

Mr. POE. Mr. Speaker, on September 11th, America honored those murdered by people who kill in the name of religion.

Americans held solemn tributes, prayers, and raised Old Glory across the plains and prairies of this heartland. But no American flags were displayed by students at Hobpton High School in North Carolina. The superintendent of this government school district banned the display of any country's flag on the clothing of students. Dr. Hobbs said disruptions have been caused in the school by the wearing of certain national flags. So on this almost holy day of September 11th, no American flags were allowed on clothes at this American school.

Dr. Hobbs, if you are going to ban the display or the wearing of flags, ban foreign ones, not the ones that fly over this Nation—the American flag.

Have we become so timidly concerned about offending foreigners that we now disrespect our Nation by banning the American flag? This unpatriotic paranoia is an insult to this Nation and the students of your school, and the superintendent should be ashamed. Mr. Hobbs, Betsy Ross would not be proud of you.

And that's just the way it is.

#### ALAN GREENSPAN AND THE BUSH ADMINISTRATION

(Mr. EMANUEL asked and was given permission to address the House for 1 minute.)

Mr. EMANUEL. Mr. Speaker, in Alan Greenspan's recently released memoir, President Bush and the Republicans in Congress come in for some sharp criticism.

Reuters said of the book, "Mr. Greenspan sharply criticizes President Bush's administration and Republican congressional leaders in his memoir for putting political imperatives ahead of sound economic policies."

The New York Times said of Mr. Greenspan's book described, "The Bush administration is so captive to its own political operation that it paid little attention to the fiscal discipline for the Nation."

Increasing America's debt by \$3 trillion, the same fiscal discipline we had in the 1990s, the pay-as-you-go rules, led to a \$5 trillion surplus when President Bush took office and has led to a \$3 trillion debt increase under President Bush and the Republicans.

The fiscal discipline that we had in the 1990s is exactly what the Democrats have put in place in this new Congress, hoping to put in place the fiscal type of discipline and the budgetary discipline that would lead us again to surpluses and balancing America's book.

And Mr. Greenspan could not have said it better, when people have taken the time to put their political interests ahead of America's long-term economic interests.

#### HONORING THE AIR FORCE'S 60TH ANNIVERSARY

(Mr. STEARNS asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. STEARNS. Mr. Speaker, I rise today to honor and celebrate the 60th anniversary of the United States Air Force.

America can rightly claim to be the greatest military power. This status is due in no small part to our overwhelming supremacy in air and space. Air Force men and women have produced an unsurpassed record of achievement. Never before has our ability to project military power depended so heavily on air and space capabilities.

As an Air Force veteran and cochairman of the House Air Force Caucus, I know firsthand how the Air Force provides our Nation a unique military advantage. However, what is most impressive is the dedication of the men and women of the United States Air Force who work hard every day to ensure air supremacy.

Let me leave you with the words of one of the Air Force founders, General Hap Arnold: "Air power will always be the business of every American citizen."

#### DEMOCRATIC CONGRESS SENDS COLLEGE COST REDUCTION ACT TO THE PRESIDENT'S DESK

(Ms. RICHARDSON asked and was given permission to address the House for 1 minute.)

Ms. RICHARDSON. Mr. Speaker, today is an exciting week for all Democrats because we are sending one of our top priorities to the President's desk, and that is the College Cost Reduction and Access Act.

Education departments estimate that over 200,000 academically qualified students are unable to go to college. This legislation will be the largest investment the Democratic Congress has made since 1944.

Specifically, the Pell Grant scholarships will be increased by \$1,090 over the next 5 years. We will be able to cut interest rates from the current 6.8 percent to 3.4 percent, and that will save student borrowers over \$4,000 over the life of their loan.

Members, this is great news, and it is great news to taxpayers, because we have been able to utilize eliminating excessive Federal subsidies from the lenders in the industry to bear the cost of this program . . . and not the taxpayers.

This is a personal story for me. I have been working since the age of 12. I took out student loans and was able to get my education because of programs like this.

Mr. Speaker, this is a great day for students and Democrats in this Congress to send the college cost reduction act to the Presidents desk.

#### HEADING TOWARD A FISCAL TRAIN WRECK

(Mr. GARRETT of New Jersey asked and was given permission to address the House for 1 minute.)

Mr. GARRETT of New Jersey. Mr. Speaker, as we come to the floor 9 months into the control of this House and this country by the Democratic majority, we have to ask ourselves, what has it brought? Well, it has brought us expanded government programs outside the area of jurisdiction, increase in Federal spending, and of course efforts to raise taxes on Americans.

Just at the very beginning of this year, it was the largest tax increase in U.S. history. A short time ago, it was a \$53 billion increase through the SCHIP program. On spending, it was a \$1 billion program just yesterday tried to do. And, of course, there is a litany of earmarks that we still don't know where it is going to and who is sponsoring it.

It was a Republican majority that forced the Democrats to give us a list of all the earmarks in their spending and have asked for more transparency. But I want to remind the American public, to this day we still do not have a list of all the earmarks, who is sponsoring them, and where the dollars are going to.

I encourage the Democrat majority to do as the American public must do, to live within their means, and to be open and honest as to where the American tax dollars are going to.

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#### ENOUGH IS ENOUGH

(Mr. HODES asked and was given permission to address the House for 1 minute.)

Mr. HODES. Mr. Speaker, President Bush has called for more money, more patience, and a renewed commitment of U.S. troops in Iraq for the foreseeable future. The American people should not be fooled. This is nothing more than another stay-the-course strategy that puts us on a path for 10 years of war in Iraq.

Under the Bush plan, about 5,700 troops, or about 3.5 percent, of the American forces in Iraq would come home later this year. That's it. The rest of our troops would remain in Iraq until at least next summer. The President anticipates that at least 130,000 American men and women would remain in Iraq indefinitely for many years to come.

The President's plan for Iraq amounts to an open-ended and dangerous commitment of American troops in Iraq, and an open wallet for the American people to pay.

Mr. Speaker, this is not a plan for success in Iraq, nor is it a plan that will make America safer. It is time for my Republican colleagues to stand up to this President and say enough is enough. Democrats will continue to demand change because it is time that we

begin a responsible redeployment out of Iraq.

#### THE MILITARY SURGE IS WORKING

(Mr. PENCE asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. PENCE. Mr. Speaker, through a hailstorm of political attacks that continue on the floor of the Congress this morning, last week, America's two lead men in Iraq brought news to this Congress which should be welcome to every American family.

Despite the lack of political progress at the national level in Iraq, the military surge is working. And because the surge is working, our troops can start coming home.

I urge every American to tune out the rhetoric in Washington, D.C. and read the report. But don't just read the testimony of General David Petraeus and Ambassador Ryan Crocker; read the recent report issued by the more liberal-leaning Brookings Institution. In each case, our men and that liberal think tank found civilian deaths are down. Sunni leaders are cooperating with U.S. forces, and al Qaeda is on the run in Baghdad and Anbar province. These independent assessments should be read by every American, and every American should be encouraged; for even to a war-weary Nation, I say, if we do not grow weary in doing well, freedom will prevail in Iraq.

#### TIME TO BRING OUR TROOPS HOME

(Ms. SHEA-PORTER asked and was given permission to address the House for 1 minute.)

Ms. SHEA-PORTER. Mr. Speaker, we now know what the President's plan for Iraq is: it's just stay. Stay for how long? He doesn't know. We don't really have a plan, but we do know that we have not succeeded in Iraq. In spite of the efforts of our brave soldiers, in spite of the 10 to \$12 billion a month that we have spent, in spite of all of our efforts, we have not succeeded.

Now, if you look at the independent nonpartisan reports on Iraq, you find that 100,000 Iraqis are moving from their communities every single month. Why would 100,000 Iraqis move from their homes, from their schools, from their lives? They're moving because they're not safe.

We have militia roaming around. We've had ethnic cleansing in Baghdad. If you look at the maps of the neighborhoods, 2005 and now 2007, you realize that the Iraqis are not living together any longer. We have ethnic cleansing.

We also know that the Iraqi Parliament, more than half of the Iraqi Parliament, signed a petition asking Americans to go home.

We also know that the Iraqis wanted to take a 2-month vacation in 140-degree weather while our troops were

struggling. It is time to bring our troops home and look at American benchmarks.

#### COLLEGE COST REDUCTION AND ACCESS ACT

(Mr. ARCURI asked and was given permission to address the House for 1 minute.)

Mr. ARCURI. Mr. Speaker, this week the Democratic Congress makes college more affordable for American students and families by sending the College Cost Reduction and Access Act to the President. After initially threatening a veto, President Bush now says he will sign the bill into law. That's good news for millions of students and their families who are trying to figure out how they're going to afford a college education.

Under President Bush, college tuition has increased 40 percent over inflation, putting college out of reach for many. While college costs have increased over the last 7 years, Pell Grants and other Federal aid have remained flat, which has created an imbalance in the grant-to-loan ratio that students face. For some who are fortunate enough to attend college, they are leaving with more than \$20,000 in loan debt.

Our legislation begins to remedy that imbalance by providing the largest investment in college funding since passage of the GI Bill in 1944. Under our legislation, we increase Pell Grant scholarships by more than \$1,000, and we cut student interest rates in half.

Mr. Speaker, Democrats promise to make college more affordable this week, and we are living up to that promise.

#### PROVIDING FOR CONSIDERATION OF H.R. 1852, EXPANDING AMERICAN HOMEOWNERSHIP ACT OF 2007

Ms. MATSUI. Mr. Speaker, by direction of the Committee on Rules, I call up House Resolution 650 and ask for its immediate consideration.

The Clerk read the resolution, as follows:

#### H. RES. 650

*Resolved*, That at any time after the adoption of this resolution the Speaker may, pursuant to clause 2(b) of rule XVIII, declare the House resolved into the Committee of the Whole House on the state of the Union for consideration of the bill (H.R. 1852) to modernize and update the National Housing Act and enable the Federal Housing Administration to use risk-based pricing to more effectively reach underserved borrowers, and for other purposes. The first reading of the bill shall be dispensed with. All points of order against consideration of the bill are waived except those arising under clause 9 or 10 of rule XXI. General debate shall be confined to the bill and shall not exceed one hour equally divided and controlled by the chairman and ranking minority member of the Committee on Financial Services. After general debate the bill shall be considered for amendment under the five-minute rule. The amendment in the nature of a substitute recommended by the Committee on Financial

Services now printed in the bill, modified by the amendment printed in part A of the report of the Committee on Rules accompanying this resolution, shall be considered as adopted in the House and in the Committee of the Whole. The bill, as amended, shall be considered as the original bill for the purpose of further amendment under the five-minute rule and shall be considered as read. All points of order against provisions in the bill, as amended, are waived. Notwithstanding clause 11 of rule XVIII, no further amendment to the bill, as amended, shall be in order except those printed in part B of the report of the Committee on Rules. Each further amendment may be offered only in the order printed in the report, may be offered only by a Member designated in the report, shall be considered as read, shall be debatable for the time specified in the report equally divided and controlled by the proponent and an opponent, shall not be subject to amendment, and shall not be subject to a demand for division of the question in the House or in the Committee of the Whole. All points of order against such further amendments are waived except those arising under clause 9 or 10 of rule XXI. At the conclusion of consideration of the bill for amendment the Committee shall rise and report the bill, as amended, to the House with such further amendments as may have been adopted. The previous question shall be considered as ordered on the bill and amendments thereto to final passage without intervening motion except one motion to recommit with or without instructions.

SEC. 2. During consideration in the House of H.R. 1852 pursuant to this resolution, notwithstanding the operation of the previous question, the Chair may postpone further consideration of the bill to a time designated by the Speaker.

The SPEAKER pro tempore. The gentlewoman from California is recognized for 1 hour.

Ms. MATSUI. Mr. Speaker, for the purpose of debate only, I yield the customary 30 minutes to the gentleman from Texas (Mr. SESSIONS), pending which I yield myself such time as I may consume. During consideration of this resolution, all time yielded is for the purpose of debate only.

(Ms. MATSUI asked and was given permission to revise and extend her remarks.)

Ms. MATSUI. Mr. Speaker, as the Clerk just read, H. Res. 650 provides for consideration of H.R. 1852, the Expanding American Homeownership Act, under a structured rule. The rule provides 1 hour of general debate to be controlled by the Committee on Financial Services. The rule makes in order seven amendments printed in the Rules Committee report.

This bill is being considered under a structured rule that will allow the House to consider amendments to address important issues with regard to this legislation. I look forward to the debate on the important issue before us today.

I rise today in support of the rule providing for the consideration of the Expanding American Homeownership Act and for the underlying legislation. I thank Subcommittee Chairwoman WATERS for offering this bill. I thank Chairman FRANK and Ranking Member BACHUS for their hard work, along with the other members of the Financial