

RECOGNIZING NATIONAL ACCREDITED ACH PROFESSIONAL DAY

**HON. GERALD E. CONNOLLY**

OF VIRGINIA

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, February 11, 2014*

Mr. CONNOLLY. Mr. Speaker, I rise to recognize Tuesday, February 11, as National Accredited ACH Professional (AAP) Day. This day highlights the importance of the AAP credential, as well as celebrates the achievements and contributions of AAPs nationwide.

The AAP credential is the standard of excellence in ACH payments competency. AAPs are recognized payments industry experts on subjects ranging from the NACHA Operating Rules to sound risk management practices, and as such, are highly regarded by financial regulators and examiners. They play a key role in the individual organizations they serve and the greater industry as a whole, imparting knowledge and supporting practices that help ensure continued confidence in ACH payments and the safety, security, and reliability of the ACH Network.

The ACH Network, administered by NACHA—The Electronic Payments Association, provides for the efficient exchange of direct account-to-account payments for consumers, businesses, and governments. Annually, it processes more than 21 billion electronic payments—including more than 5 billion Direct Deposit transactions—totaling almost \$37 trillion. Through their expertise, AAPs help safeguard the quality of the ACH Network and the billions of transactions that flow through it. To be awarded the AAP credential, individuals must pass a comprehensive exam, which is administered by NACHA each fall. The exam tests an individual's knowledge of a variety of subjects including the NACHA Operating Rules, the ACH Network and other payments systems, technical and operational ACH requirements, risk management, and payments-related regulations. Mr. Speaker, I ask that my colleagues join me in commending the more than four thousand AAPs nationwide by recognizing today as National Accredited ACH Professional Day.

PERSONAL EXPLANATION

**HON. PAUL A. GOSAR**

OF ARIZONA

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, February 11, 2014*

Mr. GOSAR. Mr. Speaker, I rise today to recognize passage this week of three important pieces of legislation: H.R. 2431, the National Integrated Drought Information System Reauthorization Act of 2013; S. 25, the vehicle which included the military retiree COLA fix and SGR bill; and H.R. 3448, the Small Cap Liquidity Reform Act. Additionally, I would like to make clear that I would have opposed S. 540, the Debt Limit Extension. Unfortunately, I was not able to vote on final passage of these important bills because of much needed hip replacement surgery. I guess I'm finally being paid back for playing rugby all through college and dental school.

H.R. 2431, National Integrated Drought Information System Reauthorization Act of 2013,

is important legislation that will provide critical benefits for ranchers, waters users and local communities allowing them to better prepare and respond to extreme drought conditions that are continuing to plague the West as well as rural communities.

S. 25 reverses the cost of living adjustment (COLA) cuts for working-age military retirees that was found in the Bipartisan Budget Act. I voted against the flawed Bipartisan Budget Act because it increased spending levels by \$45 billion in one year and \$63 billion over the course of two years. To pay for those increases, the Bipartisan Budget Act erased various, if not all, spending cuts from the Budget Control Act which passed back in 2011. Additionally, the Bipartisan Budget Act reduced the annual retirement COLA for working age military retirees by one full percentage point. I found this provision to be completely unacceptable and don't believe we should be balancing our budget on the backs of our veterans. As S. 25 repeals this provision that penalizes our military retirees and includes a payfor, I would have supported this legislation.

H.R. 3448, the Small Cap Liquidity Reform Act of 2013 is important legislation that establishes an optional liquidity pilot program which will benefit the securities of small emerging growth companies.

Finally, I want to reiterate that I would have opposed S. 540, the Debt Limit Extension. Back in 2011, we reached an understanding that if we're going to raise the debt ceiling and not jeopardize the nation's credit, then we need to attach reforms to each debt ceiling increase so that we reduce the need to constantly raise the debt ceiling and we start living within our means. This increase violates those principles. Although some like to call this a "clean" debt ceiling increase, there is nothing clean about borrowing another trillion dollars; this is as messy as it gets and the term "clean" is propaganda as far as I'm concerned. The bottom line is that our nation has a spending addiction—it's past the point of a problem—when we must continually raise the debt ceiling to accommodate our dangerous spending habits. At what point does it stop? How is it possible that we couldn't include a single reform in this legislation? I don't want our country to default but I wouldn't have voted to give the President a blank check. The federal government will collect an estimated \$3 trillion in taxes from October 1, 2013 until September 30, 2014. We do have the ability to live within our means and it's time we make the hard decisions necessary to make that happen.

Had I been present for these votes, I would have voted in support of these three important bills with a "yea" vote on rollcall Numbers 55, 60 and 62. I would have opposed increasing the debt ceiling and voted "nay" on rollcall Numbers 61.

IN HONOR OF THE NOMINATION OF  
RENEE PATRON FOR LEUKEMIA  
WOMAN OF THE YEAR

**HON. ROBERT E. ANDREWS**

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, February 11, 2014*

Mr. ANDREWS. Mr. Speaker, I rise today to honor Renee Patron for being nominated for

Leukemia Woman of the Year, an award given by the Leukemia and Lymphoma Society.

Ms. Patron earned her bachelor's degree in communications with a minor in marketing from Eastern University in St. Davids, PA. During her time at college, a friend of hers named Dina Innella suffered from leukemia. Selflessly, Ms. Patron cared for Ms. Innella during her time of need. While she didn't expect any recognition for her kindness, another friend nominated her through the Leukemia and Lymphoma Society to recognize her dedication.

After college, Ms. Patron went on to become a successful small business owner, opening Events by Renee. She is the programming and event co-chair for the Public Relations Society of America, in addition to being a founding member of a Philadelphia women's networking group called Femmefessionals. In her free time, she volunteers with the Big Brothers Big Sisters Philadelphia chapter and with the Ronald McDonald House in Philadelphia.

Mr. Speaker, Ms. Patron is a role model for her kindness and sacrifice. I join all of South Jersey in thanking Ms. Patron for her dedication and wish her best in her future endeavors.

RECOGNIZING THE BELLEVUE  
DOWNTOWN ASSOCIATION

**HON. ADAM SMITH**

OF WASHINGTON

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, February 11, 2014*

Mr. SMITH of Washington. Mr. Speaker, I rise to honor the Bellevue Downtown Association on the occasion of its 40th anniversary. This non-profit organization is made up of passionate community members and has played a key role in creating the flourishing downtown that the citizens and businesses of Bellevue, Washington enjoy today.

Over the last 40 years, Bellevue has been transformed into a thriving business center that is home to roughly 1,300 businesses and 45,000 workers. I am confident that this rapid economic development would not have been possible without the work of the Bellevue Downtown Association, as their efforts have made this area an inviting location for both businesses and residents.

In particular, much of Bellevue's growth as a rising entertainment and cultural scene in the area is largely bolstered by the Association's impressive lineup of annual events. From a jazz festival and summer concert series, to the Eastside's largest Fourth of July celebration, the Bellevue Downtown Association's efforts have made downtown Bellevue more than just a great location to do business, but an appealing, culturally diverse place to live as well.

Mr. Speaker, it is with great admiration that I recognize the work of the Bellevue Downtown Association. Without its voice and hard work, downtown Bellevue would not be the economic and cultural center that it has become today.