nation, our economy, and our children could have avoided with a balanced budget amendment.

IN TRIBUTE TO REVEREND TONGBER S. VANG

HON. GWEN MOORE

OF WISCONSIN

IN THE HOUSE OF REPRESENTATIVES

Thursday, April 28, 2016

Ms. MOORE. Mr. Speaker, I rise in tribute to Reverend Tongber S. Vang who passed away on February 21, 2016 at the age of 51. Tongber S. Vang was born in Sanau, Laos and was the eldest of 7 children. Tongber Vang immigrated to the United States at the age of 12, after living in refugee camps of Thailand with his family for a number of years. He lived first in Little Rock, Arkansas and eventually moved to Milwaukee and lived with his grandmother, Mao Xiong. He graduated from Milwaukee's West Division High School and attended Milwaukee Area Technical College with the intention of following a career in dentistry.

Tongber met Pa at Hmong New Year Celebration; he knew immediately she was the woman he would marry. He was touched by Pa's Christian faith and she encouraged his growth with Christ that led him to the ministry. On July 4, 1986, Tongber and Pa were married, and immersed themselves in the ministry, teaching Sunday school for children at Northwest Baptist Church. After Pa graduated from high school in 1988, they both attended and graduated from Hannibal-LaGrange College in Hannibal, Missouri. After graduation, Tongber and Pa moved to Louisville, KY where they both attended Southern Baptist Theological Seminary. They studied during the week but their weekends included a 6-hour commute to and from Lansing, MI to perform church outreach to the Hmong community and coordinate a children's Sunday school ministry.

Pastor Tongber moved his family back to Milwaukee in 1997 and accepted a position working for AmeriCorps, Vista Program at the Milwaukee Public Schools. He engaged Hmong parents and students at both South Division and Washington High Schools. In the fall of 1997, Pastor Tongber made the decision to accept the offer to pastor his home church, the Hmong First Baptist Church.

Pastor Tongber led his congregation with incredible grace, love, and passion for the word of God. However, his deepest passion was caring and praying with and over members of the church. He led a successful capital campaign which resulted in the construction of the current church building. The church was his second family; he believed with true conviction that if families were okay, the church would be okay, as would the community and the world. Pastor Tongber devoted countless hours to support church ministries and ensuring goals were met. In 2010, he led a mission trip to Nan, Thailand.

Pastor Tongber is survived by his beloved wife Pa, their three wonderful sons—Solomon, Josiah, and Joseph, a loving daughter-in-law—Joann, and a cheerful 13-month-old granddaughter Charity Siabzoo, and a yet-to-be-born granddaughter named Genessa Hnub Tshiab.

While Pastor Tongber's time on earth was short, guided fully by his faith in God, he served his family, church and his community selflessly. I was proud to call him a friend and was inspired by his good works. Mr. Speaker, this is why I rise to pay tribute to Tongber S. Vang, a true asset to the 4th Congressional District.

ORAN BAZEL JR.

HON. ED PERLMUTTER

OF COLORADO

IN THE HOUSE OF REPRESENTATIVES

Thursday, April 28, 2016

Mr. PERLMUTTER. Mr. Speaker, I rise today to recognize and applaud Oran Bazel Jr. for receiving the Arvada Wheat Ridge Service Ambassadors for Youth award.

Oran Bazel Jr. is a 12th grader at Arvada High School and received this award because his determination and hard work have allowed him to overcome adversities.

The dedication demonstrated by Oran Bazel Jr. is exemplary of the type of achievement that can be attained with hard work and perseverance. It is essential students at all levels strive to make the most of their education and develop a work ethic which will guide them for the rest of their lives.

I extend my deepest congratulations to Oran Bazel Jr. for winning the Arvada Wheat Ridge Service Ambassadors for Youth award. I have no doubt he will exhibit the same dedication and character in all of his future accomplishments.

HONORING THE SERVICE OF DR. RUTH ELLEN WASEM ON HER RETIREMENT FROM THE CONGRESSIONAL RESEARCH SERVICE

HON. ZOE LOFGREN

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, April 28, 2016

Ms. LOFGREN. Mr. Speaker, Dr. Ruth Ellen Wasem, a Specialist in Immigration Policy, will be retiring from the Congressional Research Service (CRS) at the end of this month. Dr. Wasem came to CRS in 1987 as an Analyst in Social Legislation, where she worked on

teenage pregnancy, youth policy, homelessness, and immigration policy. She eventually moved full-time into immigration policy, where she became a recognized and leading expert in the field. Dr. Wasem is a graduate of the University of Michigan, where she received a Ph.D. and M.A. in History. She completed her undergraduate degree at Muskingum College in New Concord, Ohio where she graduated Magna Cum Laude. Dr. Wasem was raised in Cadiz, Ohio.

Throughout her time at CRS, Dr. Wasem provided substantial legislative support to Members and Congressional staff who often turned to her for analysis, brainstorming, and consultation on various aspects of immigration and social welfare policy. Her work in these areas included assisting Congress with interpretations of current and proposed law, explaining agency operations, analyzing data, developing and analyzing legislative options, and comparing legislative proposals at various stages of the process. Dr. Wasem's work was used by Congress in hearings, legislative development, markups, and preconference negotiations.

Dr. Wasem's extensive knowledge in immigration policy and her keen ability to frame and analyze issues of paramount concern to Congress often made her a prominent point of contact for Congressional staff. Her encyclopedic knowledge of immigration law and policy was on display during the past decade when Congress attempted to pass comprehensive immigration reform legislation. Dr. Wasem provided an innovative view of the major categories of immigration issues and the key elements involved in reforming the nation's immigration system.

Dr. Wasem wrote numerous analytic and concise reports for Congress—well over 300 during her tenure at CRS. Dr. Wasem also contributed to the House Ways and Means Committee's Green Book. Her contribution to the Green Book consisted of high-level statistical analysis on nonimmigrant eligibility for public benefits.

Dr. Wasem was routinely chosen to moderate the immigration panels of CRS' biennial Legislative Issues and Procedures seminar for new Members in Williamsburg, Virginia. She also testified before Congressional committees numerous times throughout her tenure at CRS providing testimony on issues ranging from asylum to unauthorized migration to immigration and social policy data.

One of Dr. Wasem's most important contributions to CRS' work for Congress has been her leadership of the analysts, lawyers and information professionals who support Congressional consideration of immigration-related policy issues. As CRS' Immigration Team Leader, Dr. Wasem has been a mentor to her team members, as well as to Congressional staff. She unfailingly displayed great generosity and selflessness in devoting her time and energy to the issues of the day.

The Congressional Research Service has given Dr. Wasem a number of outstanding commendations and special achievement awards for legislative analysis in the areas of immigration policy, Haitian relief, health care reform, homeland security, temporary foreign workers, and welfare reform.

Dr. Wasem recently spent a year as a Kluge Staff Fellow at the Library of Congress where