monetary equitable relief for all violations of the laws it enforces.

Specifically, this bill would:

Add a new subsection (e) to section 13 of the FTC Act that specifies types of equitable relief the FTC may pursue: restitution for losses, contract reformation and recission, money refunds, and the return of property;

Provide the FTC disgorgement authority to seek court orders requiring bad actors repay unjust gains acquired in violation of the law.

Clarify that the FTC may seek temporary restraining orders and preliminary injunctions without bond and that any relief sought under section 13(b) may be for past violations in addition to ongoing and imminent violations.

As the Nation's premier consumer protection agency, the FTC is directed to enforce numerous statutes: the core of which is section 5 of the FTC Act mandating the agency to prevent unfair or deceptive acts or practices and unfair methods of competition.

Section 13(b) of the FTC Act authorizes the FTC to bring suit in federal courts seeking relief for consumers and is a critical enforcement tool the FTC uses to combat fraud and scams under section 5.

In 2020 alone, the FTC returned more than $482 million to over 1.6 million consumer victims of fraud or illegal business practices.

The FTC's restitution authority under section 13(b) was settled law for over 40 years, but beginning in 2017, the Seventh Circuit Court of Appeals reversed its own precedent to overturn FTC authority under section 13(b) to obtain monetary relief and the Third Circuit soon followed.

Because of these decisions, close to 48 million Americans in six states became unable to obtain monetary redress under 13(b).

Then, on April 22, 2021, the Supreme Court held in AMG Capital Management v. FTC that section 13(b) does not allow the FTC to seek monetary relief or require bad actors to return money earned through illegal activity.

According to Acting Chairwoman Slaughter, the Supreme Court decision ''deprived the FTC of the strongest tool [the FTC] had to help consumers.''

Mr. Speaker, all five FTC Commissioners have repeatedly urged Congress to take quick action to pass legislation reaffirming FTC authority under section 13(b).

H.R. 2668 does exactly that, by restoring nearly forty years of precedent and giving the FTC the ability to protect Americans from scams and unethical business practices.

Americans need this protection, because every day, and far too often, individuals in Texas and across the country fall victim to financial scammers.

The COVID–19 pandemic has given rise to an increase of scams and fraud that prey on consumers' fears and financial insecurities, and inaction on this issue is not an option as it will only embolden bad actors.

H.R. 2668 will ensure that the FTC maintains its ability to return money to the victims of scams.

Seniors especially need this protection, because they have worked their entire lives with the promise of a safe and secure retirement, but scammers and unscrupulous businesses are taking advantage of uncertainty surrounding the pandemic and working overtime to target them.

Retirement accounts are not the only damage these scams cause—they damage the independence and trust of a vulnerable community.

During the COVID–19 pandemic, we have seen instances of fraud rise in unprecedented numbers, as scammers attempt to take advantage of senior citizens and deprive them of their hard-earned savings.

Bad actors preying on older Americans is, unfortunately, nothing new, but in the midst of a global pandemic impacting Americans' lives and livelihoods, cracking down on those scams must be a priority.

One such scam was thwarted by Houston police and the Harris County District Attorney, who made an arrest in February in an international cyber-scam that bilked unsuspecting, mostly elderly victims out of more than $1 million.

One victim of the scam, Asuncion Peppers, 74, a retired medical technician knows that first hand; She was bilked out of her life savings.

Hackers contacted Ms. Peppers on Facebook, pretending to be one of her Facebook friends.

She was told she was eligible for a government grant of almost one million dollars and all she had to do was send a check to pay taxes.

Investigators believes the scammers were operating from Nigeria, defrauding senior citizens in the U.S. and around the world.

Before Ms. Peppers realized she was being conned, she sent checks totaling $87,000 hard-earned money.

She said that she worked three jobs to build her life savings.

Ms. Peppers and her husband are just two of 38 victims bilked out of more than $1.3 million before the fraud was discovered.

This story is not an isolated incident: although 1 in 20 seniors in the U.S. is a target of fraud schemes, the National Adult Protective Services Association has found that only 1 in 44 seniors report that they are victims of a fraud scheme.

During these unprecedented times, it is imperative that Congress pass legislation that protects U.S. consumers and honest businesses from wrongdoers who steal money through fraud and deception.

Mr. Speaker, we need to strengthen federal prevention efforts and ensure leaders in the public and private sectors are collaborating on effective safeguards.

This begins with ensuring that the FTC has the explicit authority to obtain both injunctive and monetary relief for all violations of the laws it enforces.

I urge all members to join me in voting to pass H.R. 2668, the ''Consumer Protection and Recovery Act.''

TRIBUTE TO ZAHRA SOMANI KARAMALI

HON. JANICE D. SCHAKOWSKY

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

Thursday, July 22, 2021

Ms. SCHAKOWSKY. Madam Speaker, I rise today to honor and profoundly thank a long time, super-star member of my staff, Zahra Somani Karamali. After serving in my district offices for thirteen years, Zahra is moving on to pursue a Ph.D. in Psychology and a career as a School Psychologist. It is hard for me to even imagine not having Zahra serving the residents of the 9th Congressional District as one of the most effective Constituent Advocates in the country. Though not in my office, she will always be a beloved member of Team Schakowsky.

Zahra Somani Karamali joined my office in 2008, and she brought perspective, experience, and enthusiasm that have left a permanent impact on our operations and on constituents' lives. She is a dedicated public servant who readily established herself as a strong ally for individuals who would otherwise not have an effective voice. My husband and I had the joy of attending her wedding to Nauman and celebrating the birth and growth of their two wonderful children Ayman and Zayna. She and her family have become cherished friends.

Over the years, Zahra advocated for thousands of constituents who needed help with a wide range of issues. She cut through red tape and solved difficult problems, often in life-changing ways.

Zahra helped immigrant families who were pursuing green cards or struggling to obtain a visa to travel home to visit sick relatives. She helped reunite families, assisted refugees, and helped immigrants obtain naturalization status. She expedited passport applications so that mothers and fathers didn't miss their daughters' wedding abroad. When residents called because they had missing mail or delayed tax returns, Zahra provided an empathetic ear and an enthusiastic hand to help solve those issues. During the pandemic she helped constituents who were stranded abroad and helped constituents obtain desperately needed stimulus checks and important benefits. She fought for constituents to receive all the benefits they needed and deserved and tackled problems big and small with compassion and professionalism.

Zahra is active in the Ismaili community and played an instrumental role in building and strengthening my and my office's relationships with the Muslim community. I am proud to have stood alongside her and so many others in that community in good times and in bad, and I deeply cherish the relationships I've formed along the way.

Zahra is always enthusiastic and willing to do whatever needs to be done. She represented me at office hours in libraries across the northwest suburbs, helped organize and conduct a wide array of events, and spoke on my behalf at events across the district.

Zahra has been an essential member of the team, and a big reason why my office is well known for its effective constituent services. I will miss Zahra very much, as will everyone on the staff. I expect to hear from many constituents who will be very disappointed to hear that Zahra is no longer there to help. We pledge to her that we will all work hard to fill the gap. I know that the fortunate students and families she will serve in the years ahead will benefit from the wonderous gifts that have made Zahra so invaluable to me.

HONORING WENDY BALDO

HON. ANDY BIGGS

OF ARIZONA

IN THE HOUSE OF REPRESENTATIVES

Thursday, July 22, 2021

Mr. BIGGS. Madam Speaker, I rise today in honor of a longtime friend, Wendy Baldo, who will soon begin her well-deserved retirement.

Wendy first came to work in Arizona state government in 1988, during the administration of Governor Rose Mofford. In 1993, she began her long and distinguished career with the Arizona State Senate. In 2009, Wendy was hired as chief of staff for the legislative body, a role in which she has now served for more than 12 years.

I came to know Wendy while serving in the Arizona state legislature from 2002 to 2016. My election to the Arizona Senate in 2010 provided me the opportunity to work under Wendy's guidance, and she continued to serve as my chief of staff for the four years I served as Arizona Senate President. Wendy was always a trusted advisor. She staunchly protected the institution of the Senate and was the fierce, loyal ally every leader needs. It is a rare occurrence in the Arizona Senate for a chief of staff to serve multiple Senate presidents. Wendy's service to five presidents is a true testament to her character and caliber.

The knowledge and expertise Wendy has accumulated in her years in the Arizona Senate are an invaluable resource. Her retirement, while well-deserved, will undoubtedly be a loss for the Senate. I thank Wendy for her many years of service to the people of Arizona and wish her well in this next phase of her life.

REMEMBERING HARRY M. ROSENFELD

HON. STEVE COHEN

OF TENNESSEE

IN THE HOUSE OF REPRESENTATIVES

Thursday, July 22, 2021

Mr. COHEN. Madam Speaker, I rise today to offer the thanks of a grateful nation for the life and work of former Washington Post Metro editor Harry M. Rosenfeld who guided the newspaper in its Pulitzer Prize-winning Watergate coverage. Mr. Rosenfeld died last week at the age of 91. A survivor of Berlin's Kristallnacht in 1938, he and his family immigrated to New York City in March of 1939, just months before World War II began. After graduating from Syracuse University and a stint in the U.S. Army, Mr. Rosenfeld joined the New York Herald Tribune syndicate and rose to managing editor before joining The Post. Editor Ben Bradlee made him assistant managing editor for metropolitan news where he inherited a staff of hungry reporters covering local beats, among them Carl Bernstein. Mr. Rosenfeld later hired a very persistent Bob Woodward. The double-byline stories of Woodward and Bernstein, covering scandal and corruption in the Nixon administration, eventually led to Nixon's 1974 resignation. He ended his career as the editor of newspapers in Albany, New York. I offer my condolences to his wife Anne and his three daughters and his extended family. Mr. Rosenfeld's enduring sense of justice and demand for accountability helped change American history and inspired a generation of journalists. His passion for the truth and for journalism was an inspiration and a model to be emulated. His was a life well led.

SUCCESS ACT

HON. GRACE MENG

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Thursday, July 22, 2021

Ms. MENG. Madam Speaker, during the COVID–19 crisis, we have seen how crucial internet access has been for learning and completing assignments. The homework gap, experienced by as many as 17 million students in the U.S. who do not have internet access at home, is an inequity that predates the coronavirus pandemic.

When I first began talking about this issue, I was shocked and saddened to recognize there were so many misconceptions about who was part of the homework gap. So many of my colleagues believed the homework gap is something that predominantly affects students in rural America. But in fact, one in five school-age children in NYC's public school system—the largest public school system in the country—do not have internet access at home.

The nature of homework assignments has fundamentally changed. Before, all you needed was a pencil and paper. But that is no longer the norm. Internet access is essential to completing homework assignments. It broke my heart to hear stories of families parked outside McDonalds or Starbucks trying to catch a free Wi-Fi signal.

Closing the homework gap extends beyond just helping our students finish their homework. Internet connectivity is essential to success in the 21st century; much like electricity was important in the 1930s, internet will be the same, if not more.

That is why Congress passed the Emergency Educational Connections Act as part of the American Rescue Plan Act of 2021, a bill that I proudly championed with Senator MARKEY. This provision created the Emergency Connectivity Fund, and provided a one-time $7.17 billion appropriation to connect students and library patrons learning at home.

As our Nation works to move past the pandemic, we must finally close the full homework gap that predates the ongoing emergency. That is why I am proud to introduce today the Securing Universal Communications Connectivity to Ensure Students Succeed or the SUCCESS Act. This bill would provide $8 billion a year over five years (for a total of $40 billion) to extend the FCC's Emergency Connectivity Fund, without an emergency time frame, so that schools and libraries can continue supporting distance learning after the coronavirus pandemic is over. This extended program will then ensure that students connected by the emergency connectivity fund do not lose their internet access and devices once the original funds run dry.

Madam Speaker, as the mother of two young children, I know firsthand how crucial this issue is. Each and every student must have the tools they need to succeed in school, and the SUCCESS Act is an essential component to permanently closing the homework gap. I urge all of my colleagues in both chambers to help close this digital divide for good.

SERIOUS ISSUES FACING OUR COUNTRY

SPEECH OF

HON. MAXINE WATERS

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, July 21, 2021

Ms. WATERS. Madam Speaker, I'm here to point out just how interconnected the climate emergency is to America's housing crisis and how it impacts communities of color.

We are living in a climate emergency. Wildfires are raging, sea levels are rising, and severe weather events are getting stronger. Meanwhile homes are being destroyed, and not nearly enough is being done to address environmental racism and the ways in which communities of color across this country suffer disproportionately from a lack of action. We cannot stand by as corporations, big oil, and industry titans pollute the air we breathe and contaminate the water we drink without consequence.

The truth is that these negative environmental factors compound social and economic conditions, and lead to higher levels of chronic health problems such as asthma, diabetes, and hypertension in communities of color and low-income communities. It should surprise no one that on average, people of color comprise 56 percent of the population living in neighborhoods with facilities that release toxic substances into the air and water supply.

This is a fair housing issue and a direct result of systemic racism and historically racist policies, including redlining and exclusionary zoning, that segregate low-income people and people of color into areas that have suffered from decades of disinvestment. These segregated areas are often located closer to industrial districts and are therefore more likely to be deprived of green spaces, healthy homes, and clean drinking water. None of this is news. But, because of worsening residential segregation, the increasingly harmful effects of climate change and extreme weather events are exacerbating these conditions in low-income communities and communities of color.

Today, formerly redlined communities suffer from hotter temperatures, and their homes are 25 percent more likely to experience damage due to flooding compared to communities that were not redlined. In some cases, whether due to repeated flooding or because they are located at higher elevations, low-income communities of color, such as in Puerto Rico and Florida, are facing displacement, known as climate gentrification.

The real-life examples are far too plenty. Take for example, St. James Parish, Louisiana—a community that is often referred to as ''Cancer Alley.'' I traveled there in 2001 to bring international attention to corporate pollution and the human costs of that pollution on communities of color. St. James Parish has a long history of inequality. The parish is located along the lower Mississippi River where enslaved Africans were forced to labor. Today, it serves as an industrial hub, with nearly 150 oil refineries, plastics plants, and chemical facilities. Not only have these facilities polluted the surrounding water and air, but they have also subjected the mostly African American residents of St. James Parish to cancer, respiratory diseases, and other health problems.

In 2005, we saw how Hurricane Katrina impacted people of color in New Orleans. Lives