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A native of West Virginia, McCauley earned her bachelor's and associate's degrees from Fairmont State University. She currently resides in Fairmont with her husband, Matt and her daughter, Lauren.

Mr. Speaker, the State of West Virginia owes Judy McCauley a tremendous debt of gratitude for her many years of service with the Small Business Administration. It is my honor to thank Judy for her dedication to small business owners all over West Virginia, and congratulate her on her much deserved retirement. I am proud to call her friend and fellow Mountaineer.

IN RECOGNITION OF THE DEEP-SEA SUBMERSIBLE "ALVIN"

HON. WILLIAM R. KEATING

OF MASSACHUSETTS

IN THE HOUSE OF REPRESENTATIVES

Tuesday, September 16, 2014

Mr. KEATING. Mr. Speaker, I rise today in commemoration of the 50th anniversary of the deep-sea research submersible *Alvin* and in celebration of the critical role the Woods Hole Oceanographic Institution (WHOI) has played in supporting ocean exploration for generations.

Commissioned on June 5, 1964, *Alvin* epitomizes American innovation and has allowed our nation to secure its position as a global leader in oceanography and marine sciences. Throughout over 4,760 dives, *Alvin* has shed light on countless discoveries, including the first observation of the deep-sea mid-ocean ridge during the French-American Mid-Ocean Undersea Survey known as Project FAMOUS, exploration of wreck of the RMS *Titanic*, and emergency recovery of a hydrogen bomb from the Mediterranean Sea in 1966. Recently, *Alvin* served at the front lines of the response to the Deepwater Horizon disaster and investigated impacts to the deep-sea habitats in the Gulf of Mexico.

Today, *Alvin* continues to inspire scientists and engineers in developing a new generation of deep-submergence technology, which is vital to our national security and United States Naval operations, as well as marine commerce and maritime industries. Further, *Alvin* is a working example of the critical need for continued federal investments in research and development that will ensure that our understanding of this remaining frontier for discovery continues on trend.

Mr. Speaker, please join me in commemoration of *Alvin* and the irreplaceable advances in scientific research that it has helped to achieve. I am proud to represent Massachusetts, where *Alvin* and the Woods Hole Oceanographic Institution call home.

RECOGNIZING THE 25TH ANNIVERSARY OF ESPERANZA COMMUNITY HOUSING CORPORATION

HON. LUCILLE ROYBAL-ALLARD

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, September 16, 2014

Ms. ROYBAL-ALLARD. Mr. Speaker, I rise today to congratulate Esperanza Community

Housing Corporation on the celebration of its 25th anniversary.

Esperanza has been a South Los Angeles institution since 1989, when it was founded as part of a community organizing campaign to keep families in local affordable rental housing. Over the years, it has grown into a prominent social justice and community development non-profit, serving a wide array of needs for tens of thousands of people in the Figueroa Corridor and throughout South L.A.

Esperanza has been a leader in the fight to improve South L.A.'s housing, economic, health, cultural, and environmental conditions. No race, ethnicity, age, or gender is exempt from the organization's outreach. Esperanza has spent a quarter-century establishing partnerships in every corner of the community—building relationships with South L.A.'s residents, community leaders, and local businesses, and bringing them together in common cause to achieve remarkable goals.

The fruits of Esperanza's work are visible for all to see. Esperanza has provided more than 400 community residents with training in grassroots leadership and in comprehensive community health education services. It has promoted local economic growth by creating more than 200 local jobs and providing housing for almost 20 small businesses and non-profits. It has also fought to reduce slum housing, while at the same time developing safe and affordable residential properties that offer housing for 165 low-income families. It developed the Mercado la Paloma, a community meeting place and economic development incubator that has become a first-rate forum for cultural events and community non-profit activities, as well as a home for 13 small family-owned businesses. And on a range of other subjects—from human rights, to food policy, to the arts, to environmental justice—Esperanza has been an unwavering voice for a stronger, more sustainable, and more vibrant community.

Mr. Speaker, as Esperanza Community Housing Corporation celebrates its 25th anniversary, I want to thank and congratulate Executive Director Nancy Halpern Ibrahim, all the remarkable staff, and the organization's visionary founder, Sister Diane Donoghue, for their outstanding record of grassroots service to the residents of South Los Angeles. I ask my colleagues to join me in celebrating all that Esperanza has done to improve the community. Esperanza's 25 years of dogged and productive work have been a model for community development organizations and activist movements across the country, and I wish it many more years of success.

IN SUPPORT OF SCOTTISH INDEPENDENCE REFERENDUM

HON. MIKE McINTYRE

OF NORTH CAROLINA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, September 16, 2014

Mr. McINTYRE. Mr. Speaker, the Friends of Scotland Caucus was founded to honor the spirit of freedom and the bonds of friendship, prosperity, and culture which our two great nations cherish and respect. It is in that spirit that I have joined my fellow Co-Chairman of the Friends of Scotland Congressional Caucus, Rep. JOHN J. DUNCAN, in introducing H.

Res. 724. This resolution voices the support of the U.S. House of Representatives for the peaceful, inclusive, and democratic way in which the Independence Referendum is taking place. Indeed, the future of Scotland must be determined by the People of Scotland, and we should support that effort.

INSURANCE CAPITAL STANDARDS CLARIFICATION ACT OF 2014

HON. JEB HENSARLING

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

Tuesday, September 16, 2014

Mr. HENSARLING. Mr. Speaker, I rise in support of H.R. 5461, the Insurance Capital Standards Clarification Act of 2014, sponsored by our colleague Mr. BARR of Kentucky.

This bill is a common sense fix to several problems that have arisen from the implementation of the Dodd-Frank Act—problems that are detrimental to our economy and needlessly limit opportunities for our fellow Americans to live better lives.

Mr. Speaker, we all know that today 19 million Americans are unemployed or underemployed. No matter how hard many of them try to find work, the jobs just aren't there in this economy because the President's economic policies have failed them. Clearly, job number one for Congress continues to be job creation and economic growth. That's why the House has passed more than 40 bills aimed at creating jobs, many of them I am proud to say originated in the Financial Services Committee, which I chair. These are common sense ideas, many of them bipartisan, aimed at supporting wage earners, strengthening small businesses, and removing Washington's onerous red tape road blocks that stifle growth and kill opportunity.

Yet Senate leaders have failed to bring a single one of these jobs bills up for a vote, even though they are supported by both Republicans and Democrats. Before time during this Congress runs out, I once again call on the Senate's leaders to get to work. They can start with H.R. 5461. Both Democrats and Republicans strongly support this bill. Even the Ranking Member of the Financial Services Committee—who has announced she will be voting against H.R. 5461—acknowledges in a "Dear Colleague" letter circulated to all our offices that the bill offers "bipartisan, sensible regulatory relief;" yet still for some reason she will vote against it.

Let me briefly describe this bill and why it's needed to help the American people.

H.R. 5461 provides the Federal Reserve with the flexibility to set capital standards for insurance companies under its supervision. Because of the onerous Dodd-Frank Act, Washington regulators are imposing one-size-fits-all capital standards designed for banks onto firms that are not banks but insurance companies. Research has shown that applying capital standards that are meant for banks to insurance companies could massively increase costs between \$5 billion to \$8 billion. This increase in costs will result in higher premiums and reduced benefits for policyholders. Many policies could simply become unavailable to consumers as companies stop offering certain insurance products. H.R. 5461 ensures proper capital standards are applied to insurers under the purview of the Fed and that