United States of America

Congressional Record

PROCEEDINGS AND DEBATES OF THE 112th CONGRESS, FIRST SESSION

Vol. 157 WASHINGTON, THURSDAY, MARCH 10, 2011 No. 36

House of Representatives

The House met at 10 a.m. and was called to order by the Speaker pro tempore (Mr. LATTA).

DESIGNATION OF SPEAKER PRO TEMPORE

The SPEAKER pro tempore laid before the House the following communication from the Speaker:

WASHINGTON, DC,
March 10, 2011.

I hereby appoint the Honorable ROBERT E. LATTA to act as Speaker pro tempore on this day.

JOHN A. BOEHNER,
Speaker of the House of Representatives.

MORNING-HOUR DEBATE

The SPEAKER pro tempore. Pursuant to the order of the House of January 5, 2011, the Chair will now recognize Members from lists submitted by the majority and minority leaders for morning-hour debate.

The Chair will alternate recognition between the parties, with each party limited to 1 hour and each Member other than the majority and minority leaders and the minority whip limited to 5 minutes each, but in no event shall debate continue beyond 11:50 a.m.

END THE WAR IN AFGHANISTAN

The SPEAKER pro tempore. The Chair recognizes the gentleman from North Carolina (Mr. JONES) for 5 minutes.

Mr. JONES. Mr. Speaker, yesterday, DENNIS KUCINICH, RON PAUL, and I, along with other colleagues, held a press conference to announce House Concurrent Resolution 28, which would require the President to withdraw all United States Armed Forces from Afghanistan by the end of 2011.

Last month's USA Today/Gallup poll, 72 percent of Americans favor congressional action this year to bring our troops home from Afghanistan.

This week the Rasmussen Report finds that 52 percent of voters want our troops home from Afghanistan this year. To quote this poll, ''A majority of voters, for the first time, support an immediate withdrawal of all U.S. troops from Afghanistan or the creation of a timetable to bring them all home within a year.''

Fourteen months ago, I asked a retired military general to advise me on Afghanistan. I have asked him for his thoughts, and I will read some of them to you. Back in November, I emailed this general and I said, What do you think about the possibility of being in Afghanistan for 4 more years?

Mr. Speaker, he replied, ''I do not believe that 40 more years would guarantee 'victory,' whatever that is; so 4 will do nothing. The war is costing money and lives, all in short supply.''

Mr. Speaker, there is a retired lieutenant colonel in Jacksonville, North Carolina, which is in my district, who served in the United States Marine Corps for 31 years. His name is Dennis Adams. He wrote me a letter, and the last paragraph of the letter I would like to read to the House.

''I urge you to make contact with all the current and newly elected men and women to Congress and ask them to end this war and bring our young men and women home. If any of my comments will assist you in this effort, you are welcome to use them and my name.''

Mr. Speaker, I want to show the faces. I want to show the faces of war and the faces of pain.

This is a young man whose name is Phillip Jordan. At the time of his father's death—his father was a gunnery sergeant—he was 6 years of age. I wish the people could see the eyes of this young boy, 6 years of age, with a folded flag under his arm and the coffin that is following right behind him. This is war. Children feel war as adults feel war.

Mr. Speaker, I also want to show a poster from the honor guard at Dover walking a transfer case, which most people know is a coffin. It's the remains of an American hero off the plane. This again is war and the pain of war.

Mr. Speaker, this is a beautiful, handsome couple. It's a young marine, his wife, and his child. This young marine had been deployed so much that he developed PTSD. A year ago, on the main drag at Camp Lejeune known as McHugh Boulevard, he committed suicide. He stepped out of the car, he put a gun to his head, and he committed suicide.

Mr. Speaker, I hope that the Congress would join Mr. KUCINICH, Mr. PAUL, and others in this House and let's have a debate, and let's vote. Let's meet our constitutional responsibility, and let's bring our troops home before we break the military. It is time to bring our troops home from Afghanistan.

Mr. Speaker, as I always do, I ask God to please bless our men and women in uniform. I ask God to please bless the families of our men and women in uniform. I ask God to love the families who have given a child dying for freedom in Afghanistan and Iraq, and I ask God to please bless the House and Senate that we would do what is right in the eyes of God. I ask God to give wisdom, strength, and courage to President Obama that he will do what is right in the eyes of God.

And three times I will ask, God please, God please, God please continue to bless America.

DIRTY AIR

The SPEAKER pro tempore. The Chair recognizes the gentleman from Tennessee (Mr. COHEN) for 1 minute.

Mr. COHEN. Mr. Speaker, I rise in opposition to Chairman UPTON's dirty air act.

Printed on recycled paper.

In 2007, the Supreme Court issued the Massachusetts v. EPA decision, directing the EPA to examine greenhouse gas emissions and their impact on the public health. EPA conducted a highly credible, peer-reviewed scientific analysis under the Bush EPA and the Obama EPA, both concluding that greenhouse gases harm our health.

This was not a political analysis; it was a scientific analysis. But that has not stopped the chairman from trying to legislatively undermine scientific fact. According to the EPA, President Nixon's Clean Air Act will prevent 230,000 premature deaths and result in $2 trillion in economic benefits in 2020.

But, Chairman UPTON has decided, with much help from corporate polluters' lobbyists, that the fiscal and physical well-being of the American people are less important than Big Oil's importance and Big Oil's billion dollar bottom line next quarter.

The bottom line for America is that undermining EPA science will cost trillions.

PAIN AT THE PUMP

The SPEAKER pro tempore. The Chair recognizes the gentleman from Mississippi (Mr. NUNNELEE) for 5 minutes.

Mr. NUNNELEE. Mr. Speaker, frustrations are growing as Americans are feeling real pain at the pumps. The rising gas prices are a serious strain on an economy that is beginning to show small signs of recovery.

Right now, the average gas price in Mississippi is $3.50 a gallon, and I don't think anybody would be surprised if that number continues to rise. Every time gas prices go up by one penny, that costs American consumers $4 million a day.

Families in north Mississippi have been dealing with tight budgets for the last couple of years, and rising gas prices severely impact an already tightened family budget. We all know that ultimately gas prices will be passed on in higher prices to the consumer through higher transportation costs, increased costs of groceries and other commodities. When there is no extra money in the pocketbooks, there is certainly no padding in the family budget to accommodate this increase in the cost of living associated with higher gas prices.

As turmoil in the Middle East continues, coupled with emerging demand for Third World developing countries that places demand on foreign energy demands, that's going to cause gas prices to further increase. This problem is serious, and it needs to be addressed now. It needs to be addressed through exploring more domestic energy production.

However, President Obama has offered a short-term solution, tapping into the Strategic Petroleum Reserve. The Strategic Petroleum Reserve is available for national emergencies at a time of crisis. Mississippians can all agree that when President Bush tapped into the strategic reserve during the aftermath of Katrina, it was in response to a serious supply disruption and an unforeseeable disaster.

But if we draw down on these reserves when gas hits $4 a gallon, what will we do if the reserves are depleted and then a real emergency hits? The President's shortsighted answer to our rapidly increasing oil and gas prices does nothing to protect America from future energy prices skyrocketing, nor does it help lead toward American energy independence.

From the beginning, the Obama administration has failed to initiate a serious energy policy. Instead, this administration has actively taken steps to block or delay American energy production, therefore making us more dependent on unstable foreign countries' oil production.

□ 1010

Recently, we remembered the 50th anniversary of President Kennedy's inauguration. Following that inauguration, the President stood in this very Chamber and challenged our Nation to make it a national goal to place a man on the Moon and return him safely back to Earth before the decade is out. Today, we should make it a national priority that before the end of this decade, the United States should achieve energy security and energy independence. By actively producing our own energy resources, America will not only be independent from volatile regions of the world, but we will supply our own energy.

Now there is no single ''silver bullet'' and Republicans support an all-of-the-above approach that includes more American oil, more American natural gas, coal and nuclear energy. We need to expand U.S. oil exploration immediately in the Gulf of Mexico and Alaska. The gulf produces nearly one-third of our domestic oil. Offshore natural gas produced in the gulf region accounts for 13 percent of the total U.S. production. However, a de facto moratorium still exists, even though the official moratorium was lifted last May and October.

Not only has the gulf lost 12,000 quality jobs because of the moratorium, but these rigs are actively leaving that region and moving to foreign countries such as Cuba, Brazil and Mexico.

In February, Federal Judge Feldman gave the Department of the Interior 30 days to rule on seven deepwater drilling permits. As of today, only one of those permits has been issued. That is simply inexcusable. This type of deliberate inaction and negligence fails to meet the needs of a struggling U.S. economy. That is why I'm a proud cosponsor of House Resolution 140, which calls for a streamlining of the permit process for shallow and deepwater drilling in the gulf.

In 2008, President Obama put the entire Pacific coast, Atlantic coast and the eastern gulf coast off-limits to future energy production. This includes a large portion of Alaska's Outer Continental Shelf, even though expanding production would ultimately create upwards of 1.2 million jobs and generate $8 trillion in economic output. That's why we must immediately begin a long-term energy policy and begin to drill today to deal with higher gas prices.

I also believe that it is vitally important to invest in the development of clean coal technologies. Coal is our Nation's most abundant and affordable energy resource, and another way to energy independence is through economically and environmentally sound clean coal technology. President Obama has specifically said that he would bankrupt the coal industry through regulations and impossible standards.

Democrats continue to operate an anti-business agenda and restrict the advancement of domestic energy development through regulations, moratoriums and increased taxes on American energy production. The President's 2012 budget includes over $60 billion in tax and fee increases on American energy production. This will only add to the burden of families and businesses.

The current unrest in the Middle East only emphasizes the importance for America to develop more of its own domestic resources. American energy production can lower prices, create good jobs and decrease our reliability on foreign oil. We need to start paying Americans and stop funding our enemies.

Our country has been blessed with clean and efficient energy resources. Let's stop putting unreasonable restrictions on our natural resources and allow America to claim energy independence.

FORECLOSURE CRISIS AND GOP GUTTING FORECLOSURE PROGRAMS

The SPEAKER pro tempore. The Chair recognizes the gentlewoman from California (Ms. CHU) for 5 minutes.

Ms. CHU. Mr. Speaker, the effects of the foreclosure crisis and economic downturn have had a devastating impact on American families. Because of shoddy business practices and enormous risks taken by big banks, our housing and financial systems have utterly collapsed. And in the wake of this destruction, millions of Americans have lost their jobs, their homes and their quality of life.

As the casualties rose and homeowners clamored for some relief, the government stepped in to do what it could. But with the scope of the problem, government foreclosure relief programs alone just aren't enough. We should do more—more to fix the housing market and more especially to create jobs, because putting people back to work will do more to right our economy, help people pay their mortgages and get the banks back to lending than anything else.

But the Republican House leadership hasn't gotten the message. In the last 10 weeks since the Republicans took control of the House, they haven't created a single job. What's worse, they

haven't even put a single jobs bill on the House floor. Instead of creating jobs, they are slashing them. The GOP spending plan eliminates 700,000 jobs and stifles economic growth. Rather than moving the Nation forward, they are forcing America backward.

And this week is no different. Republicans are making things worse for American families as they continue their assault on the middle class. They want to completely abolish four programs designed to help homeowners keep their houses and avoid foreclosure. Republicans have no interest in making these programs work better for the American people. By offering nothing in their place, the GOP is simply abandoning hardworking homeowners who are underwater and struggling to find jobs to pay the bills.

Now, we all know that government foreclosure programs are not perfect. But why are we completely dismantling programs that have helped thousands of Americans stay in their homes? Though not perfect, why are we targeting the victims of the foreclosure and financial crises instead of helping them by fixing these programs?

There's a lot that we can do better without giving up on people like Francisco. Francisco is from Duarte in my district. After a year, he was underwater, and, at the height of the recession, he tried to modify his home loan. He visited his servicer and was pushed back and forth between customer representatives. After 2 years of fighting for help, he only had four pieces of mail from the lender to show for it. He was eventually denied the modification, and he can't even appeal the decision. And though we should be doing more to help him, the Republican plan of doing nothing means that he is completely out of luck.

Commonsense improvements can be made to make the government foreclosure program better, ones that could provide relief to Francisco. Take the Home Affordable Modification Program, or HAMP. Simple fixes like having a case manager assigned to each case will allow for better communication between the customer and the bank. If a customer is denied a loan modification, it would be more effective to appeal the decision instead of having to reapply all over again. And we can do more to provide incentives for banks to complete modifications and ensure that servicers complete due diligence before denying modifications.

These are reasonable solutions that servicers have been slow to adopt, if at all. And if we don't make changes to these programs and instead just throw them away, what will struggling homeowners be left with? They will be left to the banks whose bad policies caused this financial crisis in the first place. They will be left with unstable communities strewn with abandoned homes, and they will be left without a home and no one to turn to for help.

It sounds like Republicans would rather return to old policies that we know don't work rather than trying to fix the policies we know that can work. Struggling Americans deserve better than that.

NO-FLY ZONE: A CHALLENGE TO THE WAR POWERS RESOLUTION

The SPEAKER pro tempore. The Chair recognizes the gentleman from Texas (Mr. PAUL) for 5 minutes.

Mr. PAUL. The important question being asked today with regards to foreign policy is should the United States impose a no-fly zone over Libya? There are leaders on both sides of the Capitol and leaders in both parties who are now advising this as well as individuals in the administration. It is my opinion that we should not. It would be foolish, it would have a downside, and we should think very, very carefully before we go expanding the wars that we're already involved in. We're in two major wars with Iraq and Afghanistan, and that involves Pakistan and Yemen already.

So to go into Libya now and impose a no-fly zone—we have to remember, a no-fly zone is an act of war. What moral right do we have to participate in war activity against Libya? Libya hasn't done anything to the United States. They're not a threat to our national security. There's been no aggression. There's no constitutional authority for a President to willy-nilly go and start placing no-fly zones over countries around the world.

We tried this in the 1990s and did it for 8 or 9 years. We had a no-fly zone, along with sanctions and blockades, around Iraq. Finally, it ended up with war. And the wars were based on lies. And then when that happened they said, yes, but it was well worth it because we got rid of a bad guy. But we also lost close to 4,500 American military people, 30-some thousand suffered severe injuries and hundreds of thousands are applying now for disability because we went to war when we shouldn't have gone to war.

To expand this war now makes no sense whatsoever. It's against international law. It challenges the War Powers Resolution. For that reason, we should stop and think. Congress should act. I'm preparing to introduce a resolution next week that it is the sense of Congress that the executive branch can't do this without approval from the Congress.

□ 1020

Why should we do this? Do you think it will cost some money? Yes, it is going to cost a ton of money. Innocent people will be killed. You can't just all of a sudden turn a switch and say don't fly over Libya; you have to bomb a lot of anti-aircraft sites and a lot of military establishments, so the war is on.

From my viewpoint, this is the kind of thing that has been going on too long. It contributes significantly to our bankruptcy, and we are now spending approximately $1 trillion a year maintaining our empire around the world. We are in the process of remaking all the borders and leadership in the Middle East and Central Asia, and now in North Africa we're getting involved. We have invested $70 billion trying to prop up a dictator in Egypt, and look at how that ended up. Now we are hustling around to find out who the next dictator is.

So if we get involved, I'm not sure they even know who to bomb and which one and who is going to come out on top. That is an internal matter. It is a civil war that is going on. We can cheer for one side or the other, but that is not a justification to place the burden on the American people, both militarily and individually, as well as monetarily. Some would say yes, that sounds good, I agree, and as long as we get approval from the U.N. and NATO, it will be okay. But, you know, that is just really a cop-out. What army and air force and technology does the U.N. have, and what does NATO have? You get a resolution at the U.N. that says let's take out this bad guy and do these things, or NATO does it. They are all of our airplanes and all our money. And no matter what, anything and everything that goes wrong, the United States will be blamed for it. There is enough resentment against us already for pretending that we can tell every other country how to live.

The best way to look at this, I believe, is how would we as a people and how would we as a Congress respond if we were a weaker nation and there was a stronger nation, if they came and imposed a no-fly zone over us or had sanctions against us or had a blockade. We wouldn't accept that. That would unify us. So I don't buy into this thing that this is the only humanitarian thing we can do, expand the war.

If we want to do something for humanity, we need a new foreign policy. We need a foreign policy that isn't built on militarism; it's built on more cooperation and more trade and not picking our dictators.

Look at what happened after we picked a dictator for Iran. Sure, it lasted for 25 years or so. But eventually it radicalized the Islamists and they had a revolution, and we came out on the short end of that. So I think it is time that we reassess this and think about a policy that makes a lot more sense. Economically, we need to do it.

NUCLEAR WASTE AT YUCCA MOUNTAIN: OVER MY DEAD BODY

The SPEAKER pro tempore. The Chair recognizes the gentlewoman from Nevada (Ms. BERKLEY) for 5 minutes.

Ms. BERKLEY. Mr. Speaker, I have been in Congress now for 12 years. The very first speech I made on the floor of the House was why nuclear waste should not be stored at Yucca Mountain, Nevada. I cannot believe 12 years from when I first made that speech, I am back in the well of the House talking about why Nevada should not be

the site for the nuclear repository for this country.

President Obama defunded the Yucca Mountain project, and let me tell you why he took this very bold step: because 77 percent of the people of the State of Nevada do not want nuclear waste stored at Yucca Mountain. There are groundwater issues, seismic activity, volcanic activity, and it is 90 miles from the major population center of Las Vegas.

It is dangerous. There are no current EPA standards. And why is that? No current EPA radiation standards, because there is no way to set radiation standards for material that has a radioactive half shelf life of 300,000 years. But the Republican budget that has just been submitted resurrects Yucca Mountain and starts the process of dumping another $100 billion into a hole in the Nevada desert where there will never, ever be any nuclear waste stored.

At the same time that the majority is calling for spending more money to dump nuclear waste at Yucca Mountain, they are also pushing for devastating cuts that will end the loan guarantees for a new solar power plant in the State of Nevada near the community of Tonopah. The result will be the loss of 600 jobs at a time when the Silver State has double-digit unemployment. Almost 15 percent of the people who live in Nevada have no job, and they are going to take away 600 more by this very foolish act. Construction of this new solar plant will not only provide hundreds of paychecks to Nevada workers, it will also supply enough clean and renewable energy to power 75,000 homes in the State of Nevada. Without these loan guarantees that are now on the Republican chopping block, this solar project's bright future is looking mighty, mighty dim.

Tapping renewable energy sources, like the wind and solar and geothermal, all in great abundance in the State of Nevada, is where the future of this Nation and certainly Nevada's energy needs are.

Do we want to continue to rely on the Saudis and the Venezuelans and the Libyans for our energy needs to be met? I don't think so. Renewable is the way to go.

This Nation and Nevada's future is in clean energy, not in nuclear waste stored at Yucca Mountain, yet the Republicans want to cut funding for solar and other renewable resources that can be harnessed to provide clean energy and jobs for our local workers. And they are pushing these cuts while calling for $100 billion to be dumped down a hole in the middle of the Nevada desert, as I said, 90 miles from a major population center.

I reject these efforts to restore the funding to Yucca Mountain. It is more wasteful spending at a time when they are talking about fixing the deficit. This is no way to do it by adding an extra $100 billion. And I will make this pledge to you now: There will be no nuclear waste shipped to Yucca Mountain because it will be shipped over my dead body. I will lay across those railroad tracks and stop that train from depositing nuclear waste in my great State.

I oppose the cuts as much as I oppose the funding of Yucca Mountain. I oppose the cuts in the solar energy loan guarantee program that will cut 600 jobs from the State of Nevada and prevent us from moving forward for a bright, renewable energy future.

HONORING LANCE CORPORAL RAYMON JOHNSON

The SPEAKER pro tempore. The Chair recognizes the gentleman from Georgia (Mr. WESTMORELAND) for 5 minutes.

Mr. WESTMORELAND. Mr. Speaker, I come before the House this morning with great sorrow but also with great honor to celebrate the life of Lance Corporal Raymon Johnson, who answered his Nation's call of duty in 2007 after graduating from Shaw High School in 2006. On October 13, 2010, he made the ultimate sacrifice while serving his country and protecting his country and fellow servicemen abroad. He was killed while conducting combat operations in the Helmand Province of Afghanistan.

Lance Corporal Johnson was deployed to Afghanistan as part of the 1st Battalion, 8th Marine Regiment, 2nd Marine Division out of Camp Lejeune, North Carolina. He leaves behind his mother, Gwendolyn; his father, Gregory; a sister, LaQuita; and a brother, Ramon, who serves in the Georgia National Guard. He also leaves behind a nephew, Andre.

Raymon desired to become a United States Marine from an early age. Family members recall Raymon spending hours playing military video games and watching the military channel when he was a teenager. Raymon began training to enter the service even before he graduated from high school, and he passed up recruitment offers from the Navy, the Army, and the Air Force to join the Marines. Many family members were apprehensive about Raymon joining the Marines, but he felt it was his duty to serve. He told his family: Don't try to worry about me much, I'm glad I'm doing what I always wanted to do.

Friends and family members who recalled Raymon remember a young man who was not only driven to serve his country, but also someone who was caring, compassionate, and filled with integrity. At his funeral, a teary-eyed Ramon Johnson, his twin brother, remembered the good times he and his brother had baking cakes with their grandmother. His uncle, a reverend and former Marine, said Raymon wanted to fight for a cause.

Like all men and women in the armed services, Lance Corporal Johnson wanted to serve his country bravely, and he did. He took satisfaction in his job every day because he knew his work touched so many millions of people. He was encouraged every day because he truly felt the Afghani people appreciated what the U.S. military is doing.

□ 1030

He desired to build a school for the Afghani children once the Taliban had been driven out.

No words can express the loss of Lance Corporal Johnson's family and how they feel. And I'm proud to salute such a fine young son, brother, uncle, and friend.

The young men and women of our armed services continue to make great sacrifices every day for the Nation that they love and a Nation that will never forget to remember the debt that they have paid.

Thank you, Raymon Johnson.

THE FEDERAL BUDGET AND OUR NATION'S PRIORITIES

The SPEAKER pro tempore. The Chair recognizes the gentleman from Washington (Mr. MCDERMOTT) for 5 minutes.

Mr. MCDERMOTT. Mr. Speaker, it's been 2 years, 5 months, and 23 days since Lehman Brothers collapsed and the Wall Street dominos began to fall. It's been 2½ years since Wall Street mortgage bond traders and their criminal management brought the world financial system to its knees.

There hasn't been one person held accountable for it. Not one conviction. The biggest scandal in American history, and there's been no jail time for anyone.

We Democrats cleaned up the mess. We saved the country from riots in the streets. But no one was convicted. I think a lot of voters, Tea Party voters included, are seething with anger about the injustice.

Riding this wave of voter anger, 2 weeks ago this House passed one of the worst bills ever considered in Congress, H.R. 1, a bill the Republicans have called a ''budget,'' that was nothing less than an attack on children and working people in this country. I think all the people who voted for it should be ashamed.

Budgets are moral documents. They say what a country's priorities are. But looking at what the Republicans passed in this House, it's hard to believe that the bill is what Tea Party voters really bargained for in the last election.

In the papers this week, we're reading that the Tea Party freshmen are now going to school. They are taking classes on the Federal budget—''Budget 101'' is what they call it. So after they balanced the books of the country entirely on the backs of children and women, they are actually learning a thing or two about the budget. It's about time. They're learning the basics after the vote.

But I don't think the Tea Party voters wanted a war on children. Tea Party freshmen certainly didn't run on

that basis. I think the voters look at what this country has been through in the last few years and they see the terrible injustice of it. I don't think the Tea Party movement is about punishing women and children and poor people. I think they want commonsense justice.

Mr. Speaker, only 12 percent of the country's budget is spent on these important programs for the needy. When you cut these programs, you pull American children out of Head Start, you put Americans on the street, you let the bridges we go to work on crumble. That doesn't balance the budget.

Without any changes to current policy, the budget deficit will drop to $500 billion in 2 years. Now, that deficit will slowly rise again. This slow rise in the coming years is the big issue, and it's caused by two things: increased health care costs and a defense budget that is out of control.

Mr. Speaker, we're going to fix the long-term budget deficit of this country by lowering health care costs and by having a sensible defense budget. We aren't going to do it in an orgy of intolerance and demonization of the middle class and working people in this Republican budget.

I think the Tea Party voters want responsible spending. So do my constituents. The Tea Party voters want basic fairness. So do my constituents. Tea Party voters have been misled by the American fear machine into thinking that education and basic services and public employees is where the big savings are. That is a terrible myth and a terrible disservice to the public.

I hope the Tea Party members in the House quickly learn the basic math of the budget. The deficit is about defense and health care spending, not about pushing even more children into poverty.

Every Member of this House ought to watch the 60 Minutes segment from last Sunday night on children who are living in cars, living in motels, living in shelters because they have lost their homes. Twenty-five percent of American children in this country are living in poverty. That show looked like we were looking at Bangladesh. That's what we ought to be pointing to, not spending our time out here today on H.R. 830, whacking the daylights out of another bill to prevent foreclosures. It is simply not what America is about.

I urge all my colleagues to vote ''no'' and to go pull up on the Web that segment from last Sunday night and look at the faces of those children and realize you're creating their lives by the kind of economy you put together.

BUDGET/DISCRETIONARY SPENDING

The SPEAKER pro tempore. The Chair recognizes the gentleman from Maryland (Mr. HOYER) for 5 minutes.

Mr. HOYER. Mr. Speaker, I want to congratulate the gentleman from Washington State for focusing America on what the issues are before us.

In recent weeks I have come to the floor to argue that the Republican spending plan does two extremely harmful things: It weakens our economy and fails to seriously reduce our debt.

Democrats agree that cutting spending is part of the solution to our difficult problems that confront us. But we also believe that cuts should be smart and targeted, not reckless.

Rather than cutting investments in growth—at the same time our international competitors are ramping up theirs—Democrats support the Make It In America agenda, a plan to invest in innovation, manufacturing jobs, and middle class opportunity. That's what the President talked about in his State of the Union, and he was right.

Unfortunately, the consensus that the Republican spending plan will halt our economic recovery and cost jobs is widespread and nonpartisan.

Fed Chairman Ben Bernanke, appointed by President Bush, tells us that the plan will cost ''a couple of hundred thousand'' jobs. Macroeconomic advisers tell us that the Republican plan will wipe out approximately 450,000 jobs. Moody's Analytics chief economist Mark Zandi, who advised Senator MCCAIN in his Presidential campaign, tells us that it will cost up to 700,000 jobs. The Economic Policy Institute puts the number at 800,000 jobs. Whatever the precise number, it is a large number of jobs that will be lost if we pass the Republicans' budget solutions.

What they want to do, as the gentleman from Washington State said, this is all exempt. This is security. These are all mandatory expenditures. This small slice of the budget, about $460 billion, the Republicans want to cut by 22 percent, give or take a percentage point. So they are holding harmless almost all of 85 to 86 percent of the money that we spent and say we're simply going to cut from education, from health care, from children, from community development—projects—the guts of what makes our communities have a better quality. At the same time, I have argued the Republican spending plan barely puts a dent in our budget deficit.

It's reasonable to ask how can this plan have such severe consequences for our economy, yet so little impact on our fiscal predicament? This chart helps us answer the question. All of the proposed cuts, all of the cuts, come from this small slice of the budget, the category of our budget called ''non-security discretionary spending.''

But non-security discretionary spending, the gentleman from Washington State said 12 percent. We have here 14 percent. It's in that neighborhood depending upon exactly what you include as security or non-security. When you attempt to find $100 billion in savings and when you insist on getting these savings from 14 percent of the budget, you have to cut very deeply into absolutely essential projects and programs for our people.

□ 1040

You have to cut billions in funding into new medical cures and energy technologies. You have to kick 200,000-plus children off of Head Start. You even have to cut port and transit security by two-thirds. Hear that again. They're cutting port and transit security by two-thirds while they're holding terrorism hearings.

The chairman of the House Homeland Security Committee, a Republican, said those cuts were ''too dangerous.'' As David Brooks recently argued, Congress should ''never cut without an evaluation process.'' But instead, legislators—he referred to the Republican initiatives—''are simply cutting on the basis of what's politically easy and what vaguely seems expendable.''

It may be possible to portray taking on 14 percent of the budget as fiscally responsible, but only because doing so exploits Americans' misunderstanding of the budget. A recent poll shows that 63 percent of Americans think we spend more on defense and foreign aid than we do on Medicare and Social Security—all the blue, all the green, and then the yellow, that small sliver—which, by the way, includes discretionary foreign policy expenditures.

Mr. Speaker, I urge our citizens to look at the consequences of these cuts and look at the small sliver that the Republicans are focusing themselves on and you and me on. We need to see the whole picture if we're going to come to grips with the challenge that confronts us.

When another poll asked Americans how much we spend on foreign aid, the average estimate was 27 percent—when the right answer is about 1 percent.

It is entirely out of step with fiscal reality to attempt to tackle our deficit while ignoring 86 percent of the budget.

"Fiscal responsibility" is not synonymous with "cutting non-security discretionary spending."

In truth, fiscal responsibility is much more difficult than that.

As former Republican Congressman Joe Scarborough put it this week, "The belief of some on the right that America can balance the budget by cutting education, infrastructure, the corporation for public broadcasting, and home heating assistance to the poor is tantamount to budgetary witchcraft."

We have to start doing more.

We have to address the Defense spending that takes up more than a quarter of our budget. We have to make hard choices that can keep our entitlements strong for generations to come.

And, with tax revenues at a 60-year low, we have to pass deficit-reducing tax reform.

Unless we're willing to take on that hard work, on a bipartisan basis, none of us deserve to call ourselves fiscally responsible.

NFL PLAYERS AND TEACHERS

The SPEAKER pro tempore. The Chair recognizes the gentleman from California (Mr. GEORGE MILLER) for 5 minutes.

Mr. GEORGE MILLER of California. Mr. Speaker, the National Football League contract bargaining fight could teach an important lesson to the Governor of Wisconsin about how to ensure high-quality teachers in his State. When Governor Walker dictates that teachers will lose their collective bargaining rights except for negotiations over pay, he shows how out of touch he is with the teaching profession, with school reform in America, and, frankly, with the American workplace.

Having a voice at work has never been just about pay. It is about whether the American workplace will respect and nurture workers' skills, their abilities, and their ingenuity, or will it simply crush their spirits. It's about the total workplace and the ability of employees to utilize their talents and their time to the fullest extent, to be valued by and add value to the enterprise, whether that enterprise is a school, a factory, or an NFL team.

Ask yourself this: If he could, would Governor Walker limit collective bargaining for the world champion Green Bay Packers to just questions of pay? If he tried, he would discover rapidly that in the world of millionaires, as in the world of teachers, it is not just about pay. It is about the quality of the job and the career.

The Governor would quickly discover that, as important as pay is in the world of pro sports, an NFL player innately cares about the conditions of employment. He knows that his ability to get to that all-important second contract is governed by more than just his talent. Will he have to play 16 or 18 games? What is the increased likelihood of concussions or other injuries that can end his career from an extended schedule or fewer practice games? Probably good for the wallet, but is it good for the player?

The NFL owners who are worth $40 billion want the players to give back $1 billion, saying that they need it to improve and build new stadiums. Is that with or without the taxpayers' help? The players ought to find out.

Yes, in the world of megastar athletes, pay is important, but the workplace dictates so many other important issues that NFL players must be concerned with if they are to reach their potential of the profession for which they have trained their whole lives.

For many teachers, like athletes, their careers are their passion. Research tells us that a very significant number of teachers start thinking about a career in teaching while they're in middle school—not too different from athletes who start to get serious about their athletic futures. Like an athlete, the teacher's desire will not be enough to sustain his or her career.

Other important elements are involved to ensure a teacher's success and the success of his or her students. How will teachers be supported in schools? What will be their access to meaningful professional development? Will teachers be given time to perfect lesson plans and presentations? Will he or she have a say in campus safety? Will they be included in the reform decisions that are made for the school and for the students?

All over America school districts are changing the rules from the mere platitudes that teachers are the most important influence outside the home in the education of our children to really making it possible. Districts are soliciting teachers' views to improve both the learning and the teaching environment. It is happening in States and schools in tough unionized areas where some said it could never happen, and it will continue because it reflects what the new and current dedicated teachers view as a modern workplace, where results and outcomes matter to students, parents, teachers, and the community. It's not just about pay. Teachers advocate for our children. They advocate for our children when they are sick or troubled or when they're being bullied, when they need help learning.

The Governor of Wisconsin's view of dictating and mandating without the say and collaboration that teachers want and expect in their careers is a broken model from the past and will not give students, parents, or our economy the results that our country needs as we enter the next generation of a highly competitive globalized economy.

Many Americans may not care who wins between wealthy team owners and often highly paid NFL players, but no one is suggesting that the players should lose their right to collective bargaining on a wide range of issues and only be able to bargain just on pay.

Governor Walker should stop attacking his State teachers and his public servants.

WALL STREET RISES AS MAIN STREET FALLS

The SPEAKER pro tempore. The Chair recognizes the gentlewoman from Ohio (Ms. KAPTUR) for 5 minutes.

Ms. KAPTUR. Mr. Speaker, almost one in four homeowners in our country is underwater, meaning they owe more on their mortgages than their homes are worth, and all of this misery is due to Wall Street's rigging of our economy.

But on Wall Street, they're popping champagne corks. The Nation's biggest banks—Bank of America, Wells Fargo, Citigroup, JPMorgan Chase, Goldman Sachs, and Morgan Stanley—have been raking in huge profits, all at the expense of the American people. In fact, these institutions have doubled in size through predatory mergers since the fall of 2007, and these six banks now control two-thirds of the banking system in our country.

They cleaned up with profits in 2010—$51.6 billion in profits, more profits than they made before the American people bailed them out. Main Street is underwater, yet Wall Street is going on a pleasure cruise. It doesn't take a mental giant to figure who got our money.

According to a recent report, the economic crisis that Wall Street precipitated has now caused massive tax revenue shortfalls for the Federal Government and our State governments totaling nearly $300 billion. This is why people are at one another's throats in Wisconsin, in Ohio, and other places. Yes, ordinary Americans—teachers, police, firemen—are being pink-slipped, and the American people are being forced to accept cuts in government services while Wall Street keeps winning, and winning big.

They know well how to win for themselves. This year, Bank of America is receiving an income tax refund of—are you ready for this, America?—$666 million for 2010. Now, that followed $3.5 billion in refunds that Bank of America reported in 2009. Bank of America's Federal income tax benefit this year is roughly two times the Obama administration's proposed cuts to the Community Development Block Grant program, which is a lifeline to communities such as I represent where unemployment is still over 9 percent.

Six banks—Bank of America, Wells Fargo, Citigroup, JPMorgan Chase, Goldman Sachs, and Morgan Stanley—together paid income tax at an approximate rate of 11 percent—oh, those poor companies—of their pretax U.S. tax earnings in 2009 and 2010. Had they paid 35 percent like every other honest business in this country, the Federal Government would have received an additional $13 billion in tax revenue. Do you know how much that is? That's enough to cover the salaries of 132,000 teachers whose jobs have been lost since 2008. Who do you think has caused all the layoffs?

□ 1050

Wells Fargo reportedly received a $4 billion Federal income tax refund on $18 billion in pretax income in 2009 and only paid 7.5 percent of its pretax income of $19 billion in 2010. Its net Federal income tax benefit for 2009 and 2010 combined is $2.5 billion, which equals the Obama administration's cuts to the low-income energy assistance program that is vital in cold weather to senior citizens, particularly women over the age of 80 years in districts like I represent.

So who took their money? Pretty clear to me.

Banks use a variety of mechanisms to avoid corporate income taxes, including offshore tax shelters. Fifty percent of these six big banks have 1,871 foreign subsidiaries incorporated in jurisdictions we know as off-shore tax havens, like the Cayman Islands.

The Bank of America operates 371 tax-sheltered subsidiaries, and 204 in the Cayman Islands alone.

For Goldman Sachs, 75 percent of its foreign subsidiaries are incorporated in offshore tax havens.

So who's paying their freight? You are—the American people.

Closing tax loopholes for the financial sector, making them pay their fair share of taxes, and I would support imposing a financial speculation tax, could generate more than $150 billion in Federal tax revenue. And what could be more fair to those who cause such harm to the American people?

Something is really out of kilter in America, and it's not the State budgets. It's the balance of power in our political system. Everywhere you go, Big Money and Wall Street win, and the American people pay.

Mr. Speaker, I just say to the American people, think about who's hurt our Republic—and it's not the American working people.

RECESS

The SPEAKER pro tempore. Pursuant to clause 12(a) of rule I, the Chair declares the House in recess until noon today.

Accordingly (at 10 o'clock and 51 minutes a.m.), the House stood in recess until noon.

□ 1200

AFTER RECESS

The recess having expired, the House was called to order by the Speaker at noon.

PRAYER

Rev. Raymond Bowman, Spruce Street Baptist Church, Nashville, Tennessee, offered the following prayer:

O God of freedom, referred to by many names, embraced in different ways by the many different people who make up this great Republic.

As leaders and elected officials, center us on the awesome work of serving a people who have been identified as the citizenry of a free Nation, the United States of America.

Grant us a powerful sense of Your presence so that we are not confused about Who really leads and inspires a free people.

Help us to honor the aspirations of a free Nation, so that our private ideologies do not distort public passions.

May we in our own little ways provide a concerted effort to represent well our unique, diverse, but united constituencies.

Enable us to see that our best expressions of leadership come not from bold assumptions, but out of humble submissions. Submit us, I pray, to the lofty aspirations that continue to give shape to our wonderful country.

We thank You for giving us another opportunity to make real our claim of God bless America.

Amen.

THE JOURNAL

The SPEAKER. The Chair has examined the Journal of the last day's proceedings and announces to the House his approval thereof.

Pursuant to clause 1, rule I, the Journal stands approved.

PLEDGE OF ALLEGIANCE

The SPEAKER. Will the gentleman from South Carolina (Mr. WILSON) come forward and lead the House in the Pledge of Allegiance.

Mr. WILSON of South Carolina led the Pledge of Allegiance as follows:

I pledge allegiance to the Flag of the United States of America, and to the Republic for which it stands, one nation under God, indivisible, with liberty and justice for all.

WELCOMING REV. RAYMOND BOWMAN

The SPEAKER. Without objection, the gentleman from Tennessee is recognized for 1 minute.

There was no objection.

Mr. COOPER. Thank you, Mr. Speaker.

It is an honor to recognize the Reverend Raymond Bowman today, who just gave the opening prayer. Seldom has Congress been more in need of prayer than we are today.

Rev. Bowman was raised in Chicago. He came to Nashville, Tennessee, to attend American Baptist College. Thankfully, he is the pastor of Spruce Street Baptist Church in Nashville, Tennessee, sometimes referred to as the mother church of African American churches in our area. He is also the president of the IMF, the Interdenominational Ministerial Fellowship.

He and his wife, Nancy, are here with us today, and we would like to welcome them to our Nation's capital.

ANNOUNCEMENT BY THE SPEAKER PRO TEMPORE

The SPEAKER pro tempore (Mr. BASS of New Hampshire). The Chair will entertain up to 15 further requests for 1-minute speeches on each side of the aisle.

ENDING $1 BILLION OF FAILED SPENDING

(Mr. WILSON of South Carolina asked and was given permission to address the House for 1 minute.)

Mr. WILSON of South Carolina. Mr. Speaker, I would like to commend the efforts of Representative JEB HENSARLING for introducing H.R. 836, the Emergency Homeowner Relief Program Termination Act.

This bill prevents $1 billion from being spent on this failed program. In the current administration's budget, it is estimated that the program has a 98 percent subsidy rate. That means for every dollar spent, taxpayers lose 98 cents. This is bad for taxpayers and bad for American families.

Making this reform possible is the South Carolina Federation of Republican Women, which has inspired the Republican revolution in South Carolina since 1961. This is the 50th anniversary of the election of the first Republican legislator in the 20th century, the late Charlie Borineau of Richland County. In 2010, the transformation was completed of all statewide elected officials being Republicans for the first time since 1876.

Under the guidance of leaders such as our Governor, Nikki Haley of Lexington, with Jocelyn Staigar, Susan Dickson, Nikki Trawick, Carla Hardee, Kim Wellman, Betty Poe, Lisa Manini Sox, Grace Rentiers, Irby Shultz, Katrina Shealy, and Eaddy Roe Willard, this organization will continue to make a difference promoting limited government and expanded freedom.

In conclusion, God bless our troops, and we will never forget September the 11th in the global war on terrorism.

HOUSING, KEY TO ECONOMIC RECOVERY

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

Mr. CICILLINE. Mr. Speaker, today we will consider proposals to cut foreclosure prevention programs during one of the worst housing downturns in our Nation's history. A safe and affordable home is central to the American Dream and central to a strong neighborhood and a thriving economy.

In Rhode Island, that dream has been fading because our State has been extremely hard hit by the national foreclosure crisis. Last year alone, there were more than 4,700 foreclosures in Rhode Island; and according to Housing Works Rhode Island, one in every 10 mortgaged homeowners was in foreclosure or serious delinquency by the end of last year. The fact of the matter is that we still face a serious housing crisis all across this country.

Today, my friends on the other side of the aisle will cut mortgage relief and refinance programs that help the very homeowners who need them most. That will leave homeowners with no other choice than to turn to those who created these unfair and predatory mortgages that got us into this mess in the first place.

At a time when our economy is beginning to recover, we should not be cutting from these programs because the housing sector is key to our economic recovery. These programs deserve increased funding because a successful housing sector will be one of the major factors that will pull us out of this recession.

IN HONOR OF LEONARD ''BUD'' LOMELL

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

Mr. RUNYAN. Mr. Speaker, I rise today to honor a true American hero, Sergeant Leonard ''Bud'' Lomell.

Through his courageous actions on D-day as an Army Ranger, Bud earned a Distinguished Service Cross. Bud's brave service was crucial to the success of D-day and left an impressive imprint on our Nation's history that was documented in two best-selling books: Tom Brokaw's ''The Greatest Generation'' and Stephen E. Ambrose's ''The Victors: Eisenhower and His Boys: The Men of World War II.''

Sergeant Lomell passed away on March 1, 2011, at the age of 91, leaving his family and our country with a proud legacy of honor and service. I am proud and humbled to have been able to call this incredible American a constituent. I ask you today to please rise with me in honor of Sergeant Leonard ''Bud'' Lomell.

TERMINATING MORTGAGE RELIEF PROGRAMS

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

Ms. BASS of California. Mr. Speaker, California was ground zero of the foreclosure crisis. At one point, 40 percent of all foreclosures nationwide were concentrated in the State of California. Today in California, nearly one in eight homes is in foreclosure. By far the majority of my constituents who walk through the door have received foreclosure notices or are on the brink of foreclosure. They have been shunned by the banks and have turned to my office and the Federal Government for help.

Mr. Speaker, the two programs on the Republican chopping block this week haven't even been fully implemented: the Emergency Mortgage Relief Program and the FHA Refinance Program. The Emergency Relief Program provides no-interest loans to those who lost their jobs, which is the main reason homeowners fall behind in their mortgage payments.

Not only does this response from the majority ignore the basic economic principle that the housing sector is a key component to economic recovery; it also comes without any alternative to reduce foreclosures.

Mr. Speaker, I urge my colleagues to support struggling homeowners and vote against H.R. 830 and H.R. 836.

THE BORDER WAR CONTINUES ON THE SOUTHERN FRONT

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

Mr. POE of Texas. Mr. Speaker, on December 14, Border Patrol Agent Brian Terry was murdered in Arizona by bandits crossing into the United States. Border agents approached armed invaders carrying AK–47s. A shootout occurred where Terry was shot and killed. Now, there is evidence that Terry and possibly other agents fired first to defend themselves by firing bean bags at the outlaws before using live ammo. Documents indicate that the agents were required to fire first with non-lethal bean bags before using live ammo. Allegations also show the AK–47 used by the bandits to kill Terry was a gun the ATF had allowed a smuggler to buy in an apparent sting operation and take to Mexico.

The idea that when armed bandits invade the United States our border agents must fire bean bags is nonsense and no way to protect them or the Nation. You don't take bean bags to a gunfight. And if the guns the bandits used came from our government in some type of undercover sting operation, that is sickening and reprehensible.

And that's just the way it is.

□ 1210

ANNOUNCEMENT BY THE SPEAKER PRO TEMPORE

The SPEAKER pro tempore. The Chair will remind all persons in the gallery that they are here as guests of the House and any manifestation of approval or disapproval of proceedings is in violation of the rules of the House.

GAS PRICES

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

Mr. SAM JOHNSON of Texas. That's the Dallas Morning News front page. And do you know what they're saying? Gas prices are going up for all drivers and it's time for the gallon of gas to come down or stop. You know, it has risen nearly a buck since last September. That's why I'm calling on the IRS to stand up for small business by increasing the gas mileage rate that they can deduct. The IRS increased the optional mileage rate during spiking gas prices in 2005 after Hurricane Katrina and in 2008. Gas prices are going upward, and there are no signs that the pain at the pump will subside anytime soon.

Taxpayers today, especially small businesses struggling to stay afloat, want, need, and deserve rates that reflect the current cost of travel. They need those deductions.

We need to drill for oil. Call the White House at 202–456–1414 and tell them about it.

ANNOUNCEMENT BY THE SPEAKER PRO TEMPORE

The SPEAKER pro tempore. The Chair will remind the gentleman from Texas that remarks in debate are properly addressed to the Chair.

H.R. 1 IS NOT THE ANSWER

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

Ms. SCHAKOWSKY. Ask Americans if we should reduce government spending and most say yes. I agree. But let's dig a little deeper. Let's make the kind of choices that families make.

H.R. 1 that the Republicans have offered in cuts will result in 218,000 fewer children getting the proven benefits of a preschool program called Head Start. H.R. 1, at the same time, does nothing to cut the $4 billion that we are giving every year to the Big Oil companies. If we want to talk about oil prices, our taxpayers give $4 billion to the wealthiest corporations in the history of the world.

We are cutting about $5.7 billion from Pell Grants in H.R. 1. I voted ''no.'' What are we doing about billionaires who are getting tax breaks to leave to their heirs? Eleven billion dollars a year for the wealthiest Americans and their heirs.

We have to make the kind of choices that help middle class Americans. We can tighten our belt, but we don't have to do it on the backs of the middle class.

TAKING A STAND FOR FISCAL RESPONSIBILITY

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

Mr. PENCE. With a $14 trillion national debt, a $1.65 trillion deficit this year alone, yesterday the United States Senate voted to reject the House effort to fund the government for the rest of the year. The Senate majority leader even took to the floor and called our $61 billion in savings ''mean spirited,'' ''reckless,'' and ''irresponsible.'' He even defended Federal funding for the Cowboy Poetry Festival, apparently in his own State.

You know, I learned a long time ago out here in Washington that sometimes things don't change in Washington, D.C., until they have to. I think we have to pick a fight. If House Republicans want to win this battle, we need to take a stand for the budget cuts and the policy changes enshrined in H.R. 1—that's $61 billion in savings this year, defunding ObamaCare, and defunding Planned Parenthood of America.

It's time to take a stand for fiscal responsibility and reform. We have to say, This far and no farther. For the sake of our children and our grandchildren, we need to make a stand for the American people. And make no mistake about it: If we make this fight, we can win this fight, because the American people are on our side.

THE PARTY OF NO PLAN

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

Mr. DEUTCH. Mr. Speaker, the Party of No has officially become the Party of No Plan. Every week under GOP control has been another week with no plan to create jobs. This is not a game.

In Florida, unemployment remains at 12 percent. People want to work. They want Washington to lead with a jobs plan. With construction and housing so integral to Florida's economy, stabilizing this sector is critical to our recovery.

Close to 1 million Florida families and seniors have lost their homes since 2009. Now, through no fault of their own, nearly half of all mortgages in Florida are underwater. But instead of creating jobs, Republicans want to kick middle class families while they're already down. Rather than improve mortgage modification programs by working with Democrats, my Republican friends want to shut them down altogether.

So to families and seniors across America who owe more to the banks than their homes are actually worth, what's the Republican plan? What's the response? Pay up, even if you have no job, no income, no health care. Under today's Republican bills, soon you and your family will have no home.

EGYPTIAN CHRISTIANS KILLED

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

Mr. PITTS. Mr. Speaker, this week, 13 Coptic Christians in Egypt were killed in clashes with Muslims. Recently, a church in the town of Sol was burned to the ground, leading many Christians to flee the village in fear of their lives. This comes only 2 months after 24 Christians were killed in a church bombing.

For thousands of years, Coptic Christians have lived and worshiped in Egypt, but some extremists want to use the chaos in the country today to drive them out of their homes and places of worship.

Egypt is in the process of developing a democratic government, one in which all the Egyptian people will have a say. These attacks undermine freedom and democracy. Democracy without protection of minority rights is mob rule and not true freedom.

I invite all my colleagues to join me on a letter to the commander in chief of the Egyptian Armed Forces calling on him to protect the Egyptian citizens during this critical period in his nation. We are glad to see the Egyptian people building a better government, and we must remind them that fundamental respect for human rights must be protected.

WISCONSIN SHENANIGANS

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

Mr. INSLEE. Mr. Speaker, middle class Americans around the country are very concerned about what's going on in Wisconsin for two reasons. The first reason is that they fundamentally understand that while we all have to tighten our belts—and they've seen workers do that in Wisconsin, to give up various rights under bargaining agreements—they understand fundamentally that we can't solve this problem by attacking the middle class. And second, they understand that the shenanigans that went on last night in Wisconsin are an assault on some democratic principles that we have long enjoyed.

We have long enjoyed the right to petition our government for redress of grievances. It's right there in the grand old document that we took an oath to. And fundamentally, this is a reduction in the ability of Americans to work together, to speak with one voice to and with their government.

This will not abide. We've got to respect the middle class. We've got to respect democracy and move forward together as a country.

WE MUST REDUCE GOVERNMENT SPENDING

(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, some new statistics have just come out on government wages and salaries in this country. Government payouts, including Social Security, Medicare, and unemployment insurance, make up more than one-third of total wages and salaries of the United States population, a record figure that will only increase if action isn't taken before the majority of baby boomers enter retirement.

Social welfare benefits make up 35 percent of wages and salaries this year. In the year 2000, that percent was 21 percent. In the year 1960, it was 10 percent. And these are statistics that came from the Bureau of Economic Analysis data.

Recently, it was quoted that the U.S. economy has become alarmingly dependent on government stimulus itself. So, in this country, we have a stark choice: We have to reduce government spending. Otherwise, not only will we go bankrupt, but there will become a tipping point, a tipping point where the government payout for wages and salaries will become 50 percent of all U.S. wages. All of us should know what that means.

□ 1220

WHERE ARE THE JOBS?

(Ms. WILSON of Florida asked and was given permission to address the House for 1 minute and to revise and extend her remarks.)

Ms. WILSON of Florida. Mr. Speaker, today I rise with my colleagues for one reason—to talk about jobs again.

My constituents still need help. They want to work, but I don't hear any solutions. I've been here for over 2 months, and I'm still waiting to hear a Republican plan for jobs. I came to Washington to focus on jobs. When are we going to talk about jobs?

I asked this same question 2 weeks ago. If I have to get up here every 2 weeks for the rest of my term and ask the same question, I will.

When I go home this weekend, I will be asked, ''What are they doing in Washington to help me find work or provide jobs for others who want to work? I want to work to support my family. I want to start a business. I've lost my home, lost my job. And the Congress promised to help the economy so that I could find a job.''

My constituents will ask me, ''Why did they cut job training? Why are they cutting educational opportunities for young people?''

People are hurting and people are suffering. Listen to the people.

Let's stop the partisan bickering and help the people find work. If not now, when? If not us, who? If not here, where? The people want to work.

REPUBLICANS CONTINUE ASSAULT ON THE AFFORDABLE HEALTH CARE ACT ON 1-YEAR ANNIVERSARY

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

Mr. PAYNE. Mr. Speaker, I rise today on the 1-year anniversary of the passage of the Affordable Health Care Act to voice my disappointment with my Republican colleagues' continued assault on the historic law that has already begun to provide aid and relief for countless Americans.

One year ago, my colleagues and I came together to enact a law because of the call to action from our constituents. We heard from seniors who could not afford their prescriptions and were in the Medicaid doughnut hole, parents whose children were being denied coverage due to preexisting conditions, individuals who were being denied treatment due to lifetime limits, and taxpayers who are bearing the costs of uncompensated health care.

We answered the clarion call from our constituents who asked us to protect them. Yet the Republican colleagues continue to assault the law. Siding the special interests, particularly the health care insurance companies that stand to lose from health care reform, my colleagues on the other side of the aisle continue to assault our program.

With that, I say let's keep the law in force and let's move forward with progress.

JOBS AND 99'ERS

(Ms. LEE asked and was given permission to address the House for 1 minute and to revise and extend her remarks.)

Ms. LEE. Mr. Speaker, the American people want to know where are the

jobs. After 10 weeks of controlling the House, Republicans have no plan to create jobs, no plan to spur our economic growth.

Instead of listening to the American people and making jobs their number one priority, Republicans passed a budget that will result in 700,000 new layoffs. And what's the response? So be it. Taking food out of the mouths of hungry children by cutting WIC? So be it. Dropping 218,000 kids from the Head Start Program? So be it. Declaring a war on women by eliminating family planning services and punishing the one in five women across America who visit a Planned Parenthood clinic? So be it. Denying the extension of unemployment benefits to those who've reached that 99-week limit and are struggling to make ends meet? So be it.

And now denying homeowners to stay in their homes, the help that they need, by eliminating programs to prevent foreclosures? So be it.

The Republicans No Jobs, their So Be It agenda, it's a failure on all counts.

GENERAL LEAVE

Mr. BACHUS. Mr. Speaker, I ask unanimous consent that all Members may have 5 legislative days within which to revise and extend their remarks on H.R. 830 and to insert extraneous material thereon.

The SPEAKER pro tempore (Mr. STEARNS). Is there objection to the request of the gentleman from Alabama?

There was no objection.

FHA REFINANCE PROGRAM TERMINATION ACT

The SPEAKER pro tempore. Pursuant to House Resolution 150 and rule XVIII, the Chair declares the House in the Committee of the Whole House on the state of the Union for the consideration of the bill, H.R. 830.

□ 1225

IN THE COMMITTEE OF THE WHOLE

Accordingly, the House resolved itself into the Committee of the Whole House on the State of the Union for the consideration of the bill (H.R. 830) to rescind the unobligated funding for the FHA Refinance Program and to terminate the program, with Mr. BASS of New Hampshire in the chair.

The Clerk read the title of the bill.

The CHAIR. Pursuant to the rule, the bill is considered read the first time.

The gentleman from Alabama (Mr. BACHUS) and the gentleman from Massachusetts (Mr. FRANK) each will control 30 minutes.

The Chair recognizes the gentleman from Alabama.

Mr. BACHUS. Mr. Chair, I yield myself such time as I may consume.

Mr. Chairman, just this week the American people received some very sobering news. The budget deficit for the month of February alone is $223 billion. That is $8 billion every day. That is money that we are having to borrow from countries around the world.

It wasn't long ago that our budget deficit for the entire year was only $220 billion. But thanks to a Washington spending binge that has occurred over the last 4 years, now our monthly budget deficit is larger than our annual deficit used to be. In fact, February's budget deficit was the largest monthly budget deficit in the history of the United States. Larger in real dollars than when we were fighting for our existence during World War II. Higher than the Civil War. And that has happened even though government receipts posted an increase this February from last February.

Our national debt in the last 4 years has doubled. Now think of that. In the first 220 years of our existence, we incurred a national debt which, in the last 4 years, we've doubled. And by the end of this administration, unless we take action today—action the American people asked us to take last November—we will have tripled the deficit.

In 7 years or a little less than 7 years, we will have tripled our deficit.

That's why we're here on the floor today, because the American people have sent us a message. They said, ''Don't spend us into a financial oblivion. We have to balance our own budgets at home. We expect the same from those that we send to Washington to represent us.''

The bill that we're debating today is an example of two things: too many government programs—spending programs—and too many ineffective government programs. It is a poster child for both.

It's also an example of a broken promise. In 2008, during our financial meltdown, which has led to a recession and record unemployment, we promised the American people that those steps that were taken, that that money that was loaned, would be paid back to the national Treasury.

□ 1230

I am happy to say that today most of the money that was lent to what some have called a Wall Street bailout, what the American people certainly call a bailout, it has been paid back with interest, but it's not found its way into the national Treasury. It's not been paid back despite promises to the American people on this very floor of this House a little less than 3 years ago.

Instead, that money has been diverted into all sorts—and that's the TARP bailout money—it's been used for other social programs, just what many warned on the floor of this House would happen. It's turned into a slush fund. And one of the programs that it has funded is a well-intentioned program in which $8 billion, that's 8,000 million dollars, has been designated for the FHA Refinance Program. Now, the FHA program today, the reserves are low. And that's a program that is not in the greatest of shape. It's like most government programs. Eight billion dollars for a program to allow homeowners who are underwater on their mortgages to get a reduction in their mortgage.

Now, not all can take advantage of this program. There are what the American people have come to know as winners and losers. With all government programs, it seems that some benefit, but 99 percent of Americans don't benefit. And that's what's happened here. The administration said we'll literally have hundreds of thousands of people that will line up for this program. But because lenders and borrowers are getting together and working out, or some homeowners are deciding that they can't afford their mortgage and they're selling their houses, 42 American families have been assisted by this program.

Now, this is a program that authorizes $8 billion. And $50 million has actually been set aside and disbursed. In fact, the budget that the President has submitted has a $50 million subtraction there for a program that's helped 42 families; $50 million, 42 families. But think about this. How many families are underwater? How many American families have a home where they owe more than the home is worth? Twelve million, somewhere above 11 million—let's say 12 million.

That means that even if this program could have helped 100,000 that it would help 1 out of every 120 American families. One out of 120. And yes, some government employee sitting behind a desk would say you are eligible, you can apply, you win. At the most, all the programs we're going to consider this week and next week, which if we act, will save the American taxpayers billions and billions and billions of dollars, all of them will benefit only an estimated 500,000 families.

As the Inspector General has said, about 50 to 60 percent of those families, even if it goes to families—as we found out yesterday in a hearing, a lot of it is going to nonprofit groups. In Los Angeles alone, more went to a nonprofit group than went to the county government. But we are only helping 1 out of 22 families. What about those other 21 families? They're making their mortgage payment, and they're not asking the government for help.

It seems that we're in a country where the majority of Americans aren't underwater; about one-fourth are. But out of all those, we're starting programs to help in this case 42 families, in another case 200,000 families. And we're asking every American family, and we're asking their government, to start programs when we don't have enough money to finance the programs we have.

But more than that, I put a photograph up. And this is the bottom line on this program. Fifty million dollars has been put into a fund, and $8 billion has been authorized for this program. And it's money we don't have. And it's

money we won't pay back. It's those children in that photograph. It's our constituents' children and grandchildren that will have to pay that back.

Our national debt is $12 trillion—$14 trillion. You memorize a number, and in a few months it's irrelevant. It's no longer the real number. Robert Gates on January 6, in outlining the Pentagon's budget, said, ''This country's dire fiscal situation and the threat it poses to American influence and credibility around the world will only get worse unless the U.S. Government gets its finances in order.'' Well, who will get it in order? It has to be the President and this Congress. That's his quote January 6.

The Joint Chiefs of Staff say that our national debt is a national security problem. But the message just doesn't seem to get to this floor, because today people will come to this floor and say, oh, if we get rid of this program everybody that can't pay their mortgage needs to call their Congressman and say you need to pay my mortgage, or there needs to be a government program to pay my mortgage. Well, let's not kid ourselves. Those children, that's who we are obligating. Last year we could stand on the floor and say that they each come into this world owing $35,000. Today it's $45,000.

Today we're going to have to make some hard choices for them, for our children and our grandchildren. And oh, yeah, these programs do some good. Although for most homeowners who can't pay their mortgages and they're given a reduction, it doesn't work. The default rate in most of these programs is over 50 percent. One of the programs we will consider tomorrow, out of every dollar of taxpayer money lent, 98 percent is never repaid. Never repaid. How can a country continue to function like that? What kind of future do these children have?

I reserve the balance of my time.

Mr. FRANK of Massachusetts. I yield myself such time as I may consume.

First, for people trying to follow this, the gentleman from Alabama has confused several programs in this conversation, most of which aren't up today. We are dealing with one at a time. He talked about money that went to Los Angeles and went to a group instead of the county. That has zero to do with today's program. Zero. And in fact, it doesn't have to do with individual homeowners. It's a program that gives aid to municipalities, which we will be debating later, probably next week, which gives aid to municipalities to deal with property that they have been stuck with. So it has nothing to do with today.

But the gentleman does make a good point about the deficit. Unfortunately, he does not put his votes where his rhetoric is. The CBO says that this program is going to cost not $8 billion, but if it's fully operational over a 2-year period, which is its life span, will cost $175 million.

□ 1240

Now, that's money. But do you know what it is? It's much less—and the gentleman from Alabama voted during that same period to send money to the cotton farmers of Brazil. We do have a debate about the deficit here, but it's not about whether to reduce it. It's how.

The gentleman from Alabama, along with the majority of Republicans voting, defeated an amendment—with some Democrats, although the majority of us voted for the amendment—to stop sending American tax dollars to subsidize the cotton farmers of Brazil. In the 2-year period during which we will be dealing with this program: Brazilian cotton farmers—$300 million. Americans facing foreclosure—$175 million. The gentleman from Alabama has a very odd way of saving money on the deficit.

Then he says we have winners and losers. Well, among the big winners under the Republican budget and with the majority of their votes are the farmers who receive more than $250,000 per year in subsidy. Whatever happened to free enterprise? Whatever happened to standing on your own? An amendment was offered to limit to a measly $250,000 the subsidy any one entity could get. The gentleman from Alabama voted ''no.'' That was too harsh. The gentleman from Alabama is for unlimited amounts of subsidy to go to a handful of farmers—but no—we can't spare much less than that over the time period because, in the time period of this bill, that would have cost $200 million, or $100 million a year.

Then the gentleman quoted the Secretary of Defense, that we should pay more attention to the Secretary of Defense because he, along with many Republicans, voted to force money on the Secretary of Defense that he didn't want. He voted to fund the programs the Secretary of Defense didn't want. He's trying to get some reprogramming now, but the Republican Appropriations Committee won't allow it. By the way, I don't agree with the Secretary of Defense fully on this either.

I disagree with the gentleman from Alabama and the Secretary of Defense because they don't want to spend $175 million in 2 years trying to deal with foreclosures in American cities. Instead, they want to send more than twice that amount to Afghanistan for its infrastructure. You talk about inefficiency. Does anyone think that President Karzai and his administration are going to spend the $400 million my friend from Alabama has voted to send toward Afghan infrastructure projects better than we would spend it here?

How about $1.2 billion for the Iraqi security forces at a time when American municipalities are having to lay off police officers and firefighters and other essential employees? The gentleman from Alabama voted to send $1.2 billion to the Iraqi security forces. Does anyone here have a great deal of confidence in how efficiently they'll spend it?

Now let me address a couple of mistakes the gentleman made specifically about this program:

The $50 million is not being spent on 40 people; $50 million hasn't, in fact, been spent at all. Not a penny has been spent. The $50 million was reserved out of TARP money to cover losses if they were to occur. The CBO does say, yes, if this program is fully funded and if it gets the participation they expect, the total amount of losses will be $175 million, not $8 billion. The $8 billion was a resurrection on the TARP for technical reasons. The CBO says, full scale, this will cost $175 million—again, less than the gentleman of Alabama wants to send during that period to Brazilian cotton farmers.

Now, as to the people who vote consistently, as some do, to cut money for Afghan infrastructure or for Iraqi security forces or for Brazilian cotton farmers or for American cotton farmers or for other recipients of subsidy who then are opposed to this program, I honor their integrity. I disagree with them in some ways, but I honor it. Yet I cannot accept the lecture on fiscal responsibility from someone who votes to lavish money in wasteful ways on Afghan cities but begrudges it in American cities; who would send it for Iraqi police officers but not for American police officers; who would send it to cotton farmers and to other farmers in America but not to struggling homeowners.

This program has started slowly. By the way, there's a great contradiction between saying it has only helped 40 people and that it's going to cost $8 billion. If the pay starts to increase, it won't cost the full $175 million, but here's what we hope:

There are negotiations going on now to allow people the benefit of a refinancing. The gentleman says it's not going to take care of everybody. Of course not. There is not one program that is fit for everybody. There are a series of programs for people in different circumstances, and this is one for people who could benefit from a lower interest rate and a refinancing but who are under water and can't do it. It induces the financial institutions to do it. It's voluntary. If financial institutions find this is unreasonable, they won't do it.

There is an effort going on now to achieve a negotiated settlement involving the services of financial institutions, many of which are quite culpable and have misbehaved in this process, so these are not innocent victims being shaken down. The Attorneys General of every State, Republican and Democrat, and the regulators are trying to come up with a solution.

This is the other point that gets lost in the rhetoric when the gentleman who was so eager to send money to Brazilian cotton farmers begrudges a small amount going to Americans facing foreclosure, which is that the foreclosure crisis is not just a crisis of individual families. It's a national economic problem. It's a macroeconomic

problem. To the extent that we do not do something to retard the rate of foreclosure, then we make it harder to get out of the economic bind in which we have found ourselves, which, as the gentleman correctly said, started from the meltdown of 2008, and we have been getting out of that at too slow a pace. Dealing with foreclosures is a part of it.

This program has not yet become fully operational—and it may never be—but it is here to be used as a tool, especially if we are ever to get the agreement among the Attorneys General from both parties, the regulators and the financial institutions. It is a responsible way to deal with this. It will cost less than many of the unnecessary agricultural subsidy programs.

I've got to say, Mr. Chairman, that I've got to go reread. Maybe I missed a footnote. I know there are these great free market economic texts by Ludwig von Mises and Friedrich Hayek and others. They talk about free enterprise, about keeping the government out of business, and about letting the free market work. Apparently, there is a footnote that says, oh, except agriculture. Overwhelmingly, my Republican colleagues preach this to working people, to people in urban areas and to people in other jobs, but it doesn't apply to cotton farmers or to wheat farmers or to corn farmers or to grain farmers. Billions of dollars go to them.

As a matter of fact, as the gentleman from Alabama said with his vote: How dare you limit some farmer to a mere $250,000 in entitlement subsidies? Because agriculture is an entitlement, but they don't talk about that. They want to talk about Social Security for the elderly, but they don't want to talk about entitlements for agriculture.

I do believe we need to cut the deficit. I think we can cut back substantially in what we're doing in Afghanistan and Iraq. We can cut back substantially in agriculture. We can put limits elsewhere, which I would like to do. I would throw in that I did not think it was a good idea to reduce the estate tax that the heirs of William Gates and Warren Buffett are going to have to pay. Although, to the credit of Mr. Gates and Mr. Buffett, they didn't think so either. They weren't for substantially reducing the estate tax on people who were going to be inheriting—not earning—tens of hundreds of millions of dollars.

My colleagues over there, and some here, have supported all of that, and then have said we cannot put a program out there that will help Americans facing foreclosure—and not simply to help them but to help the cities and to help the whole economy. There is a great consensus among economists that dealing responsibly with foreclosures is the way to deal with this.

So, no, please don't believe in $8 billion. It's not that. The CBO says it's $175 million. And $175 million is considerable, but I will repeat that it's less than my friends want to send to Brazil. It's less than they want to send to build infrastructure in Kabul and Kandahar. It's less than they want to spend to police Fallujah. You know, if I thought that latter set of funds were going to be well used, I might feel better about it, but we know how corrupt it is.

There is a double standard, let me say finally. Expenditures within the United States are held to a very, very strict accountability, but as to expenditures in Iraq and in Afghanistan and elsewhere in the world, we know how much more wastefully and corruptly spent they are, and that doesn't seem to bother other people.

I reserve the balance of my time.

Mr. BACHUS. I yield myself such time as I may consume.

Mr. Chair, if I were Ranking Member FRANK, I would do exactly what he's doing. I wouldn't talk about the fact that there are only 42 people who have been served by this program. I wouldn't talk about the fact that only $50 million has been set aside. I wouldn't talk about the $8 billion that has been authorized. I wouldn't talk about the fact that the American people were told this money would be repaid into the National Treasury. No. I would talk about the cotton subsidy, the deal with Brazil. That deal sounds pretty bad. It really does. The ranking member agrees.

□ 1250

He kept talking about this the last month, about don't shut down this ineffective program to help balance the budget because some of us voted for the cotton deal with Brazil. Well, in fact, the majority of this Congress, the overwhelming majority did.

But, let's talk about that deal. Who made that deal? Did the gentleman from Alabama make that deal? Did the gentleman from Texas that's going to speak on our side, did he make the deal? Did the gentleman from Nevada make that deal? Did the gentleman from Illinois (Mr. DOLD) make that deal? No. The Obama administration made that deal.

The U.S. Trade Representative, Mr. Kirk, made that deal in an agreement with the Brazilian Government, not your Republican colleagues. Here's what he told us. He said that $60 billion worth of trade depended on our ability to export into Brazil without the tariffs they were going to impose on us. That's 420,000 U.S. jobs that were threatened, and he told us that if we didn't do that, they would impose billion $820 worth of countertariffs on such products as pharmaceuticals, autos, electronics, textiles, wheat, fruit, nuts, cotton, medical equipment. So he made a deal with them to make them certain payments, to compensate for that.

Now, I don't know if he misrepresented. I don't think that President Obama and his administration and his U.S. Trade Representative would have misrepresented this. But if that was a bad deal, then the ranking member ought to go over there and to complain to the President, whom he defends, because both of them, apparently, want to spend money at every turn and every chance they get.

U.S., BRAZIL AGREE ON FRAMEWORK REGARDING WTO COTTON DISPUTE

WASHINGTON, D.C.—Today Brazil's Ministers reached a decision in support of a Framework regarding the Cotton dispute, which would avert the imposition of countermeasures of more than $800 million this year. This includes more than $560 million in countermeasures against U.S. exports which were scheduled to go into effect on Monday, June 21, 2010, as well as possible countermeasures on intellectual property rights that could have taken effect later. We are pleased with this decision, and look forward to signing the Framework soon.

The findings in the Cotton dispute concern U.S. cotton support under the marketing loan and countercyclical payment programs, and the GSM–102 Export Credit Guarantee Program. In line with these findings, the Framework has two major elements.

First, it would provide, as a basis for a discussion toward reaching a mutually agreed solution to the dispute, a limit on trade-distorting cotton subsidies. Second, the Framework would provide benchmarks for changes to certain elements of the current GSM–102 program. In the Framework, the United States and Brazil would agree to meet quarterly to discuss the successor legislation to the 2008 Farm Bill as it relates to trade-distorting cotton subsidies and the operation of GSM–102. The Framework would not serve as a permanent solution to the Cotton dispute. However, it would provide specific interim steps and a process for continued discussions on the programs at issue with a view to reaching a solution to the dispute.

''I am pleased that we have been able to negotiate a Framework regarding the WTO Cotton dispute that would avoid the imposition of countermeasures against U.S. trade, including goods and intellectual property,'' said Ambassador Kirk. ''While respecting the role of the United States Congress in developing the next Farm Bill, this Framework would now allow us to continue to work toward a final resolution of the Cotton dispute. I believe this Framework will go a long way in alleviating the uncertainty in our business communities and enhance the ability of the United States and Brazil to build upon our dynamic trading relationship.''

''This framework agreement provides a way forward as we work with Congress toward a new farm bill in 2012,'' said Secretary of Agriculture Tom Vilsack. ''Although it is not a permanent solution, I am pleased that it allows us to maintain our programs while considering adjustments and avoiding the immediate imposition of countermeasures against U.S. exports as a result of the WTO cotton decision.''

BACKGROUND

The Cotton dispute is a long-running dispute brought by Brazil against the United States. In 2005 and again in 2008, the World Trade Organization (WTO) found that certain U.S. agricultural support payments and guarantees are inconsistent with WTO commitments: (1) payments to cotton producers under the marketing loan and countercyclical programs; and (2) export credit guarantees under the GSM–102 program, a USDA program used to provide guarantees for credit extended by U.S. banks or exporters to approved foreign banks for purchases of U.S. agricultural exports.

On August 31, 2009, WTO arbitrators issued arbitration awards in this dispute. These

awards provided the level of countermeasures that Brazil could impose against U.S. trade. The annual amount of countermeasures has two parts: (1) a fixed amount of $147.3 million for the cotton payments and (2) an amount for the GSM–102 program that varies based upon program usage. Using the data that we have given Brazil (in accordance with the arbitrators' award), the current total of authorized countermeasures is more than $800 million.

The arbitrators also provided that Brazil could impose cross-sectoral countermeasures (i.e. countermeasures in sectors outside of trade in goods, specifically intellectual property and services). It may impose cross-sectoral countermeasures to the extent that it applies total countermeasures in excess of a threshold. The threshold varies annually, but is currently approximately $560 million. Therefore, of the approximately $820 million in countermeasures Brazil could impose now, about $260 million of that could be cross-sectoral.

On March 8, 2010 Brazil announced a final list of products that would face higher tariffs beginning on April 7, 2010. Goods on the list include autos, pharmaceuticals, medical equipment, electronics, textiles, wheat, fruit and nuts, and cotton. Brazil had not made a final decision on which U.S. intellectual property rights might be affected by cross-sectoral countermeasures, but it had begun the process to make this determination.

On April 1, Deputy USTR Miriam Sapiro and USDA Undersecretary for Farm and Foreign Agricultural Services Jim Miller met with Ambassador Antonio Patriota, Secretary General of Brazil's Ministry of External Relations to discuss possible resolution of the dispute. As a result of that dialogue, the Government of Brazil agreed not to impose any countermeasures on U.S. trade at that time. In exchange, the United States agreed to work with Brazil to establish a fund of approximately $147.3 million per year on a pro rata basis to provide technical assistance and capacity building to the cotton sector in Brazil, and for international cooperation related to the same sector in certain other countries. Under the Memorandum of Understanding that the United States and Brazil signed on April 20, 2010, the fund would continue until passage of the next Farm Bill or a mutually agreed solution to the Cotton dispute is reached, whichever is sooner. The fund is subject to transparency and auditing requirements.

The United States also agreed to make certain near term modifications to the operation of the GSM–102 Export Credit Guarantee Program, and to engage with the Government of Brazil in technical discussions regarding further operation of the program. In addition, the United States published a proposed rule on April 16, 2010, to recognize the State of Santa Catarina as free of foot-and-mouth disease, rinderpest, classical swine fever, African swine fever, and swine vesicular disease, based on World Organization for Animal Health Guidelines, and to complete a risk evaluation and identify appropriate risk mitigation measures to determine whether fresh beef can be imported from Brazil while preventing the introduction of foot-and-mouth disease in the United States.

The parties further agreed on April 1 that they would work to develop a Framework regarding the Cotton dispute by June 21, which would provide a path forward for a negotiated solution to the Cotton dispute and allow both countries to avoid the impact of countermeasures. Negotiators from Brazil and the United States have been engaged intensively over the past several months, and successfully concluded this Framework.

Brazil is the United States' 10th largest trading partner with a total two-way goods trade of approximately $60 billion in 2009.

I yield such time as he may consume to the gentleman from Texas (Mr. CANSECO).

Mr. CANSECO. I thank the gentleman from Alabama.

Mr. Chairman, I am here to support the bill to terminate the FHA Refinance Program. This bill is not about programs that work. It's not about programs that have continually helped to create jobs and to help our faltering economy and our laggard job growth.

This bill is about a failed government program, because the FHA refinance program that went into effect in September of 2010 has failed to work properly. By the end of December of last year, of 2010, a mere 22 mortgages had been refinanced through the program at a cost of $50 million. That's an average of $2.3 million per mortgage. The conclusion is very, very clear. The program does not work and it's wasteful.

We are in an economic crisis. According to the Congressional Budget Office, the Federal Government is set to run a deficit for fiscal year 2011 of $1.5 trillion. If serious steps are not taken right now, we are set and ready to see in 2012 another trillion dollars added to our deficit.

This river of red ink is not sustainable. Americans are coming to grips with the fact that, if nothing is done, we will be the first generation in American history to leave for our children a legacy of insurmountable debt and economic stagnation.

And while there are a number of difficult decisions that we must make in the months and years ahead, common sense dictates that we can begin to get our spending under control by cutting programs that simply don't work, no matter how large or how small they are or no matter how beneficent they may sound. They just don't work. This one does not work.

Many of my colleagues on the other side of the aisle often think that we are just one government program away from solving our problems. But when you think that way, you end up piling one government program on top of another, wasting the taxpayers' money without even helping our fellow citizens who are struggling in this day and age.

The last 2 years have proven that government programs and government spending do very little in the way of stimulating jobs that we need most and economic growth. We in the Congress of the United States have a duty to be the stewards of the people's money, the people's tax dollars. The least we can do is tell our constituents that we are doing our job by cutting the stuff that does not work. This does not work.

Mr. FRANK of Massachusetts. I yield myself such time as I may consume.

Two points: First, you have just heard a fantasy that $50 million has been spent for 42 loans. That is not even remotely close to being true. Fifty million has been set aside in a reserve for defaults if and when they come. Not a penny of it has been given to anybody. It is simply sitting in that account, in case, and the 42 loans have nothing to do with that.

Yes, the gentleman from Alabama said I didn't talk about it. I did talk about it. I corrected the misuse of the 50 million from last week. He didn't misuse it today. And I mentioned that it started slow and it may not get beyond where it is now. I mentioned that it is in reserve to use it more. So, yes, we have only got 42. I talked about that.

The 8 billion is a fantasy. The CBO says at it's best, this is going to cost $175 million. The 8 billion is a purely bookkeeping account.

But I want to get back to the fascinating explanation by the gentleman from Alabama as to why he and the majority of Republicans voted to send $150 million per year last year, this year, and for the next couple of years to Brazil: Obama made him do it. Listen carefully. The explanation for this expenditure to go to Brazil, that the poor gentleman from Alabama voted for, is Barack Obama made him do it.

The President is a very convenient place for them to hide. In fact, if he is asking me if I am critical of the President in that, yes, I am critical of the President many times. I agree with him overall. But I did not agree with him that we should send 1.2 billion for Iraq security forces. The gentleman from Alabama did. I didn't agree we should send $400 million for Afghan infrastructure.

The gentleman seems to think it's some major debating point because the President takes the position that I disagree? Perhaps his view is you always agree with the President of your party. It's not mine. It's not a responsible way to legislate.

Secondly, there was an alternative to sending $150 million to Brazil. We could have sent $150 million less to Americans. The finding was that we were putting Brazilian cotton farmers at a $150 million disadvantage per year because of the subsidy we gave to Americans. We could have come in with legislation that would have reduced the Americans'.

So, in fact, I underestimated the waste of money that the gentleman from Alabama is indulging because Barack Obama made him do it and he was powerless to resist, apparently, because it's $300 million a year.

We had two options: We could keep the level of subsidy for American cotton farmers and match that to the Brazilians, or we could reduce it by $150 million in America and reduce it to Brazil over a 4-year period when this will be in effect. That's over a billion dollars, a considerable amount of money.

So, yes, it is true, the President sometimes makes unwise recommendations, in my judgment. But the argument for the gentleman from Alabama that he is to be absolved from responsibility for his vote, and the majority of Republicans—the majority of us on our

side repudiated the President's position in this case. But the gentleman from Alabama has claimed, Don't blame me; Obama made me do it is no more credible than his invocation of some fantasy figures.

I reserve the balance of my time.

Mr. BACHUS. May I inquire of the Chair how much time each side has remaining?

The CHAIR. The gentleman from Alabama has 11 minutes remaining, and the gentleman from Massachusetts has 17½ minutes remaining.

Mr. BACHUS. I continue to reserve the balance of my time.

□ 1300

Mr. FRANK of Massachusetts. I yield 5 minutes to the gentleman from Massachusetts (Mr. LYNCH).

Mr. LYNCH. I thank the ranking member.

I rise in opposition to H.R. 830, the FHA Refinance Program Termination Act and also the other bills that will be coming to the floor on the same subject.

I want to emphasize one thing that the ranking member has raised, and that is that these are voluntary programs. These are all voluntary programs that are trying to keep American families in their homes. These programs require the banks to agree that this is a good deal and it's deserving of these homeowners. These programs require that the homeowner also agree, obviously, and also that in many cases that the servicer agree.

Now, because you're requiring a voluntary agreement and an agreement that has been crafted in such a way that all parties are balanced in their interests, it's been difficult to generate the number of families to be helped so far.

I do want to also emphasize that this program started in November. This program started in November. We've had about 4 months to get families on board to be helped by these programs. For much of that 4 months, we have had abject resistance from the servicers. They have been the obstruction in making these programs work. But I am happy to say that in the last 10 days, we have had three major servicers, Allied, GMAC and Wells Fargo, that have finally come forward and said, we're going to work within this program, and we're going to try to help families stay in their homes not out of charity, but because they realize that we need to put a floor under this housing market in order to help sustain the weak economic recovery that we have going forward.

What exacerbates the situation is also the way the banks have handled this up until now. In my district, and it's happened all across the country, we've had situations where banks and servicers have employed robosigners to the point where many of these foreclosure documents have been signed without full knowledge by the individuals charged with that responsibility. We've seen many courts in this country look at the foreclosure process used by these banks and have ruled them to be illegal and that, in fact, the banks did not own the homes that they were trying to foreclose on. And this has happened thousands of times across the country. It has not been a smooth process.

We've also had a very, very difficult situation for our men and women in uniform. Despite the fact that there's been a law in this country since World War I that we will not foreclose on servicemembers' homes while they are in combat, while they are in Afghanistan or Iraq, we've had banks do hundreds and hundreds of foreclosures on our men and women in uniform. There are needs for these programs, and yet we are conveniently forgetting those facts.

Lastly, this bill, with all due respect, has been poorly drafted in a meaningful way. This bill, if adopted, would prohibit all voluntary agreements between parties to stop these foreclosures. And I understand what the targets of my Republican colleagues are, but the bill is drafted so broadly it would prevent the banks, the FHA, the homeowner and the servicer to come to a voluntary agreement.

Private enterprise has been something that my colleagues used to encourage, and here we have voluntary agreements that will be prohibited by this bill. And I do not think that is the intent of the gentleman, however, that is the actual impact of his legislation. And I have an amendment more specifically to deal with that at a later time. But we have to slow down the foreclosure process to put a floor under this economy. We have to help the families that can be helped. And this FHA Refinance Program Termination Act would prevent that from happening.

Mr. BACHUS. Mr. Chair, I yield 4 minutes to the gentleman from Illinois (Mr. DOLD).

Mr. DOLD. Thank you, Mr. Chairman, for yielding.

Mr. Chairman, H.R. 830 is commonsense legislation that stops inefficient and ineffective government spending. At the outset of this $8 billion program, its failure was inevitable. That inevitable failure is now undeniable. It doesn't work for the homeowner, it doesn't work for the taxpaying American families, and it certainly doesn't work for future generations who are trying to claw their way out of the debt that we are burdening them with each and every day.

So let's go back and let's talk about the homeowners. We've got 12 million mortgages in America that are currently underwater. And yet this program, this program which was actually rolled out in March, it started about 6 months ago, has 245 applications—245. How many have actually made it over the hurdles and have gotten actually some help and refinanced? Forty-four. Forty-four refinances. We've got $8.12 billion that has been obligated. We have $50 million that has been disbursed.

Now, a quick back-of-the-envelope calculation, that's $1.1 million per mortgage refinanced thus far. If we look at it even further, were these million-dollar mortgages? Actually, the average mortgage was about $300,000. So we spent, the American taxpayers, in terms of their dollars, we spent $1.1 million in order to refinance a $300,000 loan. The administration said that we're going to have 1.5 million homeowners get into this program, and yet we've taken almost a year and we have 44 that have actually gone through.

If you were to get through this program, if you were one of the lucky ones, one of the 44, clearly, it's not going to help you insofar as you're going to destroy your credit for the next several years. The average credit score of the 44 that are in the program was 711. That credit score is going to go down. Is their monthly payment going to go down? In many instances, no, because they're going to have to come up with closing costs. They're going to have to pay private mortgage insurance if they haven't been paying it already. And so there are other requirements that are simply a burden on the actual homeowners.

It's time that we tell the American public the truth. It's time that we in this body recognize when a government program is not working. We need to get rid of this program—$8.12 billion obligated, $50 million disbursed for 245 applicants and 44 mortgages actually redone.

The program certainly doesn't work for the American taxpayer. We're looking at debts and deficits in Washington. And many of us were sent here to Washington to try to get the out-of-control government spending back in line. And I would say that certainly $1.1 million per mortgage is not a good use of the taxpayer dollars.

When we look at future generations and we look at the amount of money that we're spending right now, $1.48 trillion in deficit spending works out to be over $3 million a minute. The President's budget comes out to talking about 1.6 for the next year. We cannot continue to spend money that we don't have. Our debt is at $14 trillion. When we actually took a look at the Treasury report that came out just a couple of days ago talking about TARP, because this program is basically on TARP funds, they recognize that the mortgage modification programs were never intended to be recovered. This, to me, I think is an enormous problem.

This is a program that doesn't work for the homeowner, it doesn't work for the American public, and it certainly is not going to work for future generations.

Mr. FRANK of Massachusetts. I yield myself 30 seconds simply to say the gentleman has simply repeated an absolute fantasy. This is not a $50 million expenditure for 40 loans. The $50 million has not been given to anybody, not

a penny of it. It has been put in a reserve account. Fifty million has been set aside in a reserve account. It was disbursed from the TARP to a reserve account. The CBO, as I've submitted if this goes forward, it will be about $12,000 per loan.

Last week, the gentleman from Illinois was claiming that if you participate in this program, you would have a tax liability. He learned that that was totally wrong. He is perpetuating error.

I now yield 2 minutes to the gentleman from California (Mr. MCNERNEY)

Mr. MCNERNEY. Thank you, Mr. Ranking Member.

I'm proud to represent much of San Joaquin County, which is the jewel of California's Central Valley. Our valley is a great place to live and work; but, unfortunately, we've been hit very hard by the economic downturn. The valley has been ground zero for the foreclosure crisis. Over the past few years, thousands of families in San Joaquin County and throughout the valley have lost their homes.

□ 1310

I hosted foreclosure workshops, and I met with hardworking people who were misled by lenders who were struggling to stay on top of their mortgages. I have seen grown men cry because they couldn't keep a roof over their children's heads. I have talked to veterans who served their country, only to return home to notices of default. And I have met seniors on the brink of homelessness.

The administration's foreclosure prevention initiatives have fallen short in the valley. Simply put, the administration's programs haven't effectively served the people who are underwater on their mortgage, and the administration hasn't been tough enough on the big banks. I call on President Obama and his Cabinet to develop more effective efforts to stem the tide of foreclosures.

But despite these shortcomings, the bill the House Republicans are offering today is absolutely the wrong approach. It is throwing the baby out with the bath water. Instead of canceling foreclosure relief programs at their beginning stages, we should be strengthening them so they are more effective. Mortgage counselors from my district advise and plead to improve our efforts to get tough on big banks and provide meaningful relief to families.

Stabilizing the housing market is critical to economic recovery and creating jobs. For these reasons, I oppose H.R. 830.

Mr. BACHUS. Mr. Chairman, I yield 30 seconds to the gentleman from Illinois (Mr. DOLD).

Mr. DOLD. Mr. Chairman, running a business, I have to tell you, obligated funds are one thing, disbursed funds are quite another. If I can, from the monthly 105(a) report delivered to the Congress from TARP and from the Department of the Treasury, and I will submit it for the RECORD, under ''Obligated'' all of the way down here when it is talking about the FHA refinance, it is $8.12 billion. And in an entirely different column under ''Disbursed,'' it is $50 million. From the paper here from the Department of the Treasury, obligated and disbursed are different things. We have $50 million that has been disbursed.

FIGURE 1—DAILY TARP PROGRESS REPORT AS OF FEBRUARY 3, 2011

[$ billions]

(*Dollars in billions*)	Obligated	Principal/Investment					Income/revenue					Total cash back
		Disbursed	Repayments	Write-offs	Realized loss	Outstanding	Dividends	Interest	Gain/other income	Warrants sold	Total income	
Bank Support Programs												
Capital Purchase Program (CPP)												
Preferred & Other Securities	179.89	179.89	146.08	2.58	0.00	30.88	9.45			6.93	16.38	162.46
Citigroup Common	25.00	25.00	25.00			0.00	0.93		6.85	0.05	7.84	32.84
Targeted Investment Program (TIP)												
Bank Of America	20.00	20.00	20.00				1.44			1.24	2.67	22.67
Citigroup	20.00	20.00	20.00				1.57			0.19	1.76	21.76
Asset Guarantee Program (AGP)												
Bank Of America									0.28		0.28	0.28
Citigroup	5.00						0.44		2.25	0.07	2.76	2.76
Community Development Capital Initiative (CDCI)	0.57	0.57				0.57	0.00				0.00	0.00
Bank Program Totals	250.46	245.46	211.08	2.58	0.00	31.45	13.83		9.37	8.48	31.68	242.76
Credit Market Programs												
Public-Private Investment Program (PPIP)												
Equity	7.51	5.37	0.16			5.21	0.40		0.00		0.40	0.56
Debt	14.90	10.52	0.46			10.06		0.10			0.10	0.56
Term Asset Backed Securities Lending Facility	4.30	0.10				0.10						
Purchase SBA 7(a) Securities (SBA)	0.37	0.37	0.01			0.36		0.00	0.00		0.00	0.01
Credit Market Program Totals	27.07	16.36	0.63			15.73	0.40	0.10	0.00		0.50	1.13
Other Programs												
American international Group (AIG)												
Common	47.54	47.54				47.54			0.06		0.06	0.06
Preferred	22.29	20.29				20.29						
AIG Totals	69.84	67.84				67.84			0.06		0.06	0.06
Automotive Industry Financing Program (AIFP)												
GM	51.03	51.03	23.07		4.44	23.53		0.77	0.10		0.86	23.93
Chrysler	14.43	12.37	3.85	1.60		6.92		0.58	0.06		0.64	4.49
Ally (GMAC)	16.29	16.29				16.29	2.00				2.00	2.00
AIFP Totals	81.76	79.69	26.92	1.60	4.44	46.74	2.00	1.35	0.16		3.51	30.43
Other Programs Totals	151.59	147.53	26.92	1.60	4.44	114.57	2.00	1.35	0.21		3.56	30.48
Treasury Housing Programs Under TARP												
Making Homes Affordable	29.91	0.94										
HFA Hardest-Hit Fund	7.60	0.10										
FHA Refinance	8.12	0.05										
Housing Totals	45.62	1.10										
Grand Totals	474.76	410.45	238.63	4.18	4.44	161.75	16.23	1.45	9.59	8.48	35.74	274.38

Mr. FRANK of Massachusetts. I yield myself 15 seconds to further elucidate matters to the gentleman from Illinois. It has been disbursed in a letter of credit, none of which has been drawn down. It sits there as a reserve in case of losses.

I now yield 3 minutes to the gentlewoman from New York (Mrs. MALONEY).

Mrs. MALONEY. I thank the ranking member for yielding.

I rise in opposition to H.R. 830. This bill is one of four separate anti-foreclosure programs aimed at helping troubled homeowners stay in their homes that the new House Republican majority is planning to end. What is very troubling is that they don't have any idea of what to put in its place. We know that we have 12 million mortgages that are underwater, that need help. They are in all of our States, but they are not coming forward with any ideas of how to help the economy or how to help the people.

Now, this particular program is just getting started. It is the FHA Short Refinance Program, and it is one of the foreclosure prevention programs that

would not only help the individual homeowners, but also help to stabilize the overall U.S. housing market, which is 25 percent of our economy. So it not only helps an individual. It helps a locality, it helps our country, it helps our economic strength.

The result of ending this program would be hundreds of thousands of additional foreclosures and steeper price declines in our housing. It is outrageous. It is shortsighted. It is mean, and it is wrong.

Now, in this program it would allow the borrowers to reduce the principal owed on their homes up to 10 percent so that their payments are lower, so that they can save money that they can't afford. And in return, the banks would get an FHA-insured loan that is subject to all of FHA's strict standards. So to get this loan, you will have to jump through hoops to be able to qualify.

And it is voluntary. Just last week, several major banks in America voluntarily walked forward to help out—Citibank, Wells Fargo, and Bank of America, to name a few. So the program is just getting started and the $50 million line of credit is like a line of credit you draw down on. Hopefully, we won't even have to tap into it. Hopefully, our economy improves and people are able to pay their mortgages.

The standards are very strict. The owners must be current on their payments. It must be their primary residence. They have to have full documentation to qualify. So it is a strict program.

I want to come back to an issue that is very important to me and, that is, this affects lives. This affects people.

In Congressman FRANK's home State, there are over 222,000 residents whose mortgages are underwater that could qualify possibly if they could meet the criteria. It is part of a total package to help our economy move forward, and the opposition, the Republican majority, has no ideas of their own. It is just to come in and cut a good program that is just getting started.

They mentioned the 44 people that have been helped. They say that is not important. I would say it is very important to the 44 people who have been helped, and there could be 12 million who could be helped under this program.

Mr. BACHUS. I reserve the balance of my time.

Mr. FRANK of Massachusetts. I yield 4 minutes to the gentleman from North Carolina (Mr. MILLER), one of the leading House experts on this matter.

Mr. MILLER of North Carolina. Mr. Chairman, I want to reassure Americans that it is not true that no problem ever gets fixed in Washington. Ten years ago, the debate here in Congress was what to do with the surplus. In fact, we paid off $400 billion of the debt; and Alan Greenspan, who was then the chairman of the Federal Reserve Board, worried that we would pay off the national debt too quickly and it might be unsettling to the economy. Mr. Chairman, if there is one problem that got solved in the past decade, it is that problem: the problem of paying off the national debt too quickly.

My party can claim none of the credit for that. It was a Republican President and a Republican Congress. I must admit that I don't like what they did to solve that problem of paying off the national debt too quickly. They gave tax cuts to America's top one-tenth of 1 percent, Americans making more than $2,340,000, and we saw just a couple of months ago that that was one thing that was absolutely nonnegotiable for them. They would give up everything before they would let those Americans have to pay any more in taxes.

When there was a proposal to expand Medicare to take care of prescription drugs, something I supported generally, Republicans in Congress passed a bill that was not paid for, as other programs like that had been paid for, and was a giveaway to the insurance industry and to the prescription drug industry. So when they are giving tax cuts to the very, very richest Americans, the richest of the rich, when they are giving away taxpayer money to the insurance companies and to the prescription drug industry, the drug industry, they don't worry about deficits at all. It is only when Democrats take the Presidency, and particularly in the last 2 years when we have been dealing with the worst recession since the Great Depression and have been trying to pull the country out of a nosedive, that they have suddenly become worried about the deficits and criticized everything that we have done to try to save the country from the disaster that we inherited.

It is only the programs that help working and middle class families that seem to give them a problem, like this one. Now, we have been on the case of subprime lending and its effects for a long time. I introduced legislation in 2004 to rein in subprime lending, not a bit of help from Republicans. Mr. WATT and I introduced that bill. It was Miller-Watt. Two years later, it became Miller-Watt-Frank. We have been on this case.

The gentleman from Alabama said in committee the other day, Show me a way to deal with this problem that doesn't cost taxpayer money. I did that in 2007. I introduced a bill that bankruptcy lawyers and judges have said was one way to deal with the problem, let bankruptcy judges modify mortgages in bankruptcy the same way they modify all other kinds of secured debt; no support from Republicans at all, and the opposition Republicans killed that.

I urged the Federal agencies that set rules for the banks to require they treat people better than they have been treating them when they manage their mortgages, no help from Republicans at all. Just yesterday, the Federal agencies in charge of the banks' conduct and the States' attorneys general have been pushing them, the banks, to impose fines for violating the law in how they handle foreclosures.

□ 1320

Several Republicans sent a letter yesterday to the Secretary of the Treasury protesting that Federal agencies were being too mean to the banks.

I thought most politicians learned during the Keating Five that your office does not give you the right to give your political buddies, your contributors, a get-out-of-jail-free card, but that appears to be what they're willing to do when it's the banking industry that is complaining about it. It is not true that this problem of foreclosures is just affecting a handful of Americans.

The CHAIR. The time of the gentleman has expired.

Mr. FRANK of Massachusetts. I yield the gentleman 1 additional minute.

Mr. MILLER of North Carolina. We are in a cycle of foreclosures leading to the reduced value of homes, more Americans underwater, and when people are underwater, they've seen their life savings disappear. More Americans underwater, more foreclosures, and on and on.

We have got to put a bottom on the housing market. We know this can work. This program is very similar to a program in the New Deal that did work, the Homeowners Loan Corporation. It turned a profit—a slight profit, but a profit—saved the middle class, and saved the housing industry. We need to do something. Republicans have offered nothing.

Mr. BACHUS. Mr. Chair, I yield 1¼ minutes to the gentleman from Nevada (Mr. HECK).

Mr. HECK. I thank the gentleman from Alabama for the time.

Mr. Chairman, I rise today to oppose H.R. 830, the FHA Refinance Program Termination Act. I represent the district that is truly ground zero for America's housing crisis; 390,192 mortgages in Nevada are underwater. Let me say that again: 390,192 families in Nevada are underwater.

I agree that people need a paycheck, not a government check, but we must help individuals who are trying to do the right thing. This program gives some of those Nevadans who are current on their mortgage but underwater the ability to refinance their loan.

Some will say this program is a failure because too few mortgages have been refinanced through it. They'll say not enough money has been distributed. I say, a failed PR job should not be the reason a good program dies. And the FHA Refinance Program can be a good program, but it needs more attention, and perhaps reform, so homeowners know it's an option.

Vote ''no'' on H.R. 830 and give homeowners a chance to take advantage of this program.

Mr. BACHUS. Mr. Chair, I yield 1 minute to the gentleman from Kansas (Mr. YODER).

Mr. YODER. Thank you, Mr. Chairman.

I rise today in strong support of H.R. 830. The bill would repeal a well-intentioned but bankrupt policy.

Mr. Chairman, the American people are tired of bailout after bailout and big spending bill after big spending bill. With $14 trillion in debt and borrowing $5 billion a day, yet unemployment is at 9 percent, the American people are sending us an unmistakable message: The idea of borrowing, bailing out and spending isn't working.

We're borrowing more money in Washington with this program that we don't have to help Americans borrow more money at home that they can't afford for housing they can't afford. Mr. Chairman, this is madness. When will this stop and when will the politicians in Washington understand that we're not going to be able to borrow and spend our way to prosperity? The American people are tired of this. They want Washington leaders to step up, reduce spending, and eliminate programs that aren't working.

Mr. Chairman, I ask today that we pass this legislation and restore fiscal sanity to Washington.

Mr. FRANK of Massachusetts. How much time is remaining on both sides, Mr. Chairman?

The CHAIR. The gentleman from Massachusetts has 2½ minutes remaining. The gentleman from Alabama has 4¼ minutes remaining.

Mr. FRANK of Massachusetts. I have only one remaining speaker. I will defer until the gentleman has his last speaker.

Mr. BACHUS. Mr. Chair, I yield 2½ minutes to the gentlelady from Illinois (Mrs. BIGGERT).

Mrs. BIGGERT. I thank the gentleman for yielding.

Mr. Chairman, President Ronald Reagan famously said—with tongue in cheek, no doubt—that the closest thing to eternal life on this Earth is a Federal Government program.

I rise today in support of H.R. 830, legislation offered by my friend from Illinois (Mr. DOLD). At the risk of disproving the late President's axiom, let me just say that H.R. 830 will demonstrate that Congress does have the good sense, the fortitude, and the wherewithal to bring an end to a Federal program, especially one that is not working.

The program in question is the FHA Refinancing Program, which was authorized under the broadest of provisions in the TARP legislation back in 2008. In 2010, the program was conceived in haste, enacted with no vote in Congress, and was designed to augment another failed program, the Making Homes Affordable Program, or HAMP, which has done more harm than good.

Under the FHA Refinancing Program, the FHA is directed to use TARP funds to refinance mortgages that are current but underwater. Its record has been abysmal, with the FHA Commissioner stating during our hearing last month: ''As of February 11, 44 loans have been endorsed.'' Where else but in Washington would it be a good idea to obligate $8 billion in taxpayer funds and disburse $50 million of those dollars? Now, whether it's to help 44 homeowners or not, we don't know how many will be in default or what it will cost. But that money has been disbursed from the U.S. Treasury.

Mr. Chairman, this bill ends another failed government program. Taxpayers shouldn't foot the bill for failure. I would urge my colleagues to support the bill.

Mr. FRANK of Massachusetts. Mr. Chairman, I yield myself the balance of my time.

A week ago when we debated this in committee, the author of the bill, the gentleman from Illinois (Mr. DOLD), was telling people that if they joined this program they would have a tax liability. He was wrong. It wasn't his fault. He was told that that was the case. He dutifully read what he was told. You haven't heard that again because he found out that was wrong.

He was also told that it was going to be $50 million disbursed. They don't seem to be clear on what that means. No, $50 million has not been spent on any individual. Fifty million has been set aside in a letter of credit if necessary in the future to pay for defaults. So this million dollars per loan is, of course, a fantasy.

Now, it is true, the program has not yet had a major impact. And if it does not prove itself out, it never will. It cannot be both wildly expensive and nonexistent. It is there. If we get an agreement involving all the attorneys general of both parties, involving the regulators and the financial institutions, this will be one of the tools that will accommodate people. CBO does think there could be a loss. Their prediction is, their best guess—and they're the best objective element we have—you could get an amount of $12,000 or so per loan lost here. Not a million dollars; 12,000. It is part of a panoply of projects to try and reduce foreclosures and help the economy deal with this crisis.

And for people who, and I repeat it—they don't like it—they'll send money to Brazil, they'll send money to Afghan cities, they'll send money to Iraqi security, they'll subsidize farmers at more than $250,000 a year, but $12,000 per homeowner at most is too much for them. And it isn't just for the homeowners; it is a necessary part of getting out of our economic crisis.

So I hope that this is defeated. I appreciated what the gentleman from Nevada said. Yes, it can be improved. The fact that only 44 people have been involved so far means they are proceeding, appropriately, cautiously. This is a program with great promise. It may not turn out, but if a promise doesn't turn out, then it doesn't cost anything. And if it does turn out to be a workable part of an overall solution, it will be money much better spent than many of the billions my colleagues on the other side are prepared to subsidize some of their favored sacred cows as opposed to doing something that will help the whole economy.

I yield back the balance of my time.

Mr. BACHUS. I yield myself the balance of my time.

Mr. Chair, Members of this body, what are we talking about when we're talking about cutting government spending? We're talking about these children.

□ 1330

These children cannot afford a future where its Federal Government spends $8 billion more every day than it takes in.

Now, the ranking member has criticized our military spending. I could have a picture of my grandchildren up, and I could have a picture of one of my little granddaughters whose dad served in the U.S. Marines. Their unit served in Afghanistan and in Iraq. So I make no apology for supporting our troops. Now if the President decides to call them home, my son would support that.

Now, Ranking Member FRANK said this sits in a fund. This program that has helped 44 families whose average mortgage was $330,000—that's more than the cost of a home in my district. But here is President Obama's report to us that $50 million has been disbursed, but the alarming figure is $8.12 billion that's obligated.

The gentlelady from New York said that the banks—Citibank, Bank of America—they're all lining up to use this program. I would be too. This transfers obligations from lenders to the taxpayer. As long as these mortgages were making money, the banks profited. But all of a sudden when they're underwater and a borrower maybe can't make the payment, hey, if I was a bank, I would say, yeah, let the government, let the taxpayers reduce this mortgage. That ought to be between the bank and the homeowners.

Forty-two families? You say all these four programs we're going to debate this week and next week—which cost billions of dollars—they're going to help half a million families? There are 12 million families that are underwater.

Let's talk about something very important. If we don't get our financial house in order, I'll quote the words of Admiral Mike Mullen on August 25 before CNN, and I will close with this, ''The most significant threat to our national security is our debt.'' And that threat comes from this body and the administration. It's time to cut spending. Think about them. Think about their future.

Ms. EDDIE BERNICE JOHNSON of Texas. Mr. Chair, I rise in opposition to H.R. 830, the FHA Refinance Program Termination Act.

This legislation would end the FHA's short-term refinance program authorized under the Troubled Asset Relief Program.

A program designed to help homeowners refinance their existing mortgage for lower interest rates.

With declining home values, borrowers are caught in mortgages that they can no longer afford.

This is because their rates have reset or because their interest-only payments have not allowed them to grow any equity in their homes.

They are making their payments—but just barely.

Mr. Chair, we should continue to help hard working Americans who are paying their bills on time every month stay in their homes.

Ending this vital recovery program with no alternative plan is just wrong.

The Republicans reckless spending proposals will move our country backwards not only domestically but globally.

Eliminating this program will cost us more in the long-term.

While I believe cuts are necessary to address the Nation's long-term fiscal problems, it must be done responsibly and with the American public's interest in mind.

I encourage my colleagues to oppose this bill.

Mr. DINGELL. Mr. Chair, I rise in opposition to H.R. 830, a hasty political ploy that will terminate a promising program. I refuse to let my Republican colleagues, determined to appear fiscally austere at any cost, cut budding initiatives that are in the best interest of the country.

The FHA Refinance Program is tailored to benefit responsible homeowners—homeowners who, through principal write-downs, will be able to stay in their homes. It is also structured to protect lenders from possible foreclosure losses and save communities from increased blight. Ten states, including my home state of Michigan, posted foreclosure discounts of more than 35 percent in 2010. We must use all our tools at hand to stem this massive foreclosure epidemic.

I hear daily from struggling homeowners who are trying to keep afloat. Negative equity mortgages are plaguing our country from coast to coast. At the end of last year, 11.1 million, or 23.1 percent, of all residential mortgages were in negative equity. In Michigan, over 36 percent of mortgages were in negative equity. Home prices are expected to fall another five to ten percent in 2011. Millions of borrowers are being held captive in their homes, unable to move or sell their properties. Keeping programs like the FHA Refinance Program alive is crucial to spurring economic recovery and giving the mortgage industry the jump-start it so desperately needs.

My Republican colleagues like to point to the fact that since the program has only spent $50 million, it must be ineffective. I find it interesting that a Republican argument against a program is that it hasn't cost the government enough. So much for fiscal austerity. In fact, the FHA Refinance Program was specifically designed to be cost-effective for the government. Its allocated funds only cover incremental credit and incentive costs, and will not be spent unless a borrower defaults under the program. Since no borrowers have defaulted, no money has been spent on loans.

Let us not forget how hasty this bill is—the FHA Refinance Program has only been available since September. It is no surprise that it takes time for such complex programs to work effectively and prudently. Lenders must set up an operational infrastructure to utilize this option, and a great deal of coordination is required throughout the mortgage chain. As of February 11th, 23 FHA-approved lenders are participating in the program, including Wells Fargo and GMAC/Ally, which intend to deliver several thousand loans. FHA also indicates that numerous other lenders are in the process of developing the capability to utilize the program by midyear.

Not only does the Republican Leadership seek to terminate the FHA Refinance Program, but it also seeks to terminate the Home Affordable Modification Program, the Neighborhood Stabilization Program, and the Emergency Homeowners Loan Program. It is clear that more needs to be done to help struggling homeowners stay in their homes. However, terminating the very programs that were established to do so is not the solution. I encourage my colleagues on the other side of the aisle to come to the table and present real solutions to this epidemic. If a Member feels this program has not benefited enough homeowners, he or she should suggest a way to do so and we can go from there. Instead, Republicans are placing politics before people. Our Nation needs solutions, not denunciations.

Mr. Chair, I strongly urge my colleagues to vote against this bill.

Mr. VAN HOLLEN. Mr. Chair, the FHA Refinance Program proposed for termination in today's legislation is designed to provide distressed homeowners mortgage relief by using FHA loan guarantee authority to incentivize holders of existing single family loans to reduce the outstanding principal balance of their loans by at least 10% in conjunction with an FHA refinance when the principal balance of a borrower's loan is greater than the property's current value. Importantly, participating homeowners must be current on their existing loan, and all other FHA safety and soundness underwriting standards continue to apply. Any losses under the program are covered by funds already set aside by the TARP, adding no additional exposure to the FHA's capital reserves.

Mr. Chair, while I am aware of—and frankly, to some extent sympathetic to—the criticism and frustration around the pace and scope of this program to date, I would also point out that it has only been operational since October of last year. Furthermore, as a purely voluntary program, its success clearly hinges on the active participation of our major loan servicers, two of whom—Wells Fargo and Ally Financial—have just recently announced their intention to let qualified borrowers take advantage of the program. Finally, with an estimated one in five homeowners currently underwater on their mortgages, it is clear to me that the housing crisis is not yet behind us.

By providing struggling but credit-worthy homeowners with a reduced monthly payment and a mortgage that is more aligned with actual property values, the FHA Refinance Program can help prevent foreclosures and stabilize the housing market, which is in every American's long term interest.

The CHAIR. All time for general debate has expired.

Pursuant to the rule, the amendment in the nature of a substitute printed in the bill shall be considered as an original bill for the purpose of amendment under the 5-minute rule.

No amendment to the committee amendment in the nature of a substitute is in order except those received for printing in the portion of the Congressional RECORD designated for that purpose in a daily issue dated March 9, 2011, or earlier and except pro forma amendments for the purpose of debate. Each amendment so received may be offered only by the Member who causes it to be printed or a designee and shall be considered read if printed.

The Clerk will designate section 1.

The text of section 1 is as follows:

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,

SECTION 1. SHORT TITLE.

This Act may be cited as the ''FHA Refinance Program Termination Act''.

AMENDMENT NO. 9 OFFERED BY MRS. MALONEY

Mrs. MALONEY. Mr. Chairman, I have an amendment at the desk.

The CHAIR. The Clerk will designate the amendment.

The text of the amendment is as follows:

After section 1, insert the following new section:

SEC. 2. CONGRESSIONAL FINDINGS.

The Congress finds that—

(1) there are 35,610 underwater mortgages in Alabama;

(2) 7,801 underwater mortgages in Alaska;

(3) 648,387 underwater mortgages in Arizona;

(4) 27,580 underwater mortgages in Arkansas;

(5) 2,172,700 mortgages in California;

(6) 221,097 underwater mortgages in Colorado;

(7) 97,244 underwater mortgages in Connecticut;

(8) 23,906 underwater mortgages in Delaware;

(9) 2,029,128 underwater mortgages in Florida;

(10) 449,971 underwater mortgages in Georgia;

(11) 24,664 underwater mortgages in Hawaii;

(12) 61,566 underwater mortgages in Idaho;

(13) 431,050 underwater mortgages in Illinois;

(14) 68,196 underwater mortgages in Indiana;

(15) 28,976 underwater mortgages in Iowa;

(16) 32,787 underwater mortgages in Kansas;

(17) 24,880 underwater mortgages in Kentucky;

(18) 298,554 underwater mortgages in Maryland;

(19) 222,599 underwater mortgages in Massachusetts;

(20) 519,716 underwater mortgages in Michigan;

(21) 90,090 underwater mortgages in Minnesota;

(22) 122,543 underwater mortgages in Missouri;

(23) 8,650 underwater mortgages in Montana;

(24) 21,388 underwater mortgages in Nebraska;

(25) 390,192 underwater mortgages in Nevada;

(26) 37,488 underwater mortgages in New Hampshire;

(27) 286,293 underwater mortgages in New Jersey;

(28) 29,375 underwater mortgages in New Mexico;

(29) 129,633 underwater mortgages in New York;

(30) 160,007 underwater mortgages in North Carolina;

(31) 3,582 underwater mortgages in North Dakota;

(32) 441,379 underwater mortgages in Ohio;

(33) 24,411 underwater mortgages in Oklahoma;

(34) 108,335 underwater mortgages in Oregon;

(35) 132,805 underwater mortgages in Pennsylvania;

(36) 45,511 underwater mortgages in Rhode Island;

(37) 85,226 underwater mortgages in South Carolina;

(38) 133,956 underwater mortgages in Tennessee;

(39) 367,954 underwater mortgages in Texas;

(40) 98,093 underwater mortgages in Utah;

(41) 276,910 underwater mortgages in Virginia;

(42) 209,577 underwater mortgages in Washington;

(43) 15,240 underwater mortgages in Washington D.C.;

(44) and 81,267 underwater mortgages in Wisconsin.

(45) the aggregate number of mortgages estimated to be underwater in such States is 10,780,236; and

(46) by voting to terminate the FHA Refinance Program under this Act without a suggested replacement, the Congress is voting to terminate a program that may have helped these underwater borrowers.

Mr. BACHUS. Mr. Chairman, I reserve a point of order against the amendment.

The CHAIR. A point of order is reserved.

The gentlewoman from New York is recognized for 5 minutes in support of her amendment.

Mrs. MALONEY. Mr. Chairman, my amendment has the purpose of making very clear what we're doing today to the American people. This amendment makes clear that we are ending a program that has the potential to help hundreds of thousands of underwater borrowers.

H.R. 830, the FHA Refinance Program Termination Act, ignores the underwater borrowers of this country and does nothing to help families save their homes.

Very simply, the bill ends a program that has the potential to help hundreds of thousands of people whose mortgages now exceed the value of their home, and also help the communities and help the overall economy.

The majority crafted a so-called ''open rule'' in such a way that it's nearly impossible to offer any substantive amendments—a number were voted down on a party line in the committee debates—in response to this reality.

In an effort to highlight the true nature of this harmful bill, my amendment identifies the numbers in each State of the hundreds of thousands of underwater borrowers across the country and makes clear that the Republican majority has no solution to the problem, nor do they have any desire to find one.

Americans must be made aware of the intention of this majority. This program allows borrowers to write down at least 10 percent to reduce the debt burden. They are all paying. They are in financial difficulty. Banks then can get an insured FHA guarantee and move forward and people can keep living in their homes and can keep participating in the economy.

Because of this vote today, if the majority wins, homeowners across the country may not have the opportunity to take advantage of the program that has just begun, and which should be made, in my opinion, available to them.

Now what this does, it goes down all of the impacts across the country. It shows that in my home State of New York there are over 129,000 mortgages underwater that would not be able to apply for this program to allow people to stay in their homes. In Chairman BACHUS' State, there are over 35,000 mortgages underwater. In Florida, there are more than 2 million mortgages underwater, and they have no alternative of any way to help these people. And these numbers are from an independent company's study.

If you go to California, our largest State, over 2 million homes are underwater. Nevada, 390,000 individuals are facing the loss of their homes. In Arizona, there are over 648,000 families that are underwater. Their home is not worth what they're paying for it, what the mortgage is.

So this program is one that I think is thoughtful, one that has only $50 million as sort of a line of credit that will be pulled down if there are defaults. But the banks participating have very strict standards, as does the FHA. It has to be their primary residence. They have to provide full documentation. No more of these ''no doc'' loans. They must be current on the mortgage. They must have a job. They have to have many, many levels that they have to meet before they get the loan. But at least it's a lifeline to these 12 million families whose homes are underwater.

With declining home values, borrowers are caught in mortgages they no longer can afford because their rates have reset or because their interest-only payments have not allowed them to grow any equity in their homes. They are making their payments, but just barely. And so this one is there to help them. And it simply adds findings to the bill with the number of underwater mortgages in each State that we've secured the data for so that it becomes very clear to the American people how many homeowners in each State we are not helping if we do what the majority wants, to terminate this program.

And I might say this program is one of four that the Obama administration has put forward to help homeowners stay in their homes and to help stabilize our economy, which is still fragile and is still recovering. Housing is 25 percent of our economy, according to many economists. So the strength of housing is important to the overall health of our Nation's economic future.

So I urge my colleagues to support the amendment, to make it clear by the vote on this bill how many Americans across this country will not be helped if the majority gets their passage of their bill that would terminate a program that has the potential of helping literally millions in America.

I urge a ''yes'' vote on my amendment.

□ 1340

POINT OF ORDER

Mr. BACHUS. Mr. Chairman, I make a point of order against the amendment because in my opinion it violates clause 7 of rule XVI which requires that an amendment be germane to the matter it's amending.

It's not germane to the bill because it's outside the scope of the bill and fails to draw the nexus to the bill.

The CHAIR. Does any other Member wish to be heard on the point of order?

The Chair recognizes the gentlewoman from New York.

Mrs. MALONEY. The amendment is germane, Mr. Chairman.

This program has the potential to help underwater mortgages across our great country, which is germane to the bill we're debating today, because the bill terminates the potential of this help. You have no findings in this bill that you're rushing to the floor.

It is germane to talk about the hundreds of thousands of homeowners that are out there that possibly could lose their home because this program is being terminated. This is germane, in my opinion, to the underlying bill.

The CHAIR. Does any other Member wish to be heard on the point of order?

The Chair recognizes the gentleman from Alabama.

Mr. BACHUS. Mr. Chair, she lists the number of mortgages that are underwater and says that this program may help them. Obviously, there are many of those, the buyers are behind on their payments and they wouldn't qualify for help. Just the number 44 ought to tell you that when you list 12 million homeowners and then say that the termination of this program would have helped is quite a stretch. There are certain other qualifications under this legislation that are not met by simply being underwater.

The CHAIR. Does the gentlewoman from New York wish to be heard on the point of order?

Mrs. MALONEY. Yes, I do.

As a point of information, there are very strict criteria from the FHA and from the individual banks that are voluntarily participating, and one of those criteria is that you must be current on your payments. You must be current. What the gentleman said was inaccurate, that they could be behind on their payments or not making their payments. They're having difficulty making it because their home value is not equal to what the mortgage is. And so it's difficult. But they must all be current on their payments.

The CHAIR. The gentlewoman needs to confine her remarks to the point of order.

Ms. JACKSON LEE of Texas. Mr. Chairman, I would like to be heard on the point of order.

The CHAIR. The Chair recognizes the gentlewoman from Texas.

Ms. JACKSON LEE of Texas. First of all, the gentleman from Alabama was arguing the merits of the legislation. These are findings that pertain to the results that would occur from the language in the bill.

The bill is eliminating the existing funds or leftover funds for FHA refinance. The amendment clearly lays out the impacted persons connected to the elimination. Therefore, this is germane because it relates to the language of the amendment and the intent of the amendment.

Twelve million people left behind, thousands of homeowners in different States, and the fact that there is no other solution to these homeowners except FHA refinance, it is a germane amendment. The findings are simply laying out the impact. We do that in all of our bills to put findings on what the impact of legislation would be.

I ask the Chairman to consider the gentlelady's amendment being germane. The findings are germane, and it is doing simply that of listing the elements of the impact of this legislation.

I ask for a waiver of the point of order.

The CHAIR. The Chair is prepared to rule on the point of order.

The gentleman from Alabama makes a point of order that the amendment offered by the gentlewoman from New York is not germane.

The bill addresses repeal of a Federal Housing Administration program that provides for refinancing of a specified set of mortgages.

One of the fundamental principles of germaneness is that the amendment must relate to the subject matter of the underlying bill. The bill is confined to a specific type of refinancing program. The amendment seeks, in part, to address mortgages on broader bases, beyond the ambit of the bill.

The amendment is therefore not germane. The point of order is sustained.

Mrs. MALONEY. I move to strike the last word.

The CHAIR. The gentlewoman from New York is recognized for 5 minutes.

Mrs. MALONEY. I'm distressed with this ruling because I think it is germane that people will lose their homes, that they are eliminating a program that is just starting that is thoughtful, that would give FHA financing and guarantees to help people stay in their homes, and that people in Nevada, over 390,000, could be affected by this; California, over 2 million people's homes are underwater; in Florida, over 2 million homes are underwater; Arizona, 648.

And in my own State, over 129,000 people will not have the access to this program that allows them to adjust their mortgages so that they reflect the true value of their homes, make their payments on that value so that they can move forward and be part of the community, keep these homes from becoming blight and emptied in an area.

We all have stories in our districts and across the Nation where people cannot make their mortgage payments because they have lost values in their home. They are deserting them. They are leaving them. In some States, they are literally bulldozing the homes underground because no one can afford to live in them. This is an answer to some of the challenges.

And my colleagues on the other side of the aisle talk about the cost. Well, I would say that the cost—not only to the individual homeowner, but to the overall economy—will be greater by terminating the four efforts, the four antiforeclosure efforts from the Obama administration to help with the housing crisis.

And we know that the subprime crisis was a scandal. Many people were not—got into homes they couldn't afford under misinformation.

We have helped other areas of our economy. We certainly should help the homeowners, the working Americans to help them through this economic crisis, too.

And we have to remember that although we are digging our way out of this Great Recession, the recovery has been slow. We are still in a fragile recovery. The economists testified before the Financial Services Committee that housing was 25 percent of our economy.

So, helping people stay in their homes, I would say that our overall economy has a stake in it.

Now, some people said, well, the banks will run in and do this. Banks are not going to do this unless they think that the loan is going to be paid and they're not going to be hurt with it. And the standards from FHA are very high. You have to be current. You have to have a job. You have to live in your home. You have to have a proven track record. You have to have good credit before you can be approved. So that is why only 50 million is the line of credit that will be drawn down if there are foreclosures.

Hopefully the economy improves, people keep their jobs. Hopefully the banks do a good job and do not hand out loans unless people can actually repay them. And this will be a tool to move forward not only to help people, but to help the overall economy.

Now, what I find very troubling about this is that my friends on the other side of the aisle want to terminate four antiforeclosure programs, but they have no alternative. It's sort of like their approach to jobs. They have not come forward with any program to help create jobs. They have not come forward with any program to help people stay in their homes. It's part of the ''so be it'' attitude. You're on your own. We're not going to help you.

But this is a program that helps people help themselves adjust to the reality of what their homes are actually worth. And I think that it's important that this information of how many people, the 12 million people and where they live in America, is important information that should be part of this bill.

And that's why I am now respectfully requesting unanimous consent to place into the RECORD the listing of where these 12 million people live so people will know these are the people we are saying ''no,'' ''so be it,'' ''we're not going to be there to help you.''

And let me tell you, my follow colleagues. I would be cautious about voting for this, because you're voting against your economy. You're voting against your State. You are voting against your own colleagues, your own residents and neighbors who may need this. We know the trouble that's in this economy. Practically every family in America has some relative who's lost a job or is unemployed. So this is some way to help with this economic recovery. It is thoughtful. It is a good program.

And I urge my colleagues to vote against the ''so be it'' bill the Republicans have before us today and to really work with, in a bipartisan way, the Obama administration to help working Americans, struggling Americans stay in their home.

□ 1350

It's the least that we can do as a caring Nation, absolutely the least we can do as a caring Nation. So I urge my colleagues, and I would be very cautious in your vote, because I believe your constituents are going to remember this vote if this program is terminated and their lifeline, their ability to stay in their homes, is terminated because of your vote today.

TABLE 1: NEGATIVE EQUITY BY STATE*

	Properties With a Mortgage Outstanding					$ Outstanding			
State	Mortgages	Negative Equity Mortgages	Near** Negative Equity Mortgages	Negative Equity Share	Near** Negative Equity Share	Total Property Value	Mortgage Debt Outstanding	Net Homeowner Equity	Loan-to-Value Ratio
Alabama	340,665	35,610	19,188	10.5%	5.6%	65,482,055,550	43,970,078,384	21,511,977,166	67%
Alaska	87,286	7,801	5,160	8.9	5.9	23,773,756,773	15,920,518,570	7,853,238,203	67
Arizona	1,333,398	648,387	63,304	48.6	4.7	263,693,025,194	243,760,655,061	19,932,370,133	92
Arkansas	238,011	27,580	14,360	11.6	6.0	37,303,484,103	27,450,225,612	9,853,258,491	74
California	6,870,914	2,172,700	299,067	31.6	4.4	2,864,273,476,858	2,008,766,937,342	855,506,539,516	70
Colorado	1,125,434	221,097	91,187	19.6	8.1	301,289,945,528	217,120,459,818	84,169,485,710	72

TABLE 1: NEGATIVE EQUITY BY STATE*—Continued

State	Properties With a Mortgage Outstanding					$ Outstanding			
	Mortgages	Negative Equity Mortgages	Near** Negative Equity Mortgages	Negative Equity Share	Near** Negative Equity Share	Total Property Value	Mortgage Debt Outstanding	Net Homeowner Equity	Loan-to-Value Ratio
Connecticut	816,560	97,244	29,957	11.9	3.7	294,814,146,661	171,517,175,208	123,296,971,453	58
Delaware	179,322	23,906	8,937	13.3	5.0	47,059,588,802	31,949,546,484	15,110,042,318	68
Florida	4,459,951	2,029,128	182,323	45.5	4.1	853,646,775,841	757,212,788,734	96,433,987,107	89
Georgia	1,605,825	449,971	120,854	28.0	7.5	319,934,838,691	255,319,644,351	64,615,194,340	80
Hawaii	229,600	24,664	8,280	10.7	3.6	117,791,198,842	65,339,432,694	52,451,766,148	55
Idaho	243,589	61,566	12,927	25.3	5.3	48,204,517,879	35,737,930,659	12,466,587,220	74
Illinois	2,227,602	431,050	108,239	19.4	4.9	534,999,520,161	377,625,407,977	157,374,112,184	71
Indiana	603,484	68,196	28,936	11.3	4.8	91,672,823,585	64,195,877,062	27,476,946,523	70
Iowa	334,689	28,976	14,366	8.7	4.3	51,019,867,858	34,150,823,254	16,869,044,604	67
Kansas	295,839	32,787	16,284	11.1	5.5	53,431,665,604	37,737,206,158	15,694,459,446	71
Kentucky	279,187	24,880	14,092	8.9	5.0	47,549,597,328	32,335,774,221	15,213,823,107	68
Louisiana	NA	NA	NA	NA	NA	NA	NA	NA	NA
Maine	NA	NA	NA	NA	NA	NA	NA	NA	NA
Maryland	1,358,672	298,554	67,580	22.0	5.0	433,409,001,574	298,109,259,531	135,299,742,043	69
Massachusetts	1,494,099	222,599	51,704	14.9	3.5	546,053,917,907	329,062,834,394	216,991,083,513	60
Michigan	1,381,232	519,716	76,403	37.6	5.5	198,169,103,537	169,373,043,369	28,796,060,168	85
Minnesota	554,535	90,090	27,608	16.2	5.0	124,901,317,584	81,787,965,185	43,113,352,399	65
Mississippi	NA	NA	NA	NA	NA	NA	NA	NA	NA
Missouri	779,328	122,543	44,131	15.7	5.7	137,735,363,892	98,445,466,785	39,289,897,107	71
Montana	112,444	8,650	3,939	7.7	3.5	28,244,797,730	16,968,913,610	11,275,884,120	60
Nebraska	221,686	21,388	13,072	9.6	5.9	35,462,342,354	25,920,022,837	9,542,319,517	73
Nevada	586,515	390,192	23,037	66.5	3.9	103,720,996,430	123,072,698,809	−19,351,702,379	119
New Hampshire	211,489	37,488	11,351	17.7	5.4	51,974,243,397	35,837,313,271	16,136,930,126	69
New Jersey	1,882,603	286,293	78,230	15.2	4.2	678,172,085,088	415,710,918,011	262,461,167,077	61
New Mexico	234,004	29,375	10,847	12.6	4.6	55,009,963,072	36,551,762,344	18,458,200,728	66
New York	1,838,917	129,633	40,013	7.0	2.2	835,125,621,032	415,765,632,474	419,359,988,558	50
North Carolina	1,521,406	160,007	101,945	10.5	6.7	317,535,658,347	223,145,876,102	94,389,782,245	70
North Dakota	48,415	3,582	1,478	7.4	3.1	8,291,290,055	4,967,349,459	3,323,940,596	60
Ohio	2,204,754	441,379	137,601	20.0	6.2	324,006,229,515	242,010,058,915	81,996,170,600	75
Oklahoma	408,155	24,411	14,962	6.0	3.7	60,039,397,170	42,451,471,333	17,587,925,837	71
Oregon	693,304	108,335	38,849	15.6	5.6	179,130,635,748	122,988,902,147	56,141,733,601	69
Pennsylvania	1,794,563	132,805	58,312	7.4	3.2	401,020,775,572	248,939,681,403	152,081,094,169	62
Rhode Island	227,897	45,511	8,120	20.0	3.6	64,414,910,589	39,693,719,643	24,721,190,946	62
South Carolina	598,223	85,226	37,091	14.2	6.2	131,254,482,178	92,349,858,129	38,904,624,049	70
South Dakota	NA	NA	NA	NA	NA	NA	NA	NA	NA
Tennessee	962,894	133,956	67,386	13.9	7.0	166,572,683,790	118,119,771,078	48,452,912,712	71
Texas	3,286,505	367,954	194,944	11.2	5.9	602,239,776,419	418,772,404,728	183,467,371,691	70
Utah	472,867	98,093	30,339	20.7	6.4	114,775,697,922	84,499,611,037	30,276,086,885	74
Vermont	NA	NA	NA	NA	NA	NA	NA	NA	NA
Virginia	1,252,705	276,910	73,763	22.1	5.9	419,006,811,369	295,429,338,477	123,577,472,892	71
Washington	1,407,416	209,577	75,920	14.9	5.4	441,789,933,181	292,406,352,738	149,383,580,443	66
Washington, DC	100,340	15,240	4,513	15.2	4.5	49,085,895,573	28,782,522,751	20,303,372,822	59
West Virginia	NA	NA	NA	NA	NA	NA	NA	NA	NA
Wisconsin	619,792	81,267	30,026	13.1	4.8	120,246,415,775	80,769,544,053	39,476,871,722	67
Wyoming	NA	NA	NA	NA	NA	NA	NA	NA	NA
Nation	47,871,838	10,780,236	2,376,159	22.5	5.0	12,711,358,863,378	8,850,515,659,256	3,860,843,204,122	70

*This data only includes properties with a mortgage. Non-mortgaged properties are by definition not included.

**Defined as properties within 5% of being in a negative equity position.

Source: CoreLogic. The data provided is for use only by the primary recipient or the primary recipient's publication. This data may not be re-sold, republished or licensed to any other source, including publications and sources owned by the primary recipient's parent company without prior written permission from CoreLogic. Any CoreLogic data used for publication or broadcast, in whole or in part, must be sourced as coming from CoreLogic, a real estate data and analytics company. For questions, analysis or interpretation of the data contact Lori Guyton at lguyton@cvic.com or Bill Campbell at bill@campbelllewis.com. Data provided may not be modified without the prior written permission of CoreLogic. Do not use the data in any unlawful manner. This data is compiled from public records, contributory databases and proprietary analytics, and its accuracy is dependent upon these sources.

Ms. JACKSON LEE of Texas. Mr. Chairman, I move to strike the last word.

The CHAIR. The gentlewoman from Texas is recognized for 5 minutes.

Ms. JACKSON LEE of Texas. I am very sorry that Congresswoman MALONEY's amendment was subject to a point of order. I would like to simply add that you need to put faces on what this legislation is doing. It is a simple act. It guts and eliminates all remaining funding. It does say that if you are in the midst of the program you might continue.

But everyone knows how solid FHA is. Whenever you hear FHA, you know that there is a framework that really provides for protection for the Federal Government and a fiscally responsible program that provides the Federal Government with protection for those who are able to utilize it.

But even traveling through airports, Mr. Chairman, I had a man with a family who indicated that in the midst of the holiday season, even though he had been told by the banking institution that his mortgage was intact, they would allow him to continue to pay, he was keeping up but having difficulty looking for modification, a few days into the new year, January 6, he was foreclosed on, and a few days later, or at least on that day foreclosed with a sign or a notice on his door, ''Vacate in 3 days.'' These are the faces of individuals who probably would have fared better under FHA.

At the same time, a law enforcement, a police officer came to me and said the very same thing, naming an institution that I had never heard of, had no national standing, some fly-by-night. Here is a law enforcement officer, a local police officer putting his life on the line every day, and he needed to sell his home. He had managed to find a buyer. He had communicated that to the bank. But lo and behold, the lowlife thing to do was what this financial institution did. And I would call it not a bank, but probably a mortgage entity. They took the house right from underneath a man that goes out every day and projects himself into the community and could lay his life on the line.

I am against H.R. 830 and H.R. 836. It doesn't make sense when we've got hundreds of thousands of individuals who are in need of this program. I will venture to say that if a program needs fixing, have we ever heard of fix it, don't end it? Mend it, don't end it? Of course it is always important to do due diligence and have oversight over these programs. But I would think that the Financial Services Committee, under our past chairman and now the ranking member, working with the chairman now, could come up with the genius to make FHA work better if that is the case.

But the nonsensical plan of eliminating it, not helping the underwater mortgagees, the individuals who have these mortgages, with homes that are distressed, with mortgages that are worth more than the homes—we know there are many communities like this, and my colleague mentioned some, but let me cite three States again because it's so enormous, and we have heard so much from them: Florida, 2 million; California, 2 million; Nevada, 390,000. They are still in distress.

Everyone knows that the housing market has a lot to do with this economy. And even without the help of my good friends on the other side of the aisle, we still saw the unemployment go down and 192,000 jobs created. But I can tell you that this does nothing to create jobs. It simply puts Americans out on the street. It devastates families. And who knows, with the lack of sales of homes and remodification or modification of these, it puts people out of work, not in work.

So I argue vigorously, a little too late on the gentlelady's amendment, but I want to thank her for her astuteness, carefully defining what impact this bill would have. And it's unfortunate that the good work of FHA that requires documentation, a current job, a decent salary, all that is needed is

now thrown to the wolves with no other plan. So we go home, and constituents will ask us about modification or the viability of FHA, which has been in place for a long period of time. All we have to do is give them our empty hands and our blank face, saying obviously greater minds than you, who knew this was a good program, decided to eliminate it with no substitute in place.

So Mr. Chairman, let me conclude by simply saying to the hundreds of thousands of borrowers, have faith, because this is only the first step. We know this is wrongheaded, the wrong direction. Thank goodness for the Founding Fathers that gave us the House and the Senate and a President. I can be assured that this legislation, I hope, is destined for a route of no return.

ANNOUNCEMENT BY THE CHAIR

The CHAIR. The Chair would remind the gentlewoman to direct her comments to the Chair, and not the viewing public.

The Clerk will designate section 2.

The text of section 2 is as follows:

SEC. 2. RESCISSION OF FUNDING FOR FHA REFINANCE PROGRAM.

Effective on the date of the enactment of this Act, there are rescinded and permanently canceled all unexpended balances remaining available as of such date of enactment of the amounts made available under title I of the Emergency Economic Stabilization Act (Public Law 110–343; 12 U.S.C. 5211 et seq.) that have been allocated for use under the FHA Refinance Program (pursuant to Mortgagee Letter 2010–23 of the Secretary of Housing and Urban Development) of the Making Home Affordable initiative of the Secretary of the Treasury.

AMENDMENT NO. 11 OFFERED BY MR. FITZPATRICK

Mr. FITZPATRICK. Mr. Chairman, I have an amendment at the desk made in order under the rule.

The CHAIR. The Clerk will designate the amendment.

The text of the amendment is as follows:

Page 5, line 12, after the period insert the following: ''All such unexpended balances so rescinded and permanently canceled shall be retained in the General Fund of the Treasury for reducing the debt of the Federal Government.''.

The CHAIR. The gentleman from Pennsylvania is recognized for 5 minutes in support of his amendment.

Mr. FITZPATRICK. Mr. Chairman, I want to thank my colleague from Illinois (Mr. DOLD) for introducing this legislation to end a failed Federal program, the FHA Refinance Program. This amendment ensures that the savings realized from ending this program go directly to debt reduction.

Last month, Mr. Chairman, this Chamber began a process of examining the Federal budget line by line, asking tough questions and making tough decisions on Federal spending. While our work was substantial, it is also continuing. In order to encourage economic growth and job creation, the Federal debt is and must remain public enemy number one. Over the past 2 years, Federal discretionary spending has increased by 24 percent. The rate of growth is simply unsustainable.

Despite the record pace of new spending over the last 2 years, that spending continues today. Just this week, Mr. Chairman, we learned that the Federal deficit for the month of February 2011 was the highest ever, and exceeded the deficit for the entire fiscal year 2007, $233 billion, Mr. Chairman, the biggest monthly deficit in the history of our country.

Over the past decade, we have seen the excesses and unsustainable growth in sectors of our economy that can have disastrous effects across the entire economy. Unless we take dramatic action now, the tax burden placed on small businesses and families in my own Bucks County and across the Nation will outpace our ability to pay, killing jobs and straining family budgets.

Just as troubling is the fact that the money our government is using to feed today's spending is being borrowed from future generations, much of it borrowed from foreign Nations. The sheer amount of cash owed to foreign powers led the chairman of the Joint Chiefs of Staff, Admiral Michael Mullen, last year to declare the deficit as the number one security threat facing our Nation. Reduce the debt.

I ask my colleagues to support the amendment, support the underlying bill.

I yield back the balance of my time.

Mr. FRANK of Massachusetts. Mr. Chairman, I move to strike the last word.

The CHAIR. The gentleman from Massachusetts is recognized for 5 minutes.

Mr. FRANK of Massachusetts. First, I would repeat that I am glad to hear the support for Admiral Mullen—earlier we heard of Secretary Gates—in their warning about the deficit. I just wish that all of those who were accepting their warning on the deficit would refrain from forcing money on them that they don't want. We have people citing the military leadership and then voting for weapons systems, swelling an already swollen military budget, that they don't want.

As to this amendment, I am tempted to come to the defense of the drafters of the bill, because if you read the bill, the bill purports to do what the amendment purports to do. Apparently the author of the amendment didn't think the bill did a good enough job, or somebody thought the author of the amendment, being a nice fellow, ought to get in on the credit. So this is an amendment that is either editorial refinement or political redundancy. In either case, it does not have much effect; so I urge the Members to adopt it.

Mrs. MALONEY. Madam Chairman, I move to strike the last word.

The Acting CHAIR (Mrs. MILLER of Michigan). The gentlewoman from New York is recognized for 5 minutes.

Mrs. MALONEY. I would just like to point out to Congressman FITZPATRICK from the great State of Pennsylvania that there are over 132,000 homes that are underwater now that could benefit from this program, and urge my colleagues to support the program.

The Acting CHAIR. The question is on the amendment offered by the gentleman from Pennsylvania (Mr. FITZPATRICK).

The amendment was agreed to.

□ 1400

The Acting CHAIR. The Clerk will designate section 3.

The text of section 3 is as follows:

SEC. 3. TERMINATION OF FHA REFINANCE PROGRAM.

(a) TERMINATION OF MORTGAGEE LETTER.—The Mortgagee Letter referred to in section 2 shall be void and have no effect and the Secretary of Housing and Urban Development may not issue any regulation, order, notice, or mortgagee letter based on or substantially similar to such Mortgagee Letter.

(b) TREATMENT OF REMAINING FUNDS.—Notwithstanding subsection (a) of this section, any amounts made available for use under the Program referred to in section 2 of this Act and expended before the date of the enactment of this Act shall continue to be governed by the Mortgagee Letter specified in subsection (a) of this section, and any other provisions of law, regulations, orders, and notices, applicable to such amounts, as in effect immediately before such date of enactment.

(c) TERMINATION.—After the enactment of this Act, the Secretary of Housing and Urban Development may not newly insure any mortgage under the FHA Refinance Program referred to in section 2 of this Act except pursuant to a commitment to insure made before such enactment, and upon the completion of all activities with respect to such commitments under the provisions of law, regulations, orders, notices, and mortgagee letters referred to in subsection (b) of this section, the Secretary of Housing and Urban Development shall terminate the FHA Refinance Program referred to in section 2.

(d) STUDY OF USE OF PROGRAM BY MEMBERS OF THE ARMED FORCES, VETERANS, AND GOLD STAR RECIPIENTS.—

(1) STUDY.—The Secretary of Housing and Urban Development shall conduct a study to determine the extent of usage of the FHA Refinance Program referred to in section 2 by, and the impact of such program on, covered homeowners.

(2) REPORT.—Not later than the expiration of the 90-day period beginning on the date of the enactment of this Act, the Secretary shall submit to the Congress a report setting forth the results of the study under paragraph (1) and identifying best practices, with respect to covered homeowners, that could be applied to the FHA Refinance Program.

(3) COVERED HOMEOWNER.—For purposes of this subsection, the term ''covered homeowner'' means a homeowner who is—

(A) a member of the Armed Forces of the United States on active duty or the spouse or parent of such a member;

(B) a veteran, as such term is defined in section 101 of title 38, United States Code; or

(C) eligible to receive a Gold Star lapel pin under section 1126 of title 10, United States Code, as a widow, parent, or next of kin of a member of the Armed Forces person who died in a manner described in subsection (a) of such section.

AMENDMENT NO. 3 OFFERED BY MR. LYNCH

Mr. LYNCH. Madam Chair, I have an amendment at the desk.

The Acting CHAIR. The Clerk will designate the amendment.

The text of the amendment is as follows:

Page 5, strike lines 14 through 19.

Page 5, line 20, strike ''(b)'' and insert ''(a)''.

Page 5, lines 20 and 21, strike ''Notwithstanding subsection (a) of this section, any'' and insert ''Any''.

Page 5, line 25, strike ''specified in subsection (a) of this section'' and insert ''specified in section 2''.

Page 6, line 3, strike ''(c)'' and insert ''(b)''.

Page 6, lines 10 and 11, strike ''subsection (b)'' and insert ''subsection (a)''.

Page 6, line 14, strike ''(d)'' and insert ''(c)''.

The Acting CHAIR. The gentleman from Massachusetts is recognized for 5 minutes.

Mr. LYNCH. Thank you, Madam Chair.

I want to, first of all, clarify what this bill is intending to do. The goal of the bill by my colleagues is to end the FHA Refinance Program. While I do support voluntary workouts—and I think that's the best way to approach the problem—I want to point out that the bill as it is written does not allow that to be accomplished by the FHA. Not only does the bill eliminate the targeted programs that have been identified, but it also, in its breadth, eliminates the possibility of any voluntary agreements outside this program. That's what my amendment would seek to address.

I do know that the CQ House Action Report indicated that I was amending section 2. However, I want to make sure that they understand that the language my amendment addresses is section 3: Termination of FHA Refinance Program.

Basically, to understand it, what this amendment would do is: The FHA facilitates mortgage workouts and other actions under its purview through mortgagee letters. These are written guidances to mortgagees, lenders, HUD-approved counselors and appraisers—essentially, anyone who is actively providing services on behalf of or with the permission of HUD. Similar guidance is done for other HUD programs.

Administrative law dictates that the agencies can issue administrative guidance that interprets statutes and regulations that we adopt, and it requires public notice and comment, and must be based on an authorizing statute. The FHA's guidance for lenders comes in the form of handbooks and these mortgagee letters, which essentially provide periodic advice and clarification while we are trying to do these voluntary agreements. Last year, the FHA issued 43 separate versions of this mortgagee letter. So far this year, it has issued about 14.

My amendment would strike the text that I believe and that the FHA believes would interfere with the rest of the work that the FHA is doing in its operation. These are not areas targeted by the bill by the gentlewoman from Illinois. The bill provides that anything substantially similar to what they have prohibited in section 2, which is a mortgagee letter titled 2010–23, would also be prohibited.

That creates a problem. That stops the FHA from doing a lot of the other work that both sides agree needs to be done. We are talking about voluntary agreements where the bank and the servicer and the homeowner agree. Basically, that would be stopped by this legislation. So I'm not trying to undo the targeted work that you're trying to do. I'm just trying to let the FHA do its job in general.

I also want to remind the gentlewoman from Illinois that the FHA, by itself, cannot recreate the finance program through a mortgagee letter. It can only do so if it is legislation that is clearly underlying its action. All the mortgagee letters must go through departmental clearance and must be viewed by OMB before they become official guidance. So I am asking that this amendment be accepted to clarify the action of the bill, itself.

I yield back the balance of my time.

Mrs. BIGGERT. Madam Chairman, I rise in opposition to the amendment.

The Acting CHAIR. The gentlewoman from Illinois is recognized for 5 minutes.

Mrs. BIGGERT. This amendment came up in committee and failed during our committee markup by a vote of 33–22. The amendment removes all references to the mortgagee letter issued by HUD concerning the FHA Refinance Program, and I think that this announcement was the defining document for the program and provided guidance to lenders on the FHA Refinance Program.

I think our concern is that the amendment leaves the door open for the Treasury and for HUD to at a later date create another substantially similar program to the FHA Refinance Program, again, without the express consent of Congress.

As the sponsor of the bill mentioned, this program was never authorized by Congress. The funding came from the TARP moneys that were set aside for the HAMP program, and the mortgagee letter was effectively the authorizing document for the program. If this were to be in, there would be no nullification of the program; it wouldn't be terminated. This mortgagee letter speaks directly to this program, and I don't think that it affects the other parts of the FHA. It really just voids the letter, in doing so, to end the program.

We don't need to further burden the FHA with this program. An FHA program right now is currently operating below its congressionally mandated 2 percent capital reserve ratio, and this program has the potential to further expose taxpayers to FHA losses. Even the administration has expressed concerns over the new program loan performance. During testimony delivered to the Financial Services Committee, the FHA Commissioner testified ''these loans may perform worse than refinanced loans that were not previously under water.''

This is another example of the administration's using TARP dollars in questionable ways. I think that the program is similar in scope to the failed HOPE for Homeowners program established under FHA in 2008, and even that program has helped fewer than 200 borrowers since its inception.

So we are concerned that the method of funding for this program exposes taxpayers to higher levels of TARP money. I don't think that it affects FHA other than that this program is terminated. This program, along with its companion programs and the failed HAMP program, should be terminated, and all unobligated funds associated with the program should instead be used to pay down the Nation's unsustainable debt. I would oppose the amendment.

I yield back the balance of my time.

Mr. FRANK of Massachusetts. Madam Chair, I move to strike the last word.

The Acting CHAIR. The gentleman is recognized for 5 minutes.

Mr. FRANK of Massachusetts. Madam Chair, I regret the fact that my colleague from Massachusetts, who is a good lawyer and a careful student of what we do, has drafted a very specific amendment aimed at a particular point. He has been answered with a lot of general rhetoric, and I don't think his point was understood. The gentlewoman simply repeated general rhetoric about the bill.

He is not trying by the back door to reestablish this program. He has talked to thoughtful people, and is worried about an overreach. I think the only thing we're seeing now is pride of authorship by whoever drafted this bill for them. The gentlewoman from Illinois is, as I said, using a lot of general rhetoric, which is totally unresponsive to the very specific point my friend from Massachusetts made.

With that, in the hope that if he says it again he might get them to pay attention to the specifics, I yield to my friend, the gentleman from Massachusetts (Mr. LYNCH).

Mr. LYNCH. Madam Chair, look, I will concede that the gentlelady from Illinois has raised a lot of good points. Unfortunately, none of them are relevant to my amendment. If you look at section 2, which is what you just talked about, that remains intact. That remains intact.

□ 1410

Basically, what you have done on the bill is it says: effective on the date of the act there are rescinded and permanently canceled all unexpended balances remaining available as of such date of enactment of the amounts made available under title I of the Emergency Economic Stabilization Act. So you have cut out the top and you say it can't be used for mortgages, and I left that language alone.

But then in that section you identify, specifically, mortgage letter 2010–23. And you say, nothing can be used for that. I am not trying to turn over that apple cart.

However, when you go to section 3, you say that the Secretary of Housing and Urban Development may not issue any regulation, any order, any notice, or any mortgage letter based on, or substantially similar to, such mortgage letter referred to above. Okay, so what you are saying is no notice, no orders, no mortgage letters, no communications on voluntary agreements between the bank, the lender, the servicer and the homeowner. So you are prohibiting FHA from working out a voluntary agreement with any of your constituents.

Mr. FRANK of Massachusetts. Reclaiming my time, the problem is the ambiguity is substantially similar. It kills this program, but it bans things that would be substantially similar so that innovator private sector entities trying to do something would be deterred because no one could tell them what substantially similar is.

I yield to the gentleman from Massachusetts.

Mr. LYNCH. Well, let me just say this: The idea here, it's a two-step problem. One, the gentlewoman's bill would seek to eliminate voluntary agreements. Okay, so that's a problem. So we are asking the FHA and the homeowner and the lender and the servicer all to agree that this mortgage should be modified and that the homeowner should be allowed to remain in their home, which is a good thing. But for some reason you don't want any of that, so you are eliminating all four of those programs. That's a problem.

The underlying problem that we have here specific to this language is compounded by the fact that you are eliminating all voluntary agreements, not only the ones that you seek to eliminate in these four voluntary programs.

Mr. FRANK of Massachusetts. I yield at this point to the gentlewoman from Illinois (Mrs. BIGGERT) to respond.

Mrs. BIGGERT. Thank you. I think what we are doing here is to terminate the mortgage letter which sets up the program and to make sure that there won't be a substantially similar letter.

Mr. FRANK of Massachusetts. Reclaiming my time, because the gentlewoman is simply not responding, we have the same general rhetoric.

The point, as my friend has pointed out, is you were introducing an ambiguity which is substantially similar so that people will be deterred from further innovator activities.

I yield again to my friend from Massachusetts.

Mr. LYNCH. Thank you.

Madam Chair, the funding authorization you have already deleted in section 2. So there is no funds and there is no authorization for FHA to issue a letter in connection with a program that no longer exists. So you have eliminated that.

But when you are going further, section 3 is saying, and we don't want you even; we don't want you issuing a letter or a notice or an order that is substantially similar to the one we just eliminated. That's the problem, that you are taking the ability of the FHA to work out voluntary agreements that, I think on the merits, for the people in your district you would like to see occur, that are in good faith and that are affecting homeowners.

The Acting CHAIR. The time of the gentleman has expired.

Mrs. MALONEY. I move to strike the last word.

The Acting CHAIR. The gentlewoman from New York is recognized for 5 minutes.

Mrs. MALONEY. Congresswoman BIGGERT, do you know how many underwater mortgages there are in your home State?

Mrs. BIGGERT. No, I don't.

The Acting CHAIR. The gentlewoman from New York is advised to address her remarks through the Chair.

Mrs. MALONEY. Reclaiming my time, there are 431,000 mortgages that are underwater in the great State of Illinois where the residents would be eligible to participate in this program that the Republican majority is voting to terminate.

I yield back the balance of my time.

The Acting CHAIR. The question is on the amendment offered by the gentleman from Massachusetts (Mr. LYNCH).

The question was taken; and the Acting Chair announced that the noes appeared to have it.

Mr. FRANK of Massachusetts. Madam Chair, I demand a recorded vote.

The Acting CHAIR. Pursuant to clause 6 of rule XVIII, further proceedings on the amendment offered by the gentleman from Massachusetts will be postponed.

AMENDMENT NO. 4 OFFERED BY MR. PAULSEN

Mr. PAULSEN. Madam Chair, I have an amendment at the desk.

The Acting CHAIR. The Clerk will designate the amendment.

The text of the amendment is as follows:

Page 6, line 15, strike ''AND''.

Page 6, line 16, before the period insert the following: '', AND MEMBERS AND VETERANS WITH SERVICE-CONNECTED DISABILITIES AND THEIR FAMILIES''.

Page 7, line 11, strike ''or''.

Page 7, line 17, strike the period and insert ''; or''.

Page 7, after line 17, insert the following:

(D) such members and veterans of the Armed Forces who have service-connected injuries, and survivors and dependents of such members and veterans of the Armed Forces with such injuries.

The Acting CHAIR. The gentleman from Minnesota is recognized for 5 minutes.

Mr. PAULSEN. Madam Chair, last summer I met with a woman whose husband, who was born and raised in Eden Prairie, Minnesota, had died in Afghanistan; and we discussed issues that she was facing as the widow of a servicemember. One of the concerns she raised was absolutely paying her mortgage, given all the changes and stresses that had taken place in her life.

This conversation led me to introduce legislation last year, which actually passed the House last fall, that directed the appropriate agencies to take into account and consideration the special circumstances of wounded servicemembers and widows of fallen soldiers and their families in housing programs.

Along those lines, this amendment and my amendment today would add military servicemembers and veterans who have service-related injuries, as well as survivors and dependents of such individuals, to be included in the study on the use of the FHA refinance program.

These families do face, often, new hardships. They may need modification to their houses if the servicemember is now in a wheelchair. They may have significant changes in their ability to move around, as well as the skills they are able to perform, which could have a significant impact on their livelihood.

It's my hope, Madam Chair, through this amendment we can get a better understanding of how we can best provide for these families who have made that service and sacrifice. I urge adoption of the amendment.

I yield back the balance of my time.

Mr. FRANK of Massachusetts. Madam Chair, I move to strike the last word.

The Acting CHAIR. The gentleman from Massachusetts is recognized for 5 minutes.

Mr. FRANK of Massachusetts. Madam Chair, the gentleman from Texas (Mr. AL GREEN) in the committee offered amendments that would have provided some substantive protection to veterans.

My Republican colleagues neither wanted to provide help to the veterans nor be caught not providing the help. So they came up with some study amendments that would give them the appearance of being concerned, but no reality. That was, unfortunately, adopted over Mr. GREEN's objections and mine, but it's part of the bill.

This is in addition to what is largely a cosmetic amendment, and I see no reason to object to it or prolong the debate, so I urge everybody to vote for it.

I yield back the balance of my time.

Mrs. MALONEY. I move to strike the last word.

The Acting CHAIR. The gentlewoman from New York is recognized for 5 minutes.

Mrs. MALONEY. Congressman PAULSEN——

The Acting CHAIR. The gentlewoman is advised to direct her remarks to the Chair.

Mrs. MALONEY. I would like to inquire from Congressman PAULSEN if he is aware of how many mortgages are underwater in his home State, the great State of Minnesota.

I yield to the gentleman from Minnesota.

Mr. PAULSEN. Congresswoman, I am not aware of the exact number. The amendment applies, actually, for addition to the study. But I would be happy if you would share that information.

Mrs. MALONEY. Reclaiming my time, I would like to point out to the gentleman from Minnesota that there are over 90,000 homes, 90,000 homeowners who are underwater in the great State of Minnesota and that could benefit if they meet the criteria in this important program that the Republican majority is urging to be eliminated today.

I yield back the balance of my time.

The Acting CHAIR. The question is on the amendment offered by the gentleman from Minnesota (Mr. PAULSEN).

The amendment was agreed to.

AMENDMENT NO. 12 OFFERED BY MR. INSLEE

Mr. INSLEE. I have an amendment at the desk.

The Acting CHAIR. The Clerk will designate the amendment.

The text of the amendment is as follows:

Page 6, line 16, before the period insert ''AND REPLACEMENT PROGRAM''.

Page 6, line 19, before ''the extent'' insert ''(A)''.

Page 6, line 20, after ''section 2'' insert '', including''.

Page 6, line 21, before the period insert the following: '', and (B) the need, and appropriate guidelines and standards for, a mortgage insurance program of the Secretary that (i) provides for loan modification involving a write-down of the remaining principal balance on existing mortgages on 1- to 4-family residences under which such principal balance exceeds the appraised value of the mortgaged residence, and (ii) serves the needs of covered homeowners with such mortgages''.

Page 7, line 1, after ''paragraph (1)'' insert the following: '', setting forth the Secretary's determination of the need for, and the appropriate guidelines and standards for, the mortgage insurance program determined pursuant to paragraph (1)(B),''.

Page 7, line 1, after ''best practices,'' insert ''including''.

Page 7, line 3, before the period insert the following: ''and to the mortgage insurance program identified and described pursuant to paragraph (1)(B)''.

Page 7, after line 17, add the following:

(4) IMPLEMENTATION.—Upon the expiration of the 90-day period beginning upon the submission to the Congress of the report required under paragraph (2), the Secretary of Housing and Urban Development shall implement the mortgage insurance program described in such report pursuant to paragraph (1)(B) through issuance of appropriate guidelines and standards set forth in the report.

At the end of the bill, add the following new section:

SEC. 4. STUDY OF BORROWERS OTHERWISE ELIGIBLE FOR FHA REFINANCE PROGRAM.

Not later than the expiration of the 90-day period beginning on the date of the enactment of this Act, the Secretary of Housing and Urban Development shall conduct a study, and submit to the Congress a report regarding the results of such study, to determine the effects that authorizing bankruptcy courts, in bankruptcy proceedings under chapter 13 of title 11, United States Code, to reduce the debt secured by a mortgage on the principal residence of a debtor would have on mortgagors who, but for termination of the FHA Refinance Program under this Act, would have qualified for refinancing of a mortgage under such Program, under the terms of such Program as in effect immediately before the enactment of this Act.

□ 1420

Mrs. BIGGERT. I reserve a point of order against this amendment.

The Acting CHAIR. A point of order is reserved.

The gentleman from Washington is recognized for 5 minutes.

Mr. INSLEE. Madam Chair, we know how dire the situation is for tens of thousands of Americans with underwater mortgages who are making good faith efforts to make the right decisions both for themselves and for the lender. And we are very concerned that if this program prematurely is destroyed, we will be yanking back a lifeline that Congress has sent to these folks. And, of course, this is important because it's not just the people who own these homes that are underwater right now that are affected by the collapse in housing values, but all of us are because that housing debacle has affected employment in the construction trades and in the real estate industry broadly. We all have a stake in this issue.

So what my amendment would do is to basically say that we want the FHA, if, in fact, this situation moves forward like this bill is, that they will conduct a study and essentially implement a substitute program that will fix anything that needs fixing in this program to achieve the ends that we ought to be able to have as our goal.

Now, the basic underlying theory of our amendment is simple. Before you take away a lifeline from some American to solve a problem that thousands are experiencing, come up with a substitute, come up with an improvement, come up with an alternative. And that's what our amendment simply says. If we're going to eliminate this program in its current embodiment, let's come up with an alternative and have it implemented in a way that we keep this lifeline out there.

Now, the reason we feel that this is important is that all too frequently in this Congress we have seen the majority party remove these solutions to programs and not replace it with an alternative. We've seen this in health care, where they have wanted to remove a health care program arguing it's ineffective or they think they have a better program but not come up with a substitute to replace it. That's not good enough. Americans deserve better.

The same thing with the Environmental Protection Agency. Today, my friends in the majority party sought in the Energy and Commerce Committee to eliminate protection against airborne pollutants that are hurting human health, but they did not come up with any alternative to solve that problem.

Now, we want to join in a bipartisan fashion, if there are impediments or imperfections in this bill, to come up with a solution. Let's not allow those Americans to be hanging out there without a lifeline. My amendment would do that. And I would commend it to my fellows.

POINT OF ORDER

Mrs. BIGGERT. Madam Chairman, I make a point of order against the amendment because in my opinion it violates clause 7 of rule XVI, which requires that an amendment be germane to the matter it's amending.

The Acting CHAIR. Does any Member wish to be heard on the point of order?

The Chair recognizes the gentleman from Washington.

Mr. INSLEE. Thank you.

Briefly, I would hope that the Chair would consider a couple of salient points. Number one, it is our intent, and I believe universal intent, that by this amendment we don't intend to change the basic nature of this program. It does apply this benefit to those homeowners who are current on their mortgage obligations. We would intend that that standard and condition would continue.

And I would point out to the Chair the language of our amendment specifically says that this program would only be carried out under ''appropriate guidelines and standards.'' We think this solves that problem. We seek our congressional intent to continue. We hope that the Members will be able to be heard on this.

The Acting CHAIR. Does any other Member wish to be heard on the point of order? If not, the Chair is prepared to rule.

The gentlewoman from Illinois makes the point of order that the amendment offered by the gentleman from Washington is not germane.

The bill addresses repeal of a Federal Housing Administration program that provides for refinancing of a specified set of mortgages.

One of the fundamental principles of germaneness is that the amendment must relate to the subject matter of the underlying bill. The bill is confined to a specific type of refinancing program. The amendment seeks to address a different type of refinancing program, a matter outside the ambit of the bill.

The amendment is therefore not germane. The point of order is sustained.

Mr. LEWIS of Georgia. Madam Chair, I move to strike the last word.

The Acting CHAIR. The gentleman is recognized for 5 minutes.

Mr. LEWIS of Georgia. Madam Chair, I rise today for each and every person who owns a home. I rise today for every American who has struggled to pay their mortgage each month. I rise for every person who has watched their home, their piece of the American Dream, slip away because they lost their job through no fault of their own or because they got cancer and are no longer able to work and pay their medical bills.

I rise to condemn what these bills are trying to do today. Make no mistake; repealing these programs will close the

door on the American Dream for more and more Americans.

Madam Chair, when I was a young boy, my family did not own a home. My father was a sharecropper. My mother and father had to ''go without'' for years. They saved and they saved. They prayed. They waited. My father could never get a mortgage. Mortgages were not available where we lived. They were not available for families like mine. It's just the way it was.

In 1944, my parents bought a house with three rooms and 110 acres outside of a small town called Troy in rural Alabama. It cost us $300. I couldn't imagine that much money changing hands at once. I look around this Chamber, and I see some suits in this room that cost much more than what my father paid. Up until the time she died, my mother spoke about the day we moved in. How proud she was. It was a huge achievement for us. It changed everything. That house, that land, it was ours. Ours.

Looking back, I can't imagine what it would have been like to have lost it all for reasons beyond my father's control—the harvest or the weather or because it would fix someone else's bottom line.

Madam Chair, I know that buying a house is the biggest decision most people will ever make, and it is the greatest source of pride. For most people, their dream is their house. It was for me. When I bought my house, I thought of my mother and my father. His house made it possible for me to buy mine.

This American Dream is built from hard work. But that dream is also made of bricks and mortar. It's a house, Madam Chair. It is a home. And this Chamber is shutting the door on that house. They're locking the door on the American Dream. These two bills today would end two new programs that are helping struggling homeowners who have lost their job through no fault of their own. To me, it is unthinkable.

Madam Chair, I strongly oppose H.R. 836 and H.R. 830. We must stand up for the American homeowner. We must stand in their corner. We must not walk away from them in their time of need.

I urge all of my colleagues to stand with me and defeat these bills. Don't lock the door on the American Dream.

The Acting CHAIR. Are there any other amendments to section 3 of the bill under consideration? If not, the Chair is prepared to entertain other amendments.

AMENDMENT NO. 5 OFFERED BY MS. WATERS

Ms. WATERS. Madam Chair, I have an amendment at the desk.

The Acting CHAIR. The Clerk will designate the amendment.

The text of the amendment is as follows:

At the end of the bill, add the following new section:

SEC. 4. STUDY ON IMPACTS REQUIRED.

(a) IN GENERAL.—Not later than 30 days after the date of the enactment of this Act, the Secretary of Housing and Urban Development shall, in consultation with the Secretary of the Treasury, conduct a study on the negative impacts of underwater mortgage loans on the housing market and the economy of the United States and report to the Congress on the findings of such study, including recommendations to the Congress on how to mitigate such impacts.

(b) UNDERWATER MORTGAGE DEFINED.—For purposes of this section, the term ''underwater mortgage'' means a mortgage loan on an owner-occupied residential property that has an appraised value that is less than the outstanding obligation under such mortgage loan.

Mrs. BIGGERT. Madam Chairman, I reserve a point of order against this amendment.

The Acting CHAIR. A point of order is reserved.

The gentlewoman from California is recognized for 5 minutes.

Ms. WATERS. Madam Chair, my amendment would mandate that the Secretary of Housing and Urban Development and the Secretary of the Treasury conduct a study on the negative impacts of underwater mortgage loans, or loans where the borrower owes more than the house is worth, on the housing market and the economy of the United States and report those findings to Congress. Importantly, the report would also include recommendations to Congress on how to mitigate the effects of these underwater mortgages.

□ 1430

Before I go any further talking about these underwater mortgages, I think it is extremely important for me to help everyone understand that my friends on the opposite side of the aisle are moving to eliminate all of the programs that we have worked so hard to develop; good, strong public policy to assist homeowners of America in a number of ways.

They are eliminating this FHA program that will assist with refinance on homes that are underwater. They are eliminating the HAMP program that we are going to hear more about. They are eliminating the neighborhood stabilization program, commonly referred to as NSP. And they are eliminating the program for homeowners who find themselves out of a job who would be able to borrow and, of course, to pay back the money that is loaned to them—they cannot afford to pay their mortgages because of the loss of their job.

So while they are eliminating all of the programs that many of us have worked so hard to develop—in the former Congress, I was the chair of the Subcommittee on Housing and Community Opportunity, and so I know these programs very well. Not only do I know these programs very well, I understand very well what has happened here in America that has caused homeowners to be in the situations they are in now.

We have a situation that occurred that created this crisis with the subprime meltdown. We had loans that were initiated in this country that were exotic loans, loans that were teaser loans, no documentation loans, liar loans, loans that reset. People were encouraged to sign up for mortgages that they did not understand.

Now we have millions of Americans, really through no fault of their own, and I have said it once and I will say it again: That all of a sudden homeowners didn't decide that they were going to default, that somehow they weren't going to pay their bills. It certainly didn't happen like that. It happened because of what I just alluded to, all of the tricks and the fraud that were perpetrated on American homeowners who were simply trying to live the American dream.

We don't have the numbers in committee any more or on this floor. My friends on the opposite side of the aisle are in control. They have the majority, and they are going to eliminate the programs. We have made every argument possible that you can make in committee to try and hold on to these programs. As you have seen on the floor today, we have the gentlelady from New York reminding them how many homes they have underwater. And, of course, they know because they are getting the calls, just as we are getting the calls, from homeowners begging for assistance. So while we won't be able to stop them, I'm trying to make sure that at least we do this study so we can help bring to light what has taken place and how these underwater mortgages pose a severe threat to our economy.

If you owe more than your home is worth, you can't pick up and move if you get a new job. You're stuck. That impedes our economic recovery. Likewise, you can't move if you want to go attend school somewhere. And you can't move in order to care for an elderly parent.

The chief economist for First American CoreLogic noted last month that negative equity is a significant drag on both the housing market and on economic growth. It is driving foreclosures and decreasing mobility for millions of homeowners. Since we expect home prices to slightly increase during 2010, negative equity will remain the dominant issue in the housing and mortgage markets for some time to come. The FHA refinance program is a modest step to address the problem of underwater mortgages. This program would provide that if banks agree to at least a 10 percent principal write-down for the borrower, the borrower can refinance into a FHA loan. Only borrowers current on their mortgages, not those in default, qualify for the program. So this study will help people to understand the impact it is having. I ask for an ''aye'' vote on my amendment.

POINT OF ORDER

Mrs. BIGGERT. Madam Chair, I make a point of order against the amendment because in my opinion it violates clause 7 of rule XVI, which requires that an amendment be germane to the matter it is amending. It is not germane to the bill because it expands the scope of the bill.

I ask for a ruling from the Chair.

The Acting CHAIR. Does any other Member wish to speak to the point of order?

Ms. WATERS. Madam Chair, I move to strike the last word, I suppose.

If we terminate a program, we should understand the impacts of such a termination, and so this is relevant.

The Acting CHAIR. The gentlewoman will suspend. The gentlewoman has been recognized to speak to the point of order.

Ms. WATERS. This is the point of order.

The Acting CHAIR. The gentlewoman may proceed.

Ms. WATERS. The point of order indicates that this is not germane. I am maintaining that this is germane because if we terminate a program, we should understand the impact of such termination. I believe that does speak to the point of order.

The Republicans say this program doesn't work. So our regulators should suggest to Congress what they think will work. This is just a study. This is not a new program or an extension of the FHA short refinance program.

The Acting CHAIR. Does any other Member wish to speak to the point of order? If not, the Chair is prepared to rule.

The gentlewoman from Illinois makes the point of order that the amendment offered by the gentlewoman from California is not germane.

The bill addresses repeal of a Federal Housing Administration program that provides for refinancing of a specified set of mortgages.

One of the fundamental principles of germaneness is that the amendment must relate to the subject matter of the underlying bill. The bill is confined to a specific type of refinancing program. The amendment seeks to address mortgages more generally, a matter outside the ambit of the bill.

The amendment is therefore not germane. The point of order is sustained.

AMENDMENT NO. 15 OFFERED BY MS. LORETTA SANCHEZ OF CALIFORNIA

Ms. LORETTA SANCHEZ of California. Madam Chairman, I have an amendment at the desk.

The Acting CHAIR. The Clerk will designate the amendment.

The text of the amendment is as follows:

Strike all after the enacting clause and insert the following:

SECTION 1. USE OF FUNDING FOR FHA REFINANCE PROGRAM.

Effective on the date of the enactment of this Act, all unexpended balances remaining available as of such date of enactment of the amounts made available under title I of the Emergency Economic Stabilization Act (Public Law 110-343; 12 U.S.C. 5211 et seq.) that have been allocated for use under the FHA Refinance Program (pursuant to Mortgagee Letter 2010-23 of the Secretary of Housing and Urban Development) of the Making Home Affordable initiative of the Secretary of the Treasury shall be available to the Secretary of Housing and Urban Development for carrying out a program for insuring mortgages made to refinance existing mortgages on 1- to 4-family residences, in accordance with such guidelines and standards as the Secretary shall issue, which shall provide that under such program—

(1) the residence subject to a mortgage being refinanced and to the insured refinancing mortgage shall be the principal residence of the mortgagor;

(2) the mortgagor under the insured refinancing mortgage shall have an annual family income not exceeding $180,000;

(3) the insured refinancing mortgage shall have a term to maturity of 30 years;

(4) the insured refinancing mortgage shall bear interest at a single rate of 4.0 percent annually for the entire term of the mortgage; and

(5) the mortgagor under the insured refinancing mortgage may not have failed to timely make any payments due under the mortgage being refinanced.

Mrs. BIGGERT. Madam Chair, I reserve a point of order against this amendment.

The Acting CHAIR. A point of order is reserved.

The gentlewoman from California is recognized for 5 minutes.

Ms. LORETTA SANCHEZ of California. Madam Chair, I rise today in support of this amendment that I am sponsoring.

My amendment replaces the FHA Refinance Program Termination Act and would allow the use of unexpended funds to create a program that will allow qualifying homeowners to apply to refinance a 30-year mortgage at 4 percent as long as the mortgage they are refinancing is on their primary home, that they are up to date on their mortgage, and that their annual income, adjusted gross income, does not exceed $180,000.

People back home are hurting, and they are desperate to keep their home. I know there are many who have lost their homes. There are some who are behind on payments, and they haven't kept up with their payments, but what about the people who have actually held onto their home? They have actually paid. They have had to actually give up their car, they are walking to work, they are taking the bus because they understand how important it is for them to hold onto their house because a house is not just a house. Your primary residence is your home. It is where your kids are. It is where they find a stable life. So while this program is not perfect—there is not a perfect program we have come up with—we have tried to help people who have been losing their houses, people who through no fault of their own, who have either lost their jobs, have had to take a lesser job, who were swindled, who were talked into loans they didn't understand what they were signing because they were hit by the subprime lenders, and they are paying too much, and people are sometimes paying in the double digits with respect to their loan. Maybe they are at 10 percent or 9.5 percent 12 percent on their loan. This program would actually say to those who somehow have held on, we are going to refinance your primary home at 4 percent because there are a lot of people who could do this and their payment would come down significantly, but today, they can't refinance. To refinance today on a 30-year loan is 4.9 percent. There are a lot of people who are paying 8 percent. It means a lot. It could be anywhere between $2 and $2,000 in their payment a month. But they can't qualify. They don't have the chunk of money they need, their home is underwater, et cetera.

□ 1440

So this is a very important thing we could do. Let's take the money. Let's take that money that we have not spent on this program and let's put it to help the people who have done the right thing, the people who, no matter what, have continued to pay on their loan, because there are many of them out there.

I would hope that we could find a compromise, that we could find a way in which we can keep people in their homes. No program is perfect, but I think we have the opportunity to do the right thing, Madam Chair.

I yield back the balance of my time.

POINT OF ORDER

Mrs. BIGGERT. Madam Chairman, I make a point of order against this amendment because it violates clause 10 of rule XXI as it has the net effect of increasing mandatory spending within the time period set forth in the rule.

The Acting CHAIR. Does any other Member wish to speak to the point of order?

The Chair recognizes the gentlewoman from California.

Ms. LORETTA SANCHEZ of California. Madam Chair, this is about eliminating a program. I understand that those people who are behind on their payments, you're just going to let them go. You're just going to let them lose their home. Then they're going to have a hard time finding an apartment. I understand that. But this is about helping the people who truly, the middle class, the lower-income class, who have a home, who need to hold onto that home.

I do believe that this is germane to the underlying bill. I respectfully request that we consider this amendment.

The Acting CHAIR. Does any other Member wish to speak to the point of order? If not, the Chair is prepared to rule.

The gentlewoman from Illinois makes a point of order that the amendment offered by the gentlewoman from California violates clause 10 of rule XXI by proposing an increase in mandatory spending over a relevant period of time.

Pursuant to clause 10 of rule XXI and clause 4 of rule XXIX, the Chair is authoritatively guided by estimates from the chair of the Committee on the Budget that the net effect of the provisions in the amendment would increase mandatory spending over a relevant period of time as compared to the bill.

Accordingly, the point of order is sustained and the amendment is not in order.

AMENDMENT NO. 14 OFFERED BY MR. INSLEE

Mr. INSLEE. I have an amendment at the desk.

The Acting CHAIR. The Clerk will designate the amendment.

The text of the amendment is as follows:

At the end of the bill, add the following new section:

SEC. 4. ENFORCEMENT OF FORECLOSURE LAWS.

The Attorney General of the United States, in consultation and coordination with the Secretary of the Treasury, the Federal Deposit Insurance Corporation, the Director of the Federal Housing Finance Agency, the Secretary of Housing and Urban Development, the Board of Governors of the Federal Reserve System, the Director of the Bureau of Consumer Financial Protection of the Federal Reserve System, any other appropriate Federal banking regulatory agencies, and the Attorneys General of the States, shall pursue, to the fullest extent of the law, criminal prosecution of directors and officers of any financial institutions that the Attorney General, in such consultation and coordination, determines have failed to comply with State laws relating to foreclosure of mortgages on residential real property and shall provide appropriate assistance to such State Attorneys General in such prosecutions.

Mrs. BIGGERT. Madam Chairman, I reserve a point of order against this amendment.

The Acting CHAIR. A point of order is reserved.

The gentleman from Washington is recognized for 5 minutes.

Mr. INSLEE. Thank you very much.

Madam Chair, one thing that I think there is universal anger about, Republicans, Democrats and independents alike in this country, is the lack of responsibility that has been shown, criminal responsibility, for the huge malfeasance and criminality that got us into this economic pickle that we are in. To my knowledge, there has been not one person go to jail as a result of the economic collapse precipitated by the shenanigans and outright criminality in the highest financial places in the land. All Americans, I think, are very angry, with justifiable reasons, about that. If you read any of the books about the collapse on Wall Street, you will share that anger, if you read any of those books.

We do not want to see that replicated in this scandal regarding the mortgage servicing situation. We are now advised that there are multiple cases of people knowingly signing affidavits that were false. We are told there are numerous occasions of this robo-signing situation. These nefarious acts have resulted in losses by Americans that should not have happened.

We want to send a message, on a bipartisan basis, that the criminal laws need to be respected. My amendment would simply call upon the attorneys general, both Federal and State, to prosecute, as appropriate, these criminal violations. The amendment does not change the responsibility under the criminal statutes for any officers or directors if they are not personally responsible for these wrongful acts. There's no criminal liability. But we do think where there were violations of these criminal statutes, they ought to be prosecuted.

This Nation has been brought to the brink of financial ruin because of many, many instances of violation of these standards. The least we can ask is that we prosecute these cases where it is appropriate.

We think it's the right thing for us to do on a bipartisan basis to make that statement today. I hope that Members will join me in making that statement and make sure justice in fact is meted out here where it has not been in other instances.

I yield back the balance of my time.

POINT OF ORDER

Mrs. BIGGERT. Madam Chairman, I make a point of order against the amendment because, in my opinion, it violates clause 7 of rule XVI, which requires that an amendment be germane to the matter it is amending. It is not germane to the bill because it is outside the scope of the bill.

The Acting CHAIR. Does any other Member wish to speak to the point of order?

The Chair recognizes the gentlewoman from California.

Ms. WATERS. I do think this amendment is germane, for a number of reasons. The gentleman talked about the fact that this country was almost brought to the brink of total disaster because of this subprime meltdown. He pointed to things, that have already been identified, that we can put squarely on the shoulders of the servicers who are responsible for the management of these mortgages after they have been packaged, securitized, and then sent on their way to be collected on.

This gentleman is talking about the fact that many of these servicers when they are trying to collect on these mortgages can see that fraud has taken place, but they do nothing about it. They can see that amendments have been slipped in that the homeowners did not know about. They can see that sometimes the signature does not even belong to the homeowner, but they continue to try and collect on these mortgages.

I think that this amendment is germane. I would ask that the Chair rule in favor of this amendment. It is time somebody paid a price for what has been done to the American public.

The Acting CHAIR. Does any other Member wish to speak to the point of order? If not, the Chair is prepared to rule.

The gentlewoman from Illinois makes a point of order that the amendment offered by the gentleman from Washington is not germane.

The bill addresses repeal of a Federal Housing Administration program that provides for refinancing of a specified set of mortgages.

One of the fundamental principles of germaneness is that the amendment relate to the subject matter of the underlying bill. The bill is confined to a specific type of refinancing program. The amendment seeks to address foreclosures generally, a matter outside the confines of the subject addressed by the bill.

The amendment is therefore not germane. The point of order is sustained.

Ms. HIRONO. I move to strike the last word.

The Acting CHAIR. The gentlewoman from Hawaii is recognized for 5 minutes.

Ms. HIRONO. Madam Chair, an amendment offered earlier directing the Secretary of the Department of Housing and Urban Development (HUD) and the Secretary of the Treasury to study the negative impacts of underwater mortgages on the housing market and on the U.S. economy and to report the findings of this study to Congress, including recommendations on how to mitigate the effects of these mortgages, makes eminent sense to me.

About 12 million to 15 million homeowners, nearly one quarter of homeowners in this country, are currently underwater on their mortgages, meaning that they owe more on their mortgages than their homes are worth. These borrowers are diligently making their mortgage payments but need some kind of lifeline to reduce their debt burden.

We all agree that we need to look at ways to cut government spending to address our country's fiscal crisis, but what is the purpose of this underlying bill? Why are my colleagues on the other side of the aisle trying to end programs that were established to assist families suffering from the foreclosure crisis without offering any plan or remedy to help the millions of Americans who are trying to stay in their homes?

Families in every single one of our congressional districts are desperately seeking help to stay in their homes, the American Dream. Last year, I met with an owner of a car dealership in Kihei, Maui. This constituent had a successful business until the economic downturn reduced the number of her car sales. Increasingly, former customers of hers were returning to her dealership to return the cars that they had purchased from her, handing back their keys because they could no longer afford to make their car payments.

This car dealer eventually found herself in dire straits, so much so that her lender wanted to put her dream home up for a short sale. She didn't understand why the lender was only considering a short sale and didn't want to work with her to help her keep her house.

□ 1450

It was only when my office contacted the lender on her behalf that she was able to receive a forbearance on a portion of the principle and get a permanent modification. Sadly, stories like hers are commonplace these days.

The Federal foreclosure mitigation programs, which unfortunately have not helped as many homeowners as we would like, still provide a lifeline. Without these programs, many more lenders would be pursuing short sales and foreclosures rather than trying to help meet homeowners halfway in helping them keep their homes.

The FHA Refinance Program, also known as the FHA Short Refinance Option, assists underwater borrowers by facilitating voluntary mortgage principal write-downs and refinancing the loans into a new stable FHA-insured mortgage, thereby enabling borrows to have a reduced monthly payment and a mortgage that is more aligned with actual property values.

FHA just started implementing this program a few months ago; we need to give the agency time to get it off the ground. We should also focus on what can be done to make the programs more effective so that the maximum number of underwater borrowers who are eligible for the program can benefit.

Instead of coming up with new initiatives to assist thousands of homeowners or working to improve existing foreclosure mitigation programs, bills like this will only serve to destabilize an already fragile housing market and further delay our economic recovery. With bills like this, the House majority continues to turn their backs on the middle class families and our country. Let's focus on what can be done now to stabilize the housing market, create jobs, and get the economy back on track.

I urge my colleagues to vote against the underlying bill.

Madam Chair, I yield back the balance of my time.

AMENDMENT NO. 8 OFFERED BY MR. HOLT

Mr. HOLT. Madam Chair, I have an amendment at the desk.

The Acting CHAIR. The Clerk will designate the amendment.

The text of the amendment is as follows:

At the end of the bill, add the following:

SEC. 4. MODIFICATION OF REAL PROPERTY STANDARD DEDUCTION.

(a) EXTENSION.—Subparagraph (C) of section 63(c)(1) of the Internal Revenue Code of 1986 is amended by striking ''in 2008 or 2009'' and inserting ''after December 31, 2007, and before January 1, 2015''.

(b) ADJUSTMENTS FOR INFLATION.—Subparagraph (B) of section 63(c)(4) of such Code is amended by striking ''and'' at the end of clause (i), by striking the period at the end of clause (ii) and inserting '', and'', and by inserting after clause (ii) the following:

''(iii) 'calendar year 2010' in the case of dollar amounts contained in paragraph (7)(B).''.

(c) EFFECTIVE DATE.—

(1) IN GENERAL.—Except as otherwise provided in this subsection, the amendments made by this section shall apply to taxable years beginning after December 31, 2009.

(2) INFLATION ADJUSTMENT.—The amendments made by subsection (b) shall apply to taxable years beginning after December 31, 2011.

Mrs. BIGGERT. Madam Chair, I reserve a point of order against this amendment.

The Acting CHAIR. A point of order is reserved.

The gentleman from New Jersey is recognized for 5 minutes.

Mr. HOLT. Madam Chair, instead of focusing on job creation, innovation, retirement security or fair taxes, today we're considering legislation that would terminate a program that has the potential to help struggling homeowners stay in their homes. We are not here to debate fixing the program or to consider replacing it with a more effective alternative; but, rather, we're here to end the program that is only a few months old, to declare it a failure and go home. This is not good government. It will not help the middle class. This is not what my constituents sent me to Washington to do.

New Jerseyans, as so many around the country, are burdened by high property taxes. While we allow individuals who itemize their Federal taxes to deduct State and local taxes, many non-itemizers—particularly retirees on fixed incomes—feel the impact of high rates. The amendment before us that I present would provide real help to millions of homeowners, especially senior citizens, across the country and, yes, in central New Jersey, my district.

Specifically, my amendment would renew for 5 years the property tax deduction for American homeowners who don't itemize on their Federal taxes. It would allow single filers to deduct $500 and joint filers to deduct $1,000 on top of the standard deduction and index these additional deductions for inflation. This property tax provision—based on legislation that I wrote and was signed into law by former President Bush in 2008 and was extended through the 2009 tax year—would continue that.

Unfortunately, although the extension of this tax credit for 2010 was passed by this House, it failed to become law. So that is why on the first day of this Congress I introduced the Universal Homeowners Tax Relief Act. And with this amendment, we have the opportunity to pass my legislation to provide an estimated 30 million people nationwide, and 600,000 in New Jersey, with a few extra hundred dollars that I'm sure they could use. In these uncertain economic times, it is no small matter. And unlike the bill before us today, my amendment would provide real help for American homeowners.

I urge passage of the amendment.

POINT OF ORDER

Mrs. BIGGERT. Madam Chairman, I make a point of order against this amendment because in my opinion it violates clause 7 of rule XVI, which requires that an amendment be germane to the matter it is amending. And it is not germane to the bill because it's outside the scope of the bill.

The Acting CHAIR. Does any other Member wish to be heard on the point of order?

The Chair recognizes the gentleman from New Jersey.

Mr. HOLT. Madam Chair, I recognize that under the structure of this bill this amendment is not in order. I only say it should be.

The Acting CHAIR. Does any other Member wish to speak to the point of order?

The Chair recognizes the gentlewoman from California.

Ms. WATERS. Thank you very much.

Madam Chair, I rise to support the amendment. I'm opposed to the point of order. I think it is absolutely germane. Not only do we have a bill before us that will eliminate taxpayers' ability to have their homes that are underwater refinanced; this also impacts their taxes. They will continue to have to be taxed on those homes at the same rate. And so here we have before us the Universal Homeowner Tax Relief Act that would impact 30 million Americans nationwide.

And I must add that if we can, in this House and in this Congress, give tax breaks to the richest 1 percent of Americans in the way that we have done, certainly we can support these homeowners who are underwater, these homeowners who have been tricked into mortgages that they didn't understand, these homeowners who are the victims of fraud. And I think this is germane.

The Acting CHAIR. The gentlewoman from California must confine her remarks to the point of order.

Does any other Member wish to speak to the point of order. If not, the Chair is prepared to rule.

The gentlewoman from Illinois makes the point of order that the amendment offered by the gentleman from New Jersey is not germane.

The bill addresses repeal of a Federal Housing Administration program that provides for refinancing of a specified set of mortgages.

One of the fundamental principles of germaneness is that the amendment must confine itself to the jurisdiction of the committees represented in the underlying bill. The bill was referred to and reported by the Committee on Financial Services. The amendment proposes a direct amendment to the Internal Revenue Code, a matter within the jurisdiction of the Committee on Ways and Means.

The amendment is therefore not germane. The point of order is sustained.

AMENDMENT NO. 7 OFFERED BY MR. GARAMENDI

Mr. GARAMENDI. Madam Chair, I have an amendment at the desk.

The Acting CHAIR. The Clerk will designate the amendment.

The text of the amendment is as follows:

At the end of the bill, add the following new section:

SEC. 4. TREATMENT OF BONUSES FOR FINANCIAL SECTOR EMPLOYEES.

The Federal regulatory agencies for banking and financial institutions and for securities regulation shall jointly issue regulations that—

(1) require all new employees of any institution, company, or entity regulated by such a regulatory agency, upon hiring, to sign a contract stipulating that any bonus income provided to such employee will be paid in securities or obligations that such institution,

company, or entity creates or deals in in its regular course of business;

(2) require that any such bonuses paid shall be held in escrow for such period as may be necessary to determine whether the such securities or obligations created or dealt with by such institution, company, or entity are of substandard quality or cannot be readily identified as an asset or a liability;

(3) require such escrow accounts to be portable so that an employee may change jobs without hindrance; and

(4) prohibit use of any such bonuses to hedge against future losses.

Mrs. BIGGERT. Madam Chair, I reserve a point of order against this amendment.

The Acting CHAIR. A point of order is reserved.

The gentleman from California is recognized for 5 minutes.

Mr. GARAMENDI. Madam Chair, 10 weeks ago on this floor there was great celebration by our colleagues in the Republican Party as they took control of this House, and there were many sermons given to all of us by the Members in the majority party about the need to listen to Americans. I suggest we do that at this moment as we consider this bill.

Madam Chair, 10,780,236 American families are crying out for help. We should be listening to them.

I know the gentlewoman from Illinois has a big heart, and she knows that 430,000 of the homeowners in Illinois are crying out for relief. And I'm certain, Madam Chairman, that the author of this bill, the gentleman from Alabama, is well aware that in his State 35,000 homeowners are crying out for relief. And I'm certain that all of the Members of the Republican Party are listening to the 10,780,236 families in America that are crying out for relief. I can assure you the Democrats are listening.

My amendment, Madam Chair, is one that goes to one of the three reasons why they are crying out for relief.

□ 1500

There was no regulation imposed during the years 2001 to 2009. That was one problem. We attempted to address that with the Dodd-Frank law that's now in place.

The second reason was irresponsibility; and certainly some of those homeowners who are crying out for relief were irresponsible, and certainly some of those who lost their homes already that are crying out for relief were irresponsible. But the big irresponsibility were the bankers in this Nation. They took advantage of millions upon millions of homeowners and engaged in irresponsible activity.

The third item is where my amendment goes, and that is to Wall Street greed. We know, from the commission that was assigned the responsibility of looking at why the great crash occurred, we know from that report that greed was the underlying motivation for Wall Street. My amendment goes to that greed.

In the future, not in the past—and some of my colleagues have spoken to the need for criminal action, which is also part of that report done by the commission—this goes to the future. This amendment goes to the future and says for those in Wall Street, the high and the mighty that get the huge bonuses, most of whom were just in the newspaper this week, that their bonuses should be in the stock of the company in which they are operating and that those bonuses be held in an escrow account for a period of time so that either the good or the bad effect of their action would be known and so that they could not take immediate benefit from their irresponsible actions.

This amendment would put a damper on Wall Street greed. This amendment is necessary to put a damper on Wall Street greed, and it goes directly to one of the reasons why this bill is before us. This bill is before us, I think in an inappropriate way, to deal with the housing crisis. The housing crisis was caused in part by Wall Street greed. We ought to be addressing that. That's what this amendment does, by withholding from immediate benefit those members of Wall Street who have created the crisis in the past and who may very well be in the process of creating tomorrow's crisis.

I ask for the support of this amendment.

POINT OF ORDER

Mrs. BIGGERT. Madam Chairman, I make a point of order against the amendment of my good friend and colleague because in my opinion it violates clause 7 of rule XVI, which requires that an amendment be germane to the matter it is amending. It is not germane to the bill because it is outside the scope of the bill.

The Acting CHAIR. Does any other Member wish to speak to the point of order?

The Chair recognizes the gentleman from California.

Mr. GARAMENDI. I think that it's necessary when we take up a bill that would eliminate a law that is intended to help 10,780,326 homeowners that we look to the underlying reason why the problem exists. This amendment does that.

We ought not be using artificial rules that prevent us from the underlying problem, allowing those rules to stop us from taking up the real problem.

I oppose the proposal to rule this out of order.

The Acting CHAIR. Does any other Member seek to speak to the point of order? If not, the Chair is prepared to rule.

The gentlewoman from Illinois makes the point of order that the amendment offered by the gentleman from California is not germane.

The bill addresses repeal of a Federal Housing Administration program that provides for refinancing of a specified set of mortgages.

One of the fundamental principles of germaneness is that the amendment must relate to the subject matter of the underlying bill. The bill is confined to a specific type of refinancing program. The amendment seeks to address regulation of the financial industry, a matter outside the confines of the subject addressed by the bill.

The amendment is therefore not germane. The point of order is sustained.

Mr. BACHUS. Madam Chair, I move to strike the last word.

The Acting CHAIR. The gentleman from Alabama is recognized for 5 minutes.

Mr. BACHUS. Madam Chair, there seems to be some confusion on what the underlying bill does and what the amendments are trying to accomplish. In fact, in certain cases, it's quite evident that some of my colleagues don't understand the bill.

This bill authorizes $8 billion to go towards the FHA refinance plan. It has already disbursed $50 million. Now we're hearing these claims of 10 million and 11 million homeowners. There are probably closer to 12 million homeowners that are underwater than 11. I think the numbers are understated. So let's assume 12 million.

This Federal program that we've disbursed $50 million to, how many American families have had their mortgages refinanced? Forty-two.

Now, who refinanced those? Who paid for that? Was it the lenders who loaned the money? No. Was it the borrowers who borrowed the money? No. It was these children, because it was taxpayer money.

Now you say they're not taxpayers. No, but they're going to have to pay this back because we're spending $8 billion more every day than we're taking in in revenue.

It was announced earlier this week—I think the American people, and I don't blame them, don't want to really put their arms around this—but we just announced a deficit for the month of February, 28 days, that was more than the deficit 4 years ago for the entire year. We're hemorrhaging red ink.

Are we better off than our parents? Most of us are. Are these children going to be better off than we are? Not if we don't start cutting spending. And the American people, those who are parents and grandparents, are crying out for this Congress to address this. And that's what we're on this floor today to do.

Now, if I were one of the 12 million homeowners who was underwater, I might say, Why those 42? But if I were the taxpayers, I would say, Why are you taking money from me that we have to borrow from other countries—42 cents out of every dollar that we're putting into this program—why are you paying this mortgage down? Isn't that the lender—if a loan gets in trouble, is it up to the taxpayers to bail that lender out?

Someone mentioned Bank of America. Somebody mentioned Citibank. If I were Citibank or Bank of America and someone who was making their payments who was underwater who may

walk off, yeah, I'd say if the taxpayers will come in and take that obligation off my hands, I would love that.

My district, the average home is worth $212,000. And it's the highest—one of the highest in the State. And actually when I say that, let me say the community I live in, which is one of the more—it's above average in income.

But the average loan here that people borrowed was $313,000—the loan itself. That's quite a loan. And to say that the taxpayers need to pay that mortgage down makes no sense when these are the children, this is the generation that's going to have to pay it back.

We need to get serious. We need to get out pictures of our children and our grandchildren and we need to say, Do we really need to come to the rescue of these banks when they've overextended loans?

□ 1510

How about all of those Americans who are making their payments and didn't buy a house and are not underwater? Should you ask those Americans to pay to banks money that they didn't obligate themselves to? The answer is ''no.'' ''No'' to more government spending.

Mr. GARAMENDI. Madam Chair, I move to strike the last word.

The Acting CHAIR. The gentleman from California is recognized for 5 minutes.

Mr. GARAMENDI. Yes, we ought to look to the children. Last Sunday on ''60 Minutes'' was a report about our children in America today. Twenty-five percent of our children in America today are hungry, and many of them are homeless because their parents have lost their homes.

Forty-two families. Yes, this program hasn't yet kicked into its full potential. Forty-two families are in their homes today, and those children are not out on the street homeless.

Listen to America. Listen to the 25 percent of children in America today that are hungry, and a large percentage of them are homeless. Listen to their cry. Listen to them. Yes, we have an obligation as good citizens of this Nation to see to it that our neighborhoods, even if they are the high-end neighborhoods in Alabama, that those problems are addressed.

Ten months ago, the new majority took this floor and they said, Listen, listen to Americans that want jobs. Not one job bill has passed this House. The only bill that's passed this House that dealt with jobs was H.R. 1, the continuing resolution, that destroyed 700,000 jobs and will put more of those children homeless, will destroy more families. Yes, we ought to be listening to the generations ahead of us. But if we do not listen to today's problems, those problems in the future will only be worse.

And $8 billion, yes, that's a lot of money. But it happens to be 8 percent of what we spend every year in the Afghan war. Get our priorities straight here on this floor. You bet I'm worried about the children of today. But 25 percent of Americans' children are hungry, and a large percentage of them are homeless because their parents have been unable to meet the mortgage commitments.

This program is one of four that is going to be terminated by the Republican majority.

So what is it that you are offering those children? The children of today, what is it that you are offering them? The opportunity to be homeless. That's what you're offering.

Come to this floor and talk to me about tomorrow's generation. Yes, do that. And that's my concern also. But I'm concerned about those that are homeless and hungry today.

So don't eliminate this program. Make it work. Don't eliminate the other three programs that are an effort to try to keep people in their homes so that they don't go homeless.

Madam Chair, I know my colleagues on the Republican side care about the children of America, today's children. Why they would put four bills forward this week and next week that eliminate the opportunity for those parents to stay in their home I do not understand. We need compassion. We need to be aware of the deficit. We need to make choices. If our choice is to force more families to be homeless, that's the wrong choice.

I yield back the balance of my time.

Ms. WATERS. Madam Chair, I move to strike the last word.

The Acting CHAIR. The gentlewoman from California is recognized for 5 minutes.

Ms. WATERS. Madam Chair, I rise because I want to make sure that the chair of our committee, who just took the floor, understands that we understand the bill. When our chairman first took the floor to talk about what this bill is and what it is not, he said he did not think that we really understood what the bill was all about. I would like to assure you that the Members on this side of the aisle understand this legislation. I would like to assure you that those of us who work on the Financial Services Committee, who put these bills into operation, who organized these bills, who presented these bills, who got these bills passed into law to help homeowners, understand what is now happening to them.

We understand that the bill before us would eliminate this program. This is an FHA program that's designed to provide refinance opportunities for those homes that are underwater.

What do we mean when we say ''underwater''? We mean that when middle class homeowners, hardworking citizens went and signed for that mortgage where they were paying $250,000, $300,000, $400,000 for a home, they signed that mortgage, that was supposed to be the value of that home. That's what it was assessed at at the time. That was what it is supposed to be worth.

Now, because of this crisis that we are in, the subprime meltdown that we are in, this economic difficulty, these homes have lost their value. They are no longer the homes that they signed that mortgage for. The value has changed. That $400,000 home, that $300,000 home that middle class citizens were now buying is 35 percent less, or 50 percent less in some areas.

Mr. BACHUS. Will the gentlewoman yield?

Ms. WATERS. No, I will not yield.

These homeowners are saying, Will you please help me? Will you please do something about the fact that I am working every day, paying a mortgage amount for a home that's 35 to 50 percent less than what I signed up for? Will my government please help me? This is not fair. They're simply saying, Can't you do something? And we said, Yes. We put into play legislation, FHA, that would help to refinance these homes. Let's get the amounts right.

I now yield to the gentleman from Alabama, because I don't want to deny my friend the opportunity to have his say.

Mr. BACHUS. Would the gentlelady tell the Members, when you write that check to help them with their underwater home, that check goes to Bank of America. That check goes to Citibank. That check goes to just fill in the bank, fill in the mortgage company. It goes to whoever loaned the money. It doesn't go to the homeowner. Are they benefited? Yes. And tell the Members of this body who pays for that check. We do. The American people.

Ms. WATERS. Reclaiming my time, I am focused on the homeowner who was supposed to be protected by the regulators that have been appointed and given the jobs of regulation so that they could make sure that our consumers are being treated fairly. We failed them. We let them down. We allowed them to get into mortgages where fraud was quite evident. We did not do the job. And so now they have these homes that are underwater, and they're saying, Help us. And we did. That's what this FHA legislation would have done, helped to refinance so that they could lower their mortgage payments.

Now, my friends on the opposite side of the aisle are saying to the taxpayers and to the homeowners, No, we're not going to help you. We know your home is underwater. We know this information. We know what the servicers have done to you. We know that you are working every day to pay a mortgage for a home that you thought was worth an amount that is no longer so.

So we are saying please don't do that. We're saying please don't do that. Don't strip the homeowners of this opportunity to refinance this home.

In addition to stripping the homeowners of this opportunity, the other programs that you are going to hear about, the other three programs, the HAMP program, the NSP program, the

program for homeowners who have lost their jobs who simply want a loan, we're saying no to all of this. We're saying, No, homeowners, we're not going to help you.

I yield back the balance of my time.

□ 1520

AMENDMENT NO. 6 OFFERED BY MS. WATERS

Ms. WATERS. Madam Chair, I have an amendment at the desk.

The Acting CHAIR. The Clerk will designate the amendment.

The text of the amendment is as follows:

At the end of the bill, add the following new section:

SEC. 4. PUBLICATION OF MEMBER AVAILABILITY FOR ASSISTANCE.

Not later than 5 days after the date of the enactment of this Act, the Secretary of Housing and Urban Development shall publish to its Website on the World Wide Web in a prominent location, large point font, and boldface type the following statement: ''The FHA Short Refinance Program, which would have provided borrowers who are current on their mortgage but owe more than their home is worth with the ability to refinance into an FHA loan with better terms, has been terminated. If you owe more on your mortgage than your home is worth, please contact your Member of Congress for assistance.''.

Ms. WATERS. Madam Chair, I ask unanimous consent that amendment No. 6 be modified with the modification that is at the desk.

The Acting CHAIR. The Clerk will report the modification.

The Clerk read as follows:

Modification to amendment No. 6 offered by Ms. WATERS:

Strike all after the section heading and insert the following:

Not later than 5 days after the date of enactment of this Act, the Secretary of Housing and Urban Development shall publish to its website on the World Wide Web in a prominent location, large point font, and boldface type the following statement: ''The FHA Short Refinance Program, which was intended to provide borrowers with refinance opportunities, has been terminated. If you are having trouble paying your mortgage and need help contacting your lender or servicer for purposes of negotiating or acquiring a loan modification, please contact your Member of Congress to assist you in contacting your lender or servicer for the purpose of negotiating or acquiring a loan modification.''

The Acting CHAIR. Is there objection to the modification?

Without objection, the amendment is modified.

There was no objection.

The Acting CHAIR. The gentlewoman from California is recognized for 5 minutes.

Ms. WATERS. Madam Chair, this amendment that I've worked on with my colleagues on the opposite side of the aisle is simply about transparency. It is simply about making ourselves available to the homeowners who are trying to get some help because they are under water. This amendment would simply say that the program is no longer in existence and that you may call us to help you to get to your lender or to get to your servicer in some way.

It is certainly not what I would prefer to have to do, but I understand we're going to lose. The Members on the opposite side of the aisle have made up their minds, and they have decided that this is important and that this is what they're going to do.

So I would simply like our citizens to know that this program that they may have started to hear about is no longer in existence and that, if they call us, we will agree that we will try and help them, in some modest way, to get to their servicers or to their lenders.

I yield back the balance of my time.

Mr. BACHUS. Madam Chair, I move to strike the last word.

The Acting CHAIR. The gentleman from Alabama is recognized for 5 minutes.

Mr. BACHUS. Let me say this: I would prefer that this amendment notify all Americans, particularly taxpayers, that we are stopping a program that authorizes $8 billion worth of spending.

Having said that, I think this is a good amendment. I know there may be Members who say they don't want to be contacted, but I will tell you this: People do call us from time to time, and they say, I'm having trouble with paying my mortgage. I'm facing foreclosure, and I can't get in touch with my lender or my servicer, and I'm not sure who I should talk to.

We put them in communication many times with the servicer or the lender. We go further and actually help some of them with their applications. On 18 occasions this last year, we helped citizens with applications to lenders for modifications.

I think it's a good service, particularly with the recession we have now. I think it's a far, far better approach than a government program that uses taxpayer dollars, because we are contacting the lender or the servicer, and that is who ought to talk to the borrower. That's who could have an obligation or who has an interest in working it out. On almost every occasion with the mortgages, it is in the interest of the borrower and the lender to work it out.

Ms. WATERS. Will the gentleman yield?

Mr. BACHUS. I yield to the gentlewoman from California.

Ms. WATERS. Thank you so much.

First of all, Mr. Chairman, I would like to thank you for your cooperation on this amendment. I know that there are other words that you would, perhaps, use to explain to the homeowner or to the citizen your point of view; but you did work with me on this, and you thought that this kind of transparency was good.

I do commend you because I know that you have worked directly with some of your constituents. We found out, as we talked with you, that you had helped 18 people with loan modifications and that you were willing to contact the servicers. As you know, there are those who tell us that we shouldn't be doing any of this, but I think you and I agree that we should offer some assistance to the homeowners who contact us.

I would like to thank you for that.

Mr. BACHUS. Thank you.

If I continue to have time, let me say this in closing: I do want to caution Members that it is not an obligation of Congress or of Members of Congress—and I think Ms. WATERS would agree—to intervene and to suggest to the lenders that they do anything other than give due consideration. We simply put them in communication. Now, we will help them with the applications, but I think it is important, in all our dealings, that we do not try to intervene in legal obligations or in any way appear to coerce or influence that outcome.

I think this is a very good amendment, and I would encourage Members to support it. There are also VA programs and FHA programs that we can put borrowers in touch with. This, I believe, is an amendment I will support.

Madam Chair, I yield back the balance of my time.

The Acting CHAIR. The question is on the amendment, as modified, offered by the gentlewoman from California (Ms. WATERS).

The question was taken; and the Acting Chair announced that the ayes appeared to have it.

Mrs. BIGGERT. Madam Chair, I demand a recorded vote.

The Acting CHAIR. Pursuant to clause 6 of rule XVIII, further proceedings on the amendment, as modified, offered by the gentlewoman from California will be postponed.

ANNOUNCEMENT BY THE ACTING CHAIR

The Acting CHAIR. Pursuant to clause 6 of rule XVIII, proceedings will now resume on those amendments printed in the CONGRESSIONAL RECORD on which further proceedings were postponed, in the following order:

Amendment No. 3 by Mr. LYNCH of Massachusetts.

Amendment No. 6 by Ms. WATERS of California, as modified.

The Chair will reduce to 5 minutes the time for the second electronic vote in this series.

AMENDMENT NO. 3 OFFERED BY MR. LYNCH

The Acting CHAIR. The unfinished business is the demand for a recorded vote on the amendment offered by the gentleman from Massachusetts (Mr. LYNCH) on which further proceedings were postponed and on which the noes prevailed by voice vote.

The Clerk will redesignate the amendment.

The Clerk redesignated the amendment.

RECORDED VOTE

The Acting CHAIR. A recorded vote has been demanded.

A recorded vote was ordered.

The vote was taken by electronic device, and there were—ayes 184, noes 243, not voting 5, as follows:

[Roll No. 168]

AYES—184

Ackerman
Andrews
Baca
Baldwin
Bass (CA)
Becerra
Berkley
Berman
Bishop (GA)
Bishop (NY)
Blumenauer
Boren
Boswell
Brady (PA)
Braley (IA)
Brown (FL)
Butterfield
Capps
Capuano
Cardoza
Carnahan
Carney
Carson (IN)
Castor (FL)
Chandler
Chu
Cicilline
Clarke (MI)
Clarke (NY)
Clay
Cleaver
Clyburn
Cohen
Connolly (VA)
Conyers
Cooper
Costa
Costello
Courtney
Critz
Crowley
Cuellar
Cummings
Davis (CA)
Davis (IL)
DeFazio
DeGette
DeLauro
Deutch
Dicks
Dingell
Doggett
Donnelly (IN)
Doyle
Edwards
Ellison
Engel
Eshoo
Farr
Fattah
Filner
Frank (MA)
Fudge
Garamendi
Gonzalez
Green, Al
Green, Gene
Grijalva
Gutierrez
Hanabusa
Harris
Hastings (FL)
Heinrich
Higgins
Himes
Hinchey
Hinojosa
Hirono
Holden
Holt
Honda
Hoyer
Inslee
Israel
Jackson (IL)
Jackson Lee (TX)
Johnson (GA)
Johnson, E. B.
Kaptur
Keating
Kildee
Kind
Kissell
Kucinich
Langevin
Larsen (WA)
Larson (CT)
Lee (CA)
Levin
Lewis (GA)
Lipinski
Loebsack
Lofgren, Zoe
Lowey
Luján
Lynch
Maloney
Markey
Matheson
Matsui
McCarthy (NY)
McCollum
McDermott
McGovern
McIntyre
McNerney
Meeks
Michaud
Miller (NC)
Miller, George
Moore
Moran
Murphy (CT)
Nadler
Napolitano
Neal
Olver
Pallone
Pascrell
Pastor (AZ)
Payne
Pelosi
Perlmutter
Peters
Pingree (ME)
Polis
Price (NC)
Quigley
Rahall
Rangel
Richardson
Richmond
Ross (AR)
Rothman (NJ)
Roybal-Allard
Ruppersberger
Rush
Ryan (OH)
Sánchez, Linda T.
Sanchez, Loretta
Sarbanes
Schakowsky
Schiff
Schwartz
Scott (VA)
Scott, David
Serrano
Sewell
Sherman
Sires
Slaughter
Speier
Stark
Sutton
Thompson (CA)
Thompson (MS)
Tierney
Tonko
Towns
Tsongas
Van Hollen
Velázquez
Visclosky
Walz (MN)
Wasserman Schultz
Waters
Watt
Waxman
Weiner
Welch
Wilson (FL)
Woolsey
Wu
Yarmuth

NOES—243

Adams
Aderholt
Akin
Alexander
Altmire
Amash
Austria
Bachmann
Bachus
Barletta
Barrow
Bartlett
Barton (TX)
Bass (NH)
Benishek
Berg
Biggert
Bilbray
Bilirakis
Bishop (UT)
Black
Blackburn
Bonner
Bono Mack
Boustany
Brady (TX)
Brooks
Broun (GA)
Buchanan
Bucshon
Buerkle
Burgess
Burton (IN)
Calvert
Camp
Campbell
Canseco
Cantor
Capito
Carter
Cassidy
Chabot
Chaffetz
Coble
Coffman (CO)
Cole
Conaway
Cravaack
Crawford
Crenshaw
Culberson
Davis (KY)
Denham
Dent
DesJarlais
Dold
Dreier
Duffy
Duncan (SC)
Duncan (TN)
Ellmers
Emerson
Farenthold
Fincher
Fitzpatrick
Flake
Fleischmann
Fleming
Flores
Forbes
Fortenberry
Foxx
Franks (AZ)
Frelinghuysen
Gallegly
Gardner
Garrett
Gerlach
Gibbs
Gibson
Gingrey (GA)
Gohmert
Goodlatte
Gosar
Gowdy
Granger
Graves (GA)
Graves (MO)
Griffin (AR)
Griffith (VA)
Grimm
Guinta
Guthrie
Hall
Hanna
Harper
Hartzler
Hastings (WA)
Hayworth
Heck
Heller
Hensarling
Herger
Herrera Beutler
Huelskamp
Huizenga (MI)
Hultgren
Hunter
Hurt
Issa
Jenkins
Johnson (IL)
Johnson (OH)
Johnson, Sam
Jones
Jordan
Kelly
King (IA)
King (NY)
Kingston
Kinzinger (IL)
Kline
Labrador
Lamborn
Lance
Landry
Lankford
Latham
LaTourette
Latta
Lewis (CA)
LoBiondo
Long
Lucas
Luetkemeyer
Lummis
Lungren, Daniel E.
Mack
Marchant
Marino
McCarthy (CA)
McCaul
McClintock
McCotter
McHenry
McKeon
McKinley
McMorris Rodgers
Meehan
Mica
Miller (FL)
Miller (MI)
Miller, Gary
Mulvaney
Murphy (PA)
Myrick
Neugebauer
Noem
Nugent
Nunes
Nunnelee
Olson
Owens
Palazzo
Paul
Paulsen
Pearce
Pence
Peterson
Petri
Pitts
Platts
Poe (TX)
Pompeo
Posey
Price (GA)
Quayle
Reed
Rehberg
Reichert
Renacci
Ribble
Rigell
Rivera
Roby
Roe (TN)
Rogers (AL)
Rogers (KY)
Rogers (MI)
Rohrabacher
Rokita
Rooney
Ros-Lehtinen
Roskam
Ross (FL)
Royce
Runyan
Ryan (WI)
Scalise
Schilling
Schmidt
Schock
Schrader
Schweikert
Scott (SC)
Scott, Austin
Sensenbrenner
Sessions
Shimkus
Shuler
Shuster
Simpson
Smith (NE)
Smith (NJ)
Smith (TX)
Southerland
Stearns
Stivers
Stutzman
Sullivan
Terry
Thompson (PA)
Thornberry
Tiberi
Tipton
Turner
Upton
Walberg
Walden
Walsh (IL)
Webster
West
Westmoreland
Whitfield
Wilson (SC)
Wittman
Wolf
Womack
Woodall
Yoder
Young (AK)
Young (FL)
Young (IN)

NOT VOTING—5

Diaz-Balart
Giffords
Manzullo
Reyes
Smith (WA)

□ 1553

Messrs. DUFFY, ROGERS of Alabama, HUNTER, DENHAM, BROOKS, TIPTON, TERRY, LAMBORN, McHENRY, ROONEY, and Mrs. MYRICK changed their vote from ''aye'' to ''no.''

Messrs. GARAMENDI, CARSON of Indiana, DINGELL, DOGGETT, and Ms. SPEIER changed their vote from ''no'' to ''aye.''

So the amendment was rejected.

The result of the vote was announced as above recorded.

AMENDMENT NO. 6 OFFERED BY MS. WATERS, AS MODIFIED

The Acting CHAIR. The unfinished business is the demand for a recorded vote on the amendment offered by the gentlewoman from California (Ms. WATERS), as modified, on which further proceedings were postponed and on which the ayes prevailed by voice vote.

The Clerk will redesignate the amendment.

The Clerk redesignated the amendment.

RECORDED VOTE

The Acting CHAIR. A recorded vote has been demanded.

A recorded vote was ordered.

The Acting CHAIR. This will be a 5-minute vote.

The vote was taken by electronic device, and there were—ayes 278, noes 147, not voting 7, as follows:

[Roll No. 169]

AYES—278

Ackerman
Aderholt
Akin
Alexander
Andrews
Austria
Baca
Bachus
Baldwin
Barletta
Barrow
Bartlett
Bass (CA)
Bass (NH)
Becerra
Benishek
Berg
Berkley
Berman
Biggert
Bilbray
Bilirakis
Bishop (GA)
Bishop (NY)
Blumenauer
Bonner
Boswell
Boustany
Brady (PA)
Braley (IA)
Brown (FL)
Butterfield
Calvert
Camp
Canseco
Capito
Capps
Capuano
Cardoza
Carnahan
Carney
Carson (IN)
Cassidy
Castor (FL)
Chaffetz
Chu
Cicilline
Clarke (MI)
Clarke (NY)
Clay
Cleaver
Clyburn
Cohen
Cole
Connolly (VA)
Conyers
Costa
Costello
Courtney
Cravaack
Crawford
Crenshaw
Critz
Crowley
Cuellar
Cummings
Davis (CA)
Davis (IL)
Davis (KY)
DeFazio
DeGette
DeLauro
Dent
Deutch
Dicks
Dingell
Doggett
Dold
Donnelly (IN)
Doyle
Dreier
Duncan (TN)
Edwards
Ellison
Emerson
Engel
Eshoo
Farenthold
Farr
Fattah
Filner
Fitzpatrick
Flake
Forbes
Fortenberry
Frank (MA)
Fudge
Gallegly
Garamendi
Gardner
Gerlach
Gibson
Gonzalez
Goodlatte
Granger
Green, Al
Green, Gene
Griffin (AR)
Grijalva
Grimm
Guinta
Gutierrez
Hanabusa
Hanna
Harper
Harris
Hastings (FL)
Heinrich
Heller
Hensarling
Herger
Herrera Beutler
Higgins
Himes
Hinchey
Hinojosa
Hirono
Holden
Holt
Honda
Hoyer
Inslee
Israel
Issa
Jackson (IL)
Jackson Lee (TX)
Johnson (GA)
Johnson (IL)
Johnson (OH)
Johnson, E. B.
Jones
Kaptur
Keating
Kildee
Kind
King (NY)
Kinzinger (IL)
Kissell
Kline
Kucinich
Langevin
Larsen (WA)
Larson (CT)
LaTourette
Lee (CA)
Levin
Lewis (GA)
Loebsack
Lofgren, Zoe
Lowey
Lucas
Luján
Lynch
Maloney
Marino
Markey
Matheson
Matsui
McCarthy (NY)
McCollum
McDermott
McGovern
McIntyre
McKeon
McMorris Rodgers
McNerney
Meehan
Meeks
Michaud
Miller (FL)
Miller (MI)
Miller (NC)
Miller, Gary
Miller, George
Moore
Moran
Murphy (CT)
Nadler
Napolitano
Neal
Nugent
Nunnelee
Olson
Olver
Pallone
Pascrell
Pastor (AZ)
Paulsen
Payne
Pelosi
Perlmutter
Peters
Petri
Pingree (ME)
Platts
Polis
Price (NC)
Quigley
Rahall
Rangel
Reichert
Renacci
Richardson
Richmond
Rigell
Rogers (AL)
Rogers (KY)
Rohrabacher
Ross (AR)
Rothman (NJ)
Roybal-Allard
Ruppersberger
Rush
Ryan (OH)
Ryan (WI)
Sánchez, Linda T.
Sanchez, Loretta
Sarbanes
Schakowsky
Schiff
Schock
Schwartz
Schweikert
Scott (VA)
Scott, David
Serrano
Sewell
Sherman
Shimkus
Sires
Slaughter
Smith (NJ)
Smith (TX)
Speier
Stark
Stearns
Stivers
Sutton
Thompson (CA)
Thompson (MS)
Tiberi
Tierney
Tipton
Tonko
Towns
Tsongas
Turner
Upton
Van Hollen
Velázquez
Visclosky
Walden
Walz (MN)
Wasserman Schultz
Waters
Watt
Waxman
Weiner
Welch
Whitfield
Wilson (FL)
Wittman

Wolf
Womack
Woodall
Woolsey
Wu
Yarmuth

NOES—147

Adams
Altmire
Amash
Bachmann
Barton (TX)
Bishop (UT)
Black
Blackburn
Bono Mack
Boren
Brady (TX)
Brooks
Broun (GA)
Buchanan
Bucshon
Buerkle
Burgess
Burton (IN)
Campbell
Cantor
Carter
Chabot
Chandler
Coble
Coffman (CO)
Conaway
Cooper
Culberson
Denham
DesJarlais
Diaz-Balart
Duffy
Duncan (SC)
Ellmers
Fincher
Fleischmann
Fleming
Flores
Foxx
Franks (AZ)
Frelinghuysen
Garrett
Gibbs
Gingrey (GA)
Gohmert
Gosar
Gowdy
Graves (GA)
Graves (MO)
Griffith (VA)
Guthrie
Hall
Hartzler
Hastings (WA)
Hayworth
Heck
Huelskamp
Huizenga (MI)
Hultgren
Hunter
Jenkins
Johnson, Sam
Jordan
Kelly
King (IA)
Kingston
Labrador
Lamborn
Lance
Landry
Lankford
Latham
Latta
Lewis (CA)
Lipinski
LoBiondo
Long
Luetkemeyer
Lummis
Lungren, Daniel E.
Mack
McCarthy (CA)
McCaul
McClintock
McCotter
McHenry
McKinley
Mica
Mulvaney
Murphy (PA)
Myrick
Neugebauer
Noem
Nunes
Owens
Palazzo
Paul
Pearce
Pence
Peterson
Pitts
Pompeo
Posey
Price (GA)
Quayle
Reed
Rehberg
Ribble
Rivera
Roby
Roe (TN)
Rogers (MI)
Rokita
Rooney
Ros-Lehtinen
Roskam
Ross (FL)
Royce
Runyan
Scalise
Schilling
Schmidt
Schrader
Scott (SC)
Scott, Austin
Sensenbrenner
Sessions
Shuler
Shuster
Simpson
Smith (NE)
Southerland
Stutzman
Sullivan
Terry
Thompson (PA)
Thornberry
Walberg
Walsh (IL)
Webster
West
Westmoreland
Wilson (SC)
Yoder
Young (AK)
Young (FL)
Young (IN)

NOT VOTING—7

Giffords
Hurt
Manzullo
Marchant
Poe (TX)
Reyes
Smith (WA)

□ 1559

So the amendment, as modified, was agreed to.

The result of the vote was announced as above recorded.

Stated for:

Mr. POE of Texas. Madam Chair, on rollcall No. 169 I was unavoidably detained. Had I been present, I would have voted "yes."

Stated against:

Mr. HURT. Madam Chair, on rollcall No. 169, I was unavoidably detained. Had I been present, I would have voted "no."

The Acting CHAIR. The question is on the committee amendment in the nature of a substitute, as amended.

The amendment was agreed to.

The Acting CHAIR. Under the rule, the Committee rises.

Accordingly, the Committee rose; and the Speaker pro tempore (Mr. CHAFFETZ) having assumed the chair, Mrs. MILLER of Michigan, Acting Chair of the Committee of the Whole House on the state of the Union, reported that that Committee, having had under consideration the bill (H.R. 830) to rescind the unobligated funding for the FHA Refinance Program and to terminate the program, and, pursuant to House Resolution 150, reported the bill back to the House with an amendment adopted in the Committee of the Whole.

The SPEAKER pro tempore. Under the rule, the previous question is ordered.

Is a separate vote demanded on any amendment to the amendment reported from the Committee of the Whole?

If not, the question is on the committee amendment in the nature of a substitute, as amended.

The amendment was agreed to.

The SPEAKER pro tempore. The question is on the engrossment and third reading of the bill.

The bill was ordered to be engrossed and read a third time, and was read the third time.

MOTION TO RECOMMIT

Mr. DEUTCH. Mr. Speaker, I have a motion to recommit at the desk.

The SPEAKER pro tempore. Is the gentleman opposed to the bill?

Mr. DEUTCH. I am, in its current form.

The SPEAKER pro tempore. The Clerk will report the motion to recommit.

The Clerk read as follows:

Mr. Deutch of Florida moves to recommit the bill, H.R. 830, to the Committee on Financial Services with instructions to report the same back to the House forthwith with the following amendments:

In section 3(b), before "shall continue" insert the following: ", and any amounts made available for use under such Program pursuant to subsection (d),".

In section 3(c), after "such enactment," insert "or pursuant to a commitment to insure made pursuant amounts made available for use under such Program pursuant to subsection (d),"

In section 3, strike subsection (d) and insert the following new subsection:

(d) CONTINUATION OF PROGRAM FOR SENIOR HOMEOWNERS.—

(1) IDENTIFICATION OF AMOUNTS FOR REFINANCINGS FOR SENIOR HOMEOWNERS.—Not later than the expiration of the 180-day period beginning on the date of the enactment of this Act, the Secretary of Housing and Urban Development shall—

(A) determine the amount necessary to provide assistance under the FHA Refinance Program described in subsection (a) to senior homeowners (as such term is defined in paragraph (3) of this subsection); and

(B) submit notice of such determination to the Congress that specifies such amount.

(2) AUTHORIZATION OF APPROPRIATIONS.—Effective upon the submission to the Congress by the Secretary of Housing and Urban Development of the notice required under paragraph (1), there is authorized to be appropriated, for assistance under the FHA Refinance Program referred to in section 2 only for mortgages for senior homeowners, the amount identified in such notice.

(3) SENIOR HOMEOWNER.—For purposes of this subsection, the term "senior homeowner" means a homeowner who is a member of a household composed of one or more persons at least one of whom is 62 years of age or older.

Mr. DEUTCH (during the reading). Mr. Speaker, I ask unanimous consent to dispense with the reading.

The SPEAKER pro tempore. Is there objection to the request of the gentleman from Florida?

There was no objection.

The SPEAKER pro tempore. The gentleman from Florida is recognized for 5 minutes.

Mr. DEUTCH. Mr. Speaker, I present an amendment to this legislation that will help the seniors who built America from the bottom up. This amendment provides us with an opportunity not to stall this bill, but improve it, right here and right now. The contributions of the men and women who became known as America's greatest generation should humble us all.

As teenagers, Mr. Speaker, they confronted unspeakable evil and endured incredible sacrifices during World War II. In the aftermath of the Great Depression, their love of country and commitment to hard work created the world's most vibrant economy. They were doctors and nurses, teachers and engineers, steelworkers and pipefitters, secretaries and truck drivers. Today, they are seniors who deserve to live their retirement years with dignity and self-sufficiency.

Unfortunately, throughout the financial crisis and this devastating recession, seniors have often gone forgotten. For many, their pensions have dried up or come under attack. Their life savings were decimated by recklessness on Wall Street. They have not received a Social Security cost of living increase for 2 years. Finally, Mr. Speaker, their homes, often their last standing pillar of equity and economic security, have lost their value through no fault of their own.

The community of South Florida I am so privileged to represent is home to one of our Nation's largest populations of retirees. But it is also ground zero for the foreclosure crisis. In 2010, Mr. Speaker, South Florida outpaced the Nation for new foreclosure filings. The counties of Palm Beach, Broward, and Miami Dade have suffered the majority of these foreclosures in Florida, and my office fields calls from struggling homeowners every day.

Statewide in Florida, nearly 1 million families and seniors have lost their homes since 2009. Today, nearly half of all Florida homeowners are underwater on their mortgages. They owe banks more money than their homes are now worth. Through no fault of their own, thousands of seniors who built this Nation face the tragedy of losing their homes.

Now, America's greatest generation has never been one to ask for handouts, and today is no exception. What we have the opportunity to do here today is to give our seniors a chance—a chance—to rearrange their deal with their lenders, make their payments, and keep their homes. The mortgage program abolished by the bill needs to be fixed. So let's start by fixing it for seniors, as my proposal will do.

Before us is a real opportunity to amend these programs for the future. It will not send this legislation back to committee. It will not stall this bill. It will simply preserve these mortgage

modification programs for seniors and open the door to improving these initiatives.

According to leading economists, high foreclosure rates and our struggling housing sector remain the biggest challenge to our economic recovery. In Florida, with unemployment at 12 percent, the real estate industry is so integral to our economy, we must stem foreclosures in order to grow the private sector and create jobs. We can begin stabilizing the housing market today and do right by Americans who made this country great for every one of us in this Chamber.

Seniors answered the call of Uncle Sam every week of their working lives, paying taxes for America's schools, roads, military and health care. When asked to serve, these Americans always said yes. Now, when these same men and women are asking for a modest amount of time to renegotiate in good faith, to prevent foreclosure, to remain self-sufficient as retirees, what answer will this body give them?

Every day, it seems, mortgage lenders have their day in Washington. Every day, Wall Street executives have their day in Washington. Every day, Mr. Speaker, banks have their day in Washington. Isn't it time to give the seniors who made America great their day in our Nation's capital?

Let's make today a day for the people who rebuilt this country after the Great Depression, who started the businesses small and large so important to our economy, the people who are our parents and our children's grandparents, who served our nation, who made America what it is today, the people who taught us what it means to be Americans. They're not asking for credit or recognition or attention, but we owe it to them to honor their lifetimes of hard work and responsibility and decency by making it possible for them to live out the rest of their lives with four walls around them and a roof over their heads.

Vote ''yes'' on this amendment.

Mr. BACHUS. Mr. Speaker, I rise in opposition to the motion to recommit.

The SPEAKER pro tempore. The gentleman from Alabama is recognized for 5 minutes.

Mr. BACHUS. Mr. Speaker, this is simply a procedural measure to stop this legislation which cuts yet again another wasteful government program. This program has already allocated $50 million and it has only helped 42 American families. Do that math. It authorizes $8 billion. That's at a time when this country has a record deficit for this year.

□ 1610

And yet they don't get the message, my Democratic colleagues. They simply do not realize this money goes to the lender, this goes to the banks, that's who the checks are made out to. And who pays for it? The taxpayers. And, ultimately, this is who pays for it: our children and our grandchildren. We can't pay it back because we borrow 42 cents out of every dollar. And let me tell you, a lot of them have grandparents. When you talk about seniors, let's talk about our children and our grandchildren. Let's talk about that we're endangering their future.

Mr. Speaker, I yield the balance of my time to the gentleman from New York (Mr. GRIMM).

Mr. GRIMM. Thank you, Chairman BACHUS.

You know, I just came back from my district in Staten Island and Brooklyn, and I visited several senior centers. And I'll tell you, the seniors are nervous, they're worried. You know what their number one fear is? Their number one fear is that their children and grandchildren will not have the opportunities that they had. I heard countless story after story that their children are out of work. So when I hear about another failed program, I think of the mandate—and it was a mandate. I'm not sure if everyone in this room heard it in this Chamber, but I heard it—and the mandate was very simple: cut the spending, grow the economy, and create jobs.

This program is broken, and to think that somehow suddenly—miraculously—it's going to work for seniors is outrageous. And I have to tell you, I cannot, in good conscience, go back to my district, go back to those senior centers, look those seniors in the eye and tell them that I supported another failed program because someone stood up and said, well, it's for seniors. You can label it any way you want, you can put anything you want on this, but at the end of the day it's a failed program.

And for that reason, I strongly urge my colleagues to support the chairman and end this reckless spending.

The SPEAKER pro tempore. Without objection, the previous question is ordered.

There was no objection.

The SPEAKER pro tempore. The question is on the motion to recommit.

The question was taken; and the Speaker pro tempore announced that the noes appeared to have it.

RECORDED VOTE

Mr. DEUTCH. Mr. Speaker, I demand a recorded vote.

A recorded vote was ordered.

The SPEAKER pro tempore. Pursuant to clause 9 of rule XX, the Chair will reduce to 5 minutes the minimum time for any electronic vote on the question of passage.

The vote was taken by electronic device, and there were—ayes 185, noes 243, not voting 4, as follows:

[Roll No. 170]

AYES—185

Ackerman
Andrews
Baca
Baldwin
Barrow
Bass (CA)
Becerra
Berkley
Berman
Bishop (GA)
Bishop (NY)
Blumenauer
Boswell
Brady (PA)
Braley (IA)
Brown (FL)
Butterfield
Capps
Capuano
Cardoza
Carnahan
Carney
Carson (IN)
Castor (FL)
Chandler
Chu
Cicilline
Clarke (MI)
Clarke (NY)
Clay
Cleaver
Clyburn
Cohen
Connolly (VA)
Conyers
Cooper
Costa
Costello
Courtney
Critz
Crowley
Cuellar
Cummings
Davis (CA)
Davis (IL)
DeFazio
DeGette
DeLauro
Deutch
Dicks
Dingell
Doggett
Donnelly (IN)
Doyle
Edwards
Ellison
Engel
Eshoo
Farr
Fattah
Filner
Frank (MA)
Fudge
Garamendi
Gonzalez
Green, Al
Green, Gene
Grijalva
Gutierrez
Hanabusa
Hastings (FL)
Heinrich
Higgins
Himes
Hinchey
Hinojosa
Hirono
Holden
Holt
Honda
Hoyer
Inslee
Israel
Jackson (IL)
Jackson Lee (TX)
Johnson (GA)
Johnson, E. B.
Kaptur
Keating
Kildee
Kind
Kissell
Kucinich
Langevin
Larsen (WA)
Larson (CT)
Lee (CA)
Levin
Lewis (GA)
Lipinski
Loebsack
Lofgren, Zoe
Lowey
Luján
Lynch
Maloney
Markey
Matsui
McCarthy (NY)
McCollum
McDermott
McGovern
McIntyre
McNerney
Meeks
Michaud
Miller (NC)
Miller, George
Moore
Moran
Murphy (CT)
Nadler
Napolitano
Neal
Olver
Pallone
Pascrell
Pastor (AZ)
Payne
Pelosi
Perlmutter
Peters
Peterson
Pingree (ME)
Polis
Price (NC)
Quigley
Rahall
Rangel
Richardson
Richmond
Ross (AR)
Rothman (NJ)
Roybal-Allard
Ruppersberger
Rush
Ryan (OH)
Sánchez, Linda T.
Sanchez, Loretta
Sarbanes
Schakowsky
Schiff
Schrader
Schwartz
Scott (VA)
Scott, David
Serrano
Sewell
Sherman
Shuler
Sires
Slaughter
Speier
Stark
Sutton
Thompson (CA)
Thompson (MS)
Tierney
Tonko
Towns
Tsongas
Van Hollen
Velázquez
Visclosky
Walz (MN)
Wasserman Schultz
Waters
Watt
Waxman
Weiner
Welch
Wilson (FL)
Woolsey
Wu
Yarmuth

NOES—243

Adams
Aderholt
Akin
Alexander
Altmire
Amash
Austria
Bachmann
Bachus
Barletta
Bartlett
Barton (TX)
Bass (NH)
Benishek
Berg
Biggert
Bilbray
Bilirakis
Bishop (UT)
Black
Blackburn
Bonner
Bono Mack
Boren
Boustany
Brady (TX)
Brooks
Broun (GA)
Buchanan
Bucshon
Buerkle
Burgess
Burton (IN)
Calvert
Camp
Campbell
Canseco
Cantor
Capito
Carter
Cassidy
Chabot
Chaffetz
Coble
Coffman (CO)
Cole
Conaway
Cravaack
Crawford
Crenshaw
Culberson
Davis (KY)
Denham
Dent
DesJarlais
Diaz-Balart
Dold
Dreier
Duffy
Duncan (SC)
Duncan (TN)
Ellmers
Emerson
Farenthold
Fincher
Fitzpatrick
Flake
Fleischmann
Fleming
Flores
Forbes
Fortenberry
Foxx
Franks (AZ)
Frelinghuysen
Gallegly
Gardner
Garrett
Gerlach
Gibbs
Gibson
Gingrey (GA)
Gohmert
Goodlatte
Gosar
Gowdy
Granger
Graves (GA)
Graves (MO)
Griffin (AR)
Griffith (VA)
Grimm
Guinta
Guthrie
Hall
Hanna
Harper
Harris
Hartzler
Hastings (WA)
Hayworth
Heck
Heller
Hensarling
Herger
Herrera Beutler
Huelskamp
Huizenga (MI)
Hultgren
Hunter
Hurt
Issa
Jenkins
Johnson (IL)
Johnson (OH)
Johnson, Sam
Jones
Jordan
Kelly
King (IA)
King (NY)
Kingston
Kinzinger (IL)
Kline
Labrador
Lamborn
Lance
Landry
Lankford
Latham
LaTourette
Latta

Lewis (CA)
LoBiondo
Long
Lucas
Luetkemeyer
Lummis
Lungren, Daniel E.
Mack
Marchant
Marino
Matheson
McCarthy (CA)
McCaul
McClintock
McCotter
McHenry
McKeon
McKinley
McMorris Rodgers
Meehan
Mica
Miller (FL)
Miller (MI)
Miller, Gary
Mulvaney
Murphy (PA)
Myrick
Neugebauer
Noem
Nugent
Nunes
Nunnelee
Olson
Owens
Palazzo
Paul
Paulsen
Pearce
Pence
Petri
Pitts
Platts
Poe (TX)
Pompeo
Posey
Price (GA)
Quayle
Reed
Rehberg
Reichert
Renacci
Ribble
Rigell
Rivera
Roby
Roe (TN)
Rogers (AL)
Rogers (KY)
Rogers (MI)
Rohrabacher
Rokita
Rooney
Ros-Lehtinen
Roskam
Ross (FL)
Royce
Runyan
Ryan (WI)
Scalise
Schilling
Schmidt
Schock
Schweikert
Scott (SC)
Scott, Austin
Sensenbrenner
Sessions
Shimkus
Shuster
Simpson
Smith (NE)
Smith (NJ)
Smith (TX)
Southerland
Stearns
Stivers
Stutzman
Sullivan
Terry
Thompson (PA)
Thornberry
Tiberi
Tipton
Turner
Upton
Walberg
Walden
Walsh (IL)
Webster
West
Westmoreland
Whitfield
Wilson (SC)
Wittman
Wolf
Womack
Woodall
Yoder
Young (AK)
Young (FL)
Young (IN)

NOT VOTING—4

Giffords
Manzullo
Reyes
Smith (WA)

ANNOUNCEMENT BY THE SPEAKER PRO TEMPORE

The SPEAKER pro tempore (during the vote). There is 1 minute left in the vote.

□ 1630

So the motion to recommit was rejected.

The result of the vote was announced as above recorded.

The SPEAKER pro tempore. The question is on the passage of the bill.

The question was taken; and the Speaker pro tempore announced that the ayes appeared to have it.

RECORDED VOTE

Mr. HENSARLING. Mr. Speaker, I demand a recorded vote.

A recorded vote was ordered.

The SPEAKER pro tempore. This will be a 5-minute vote.

The vote was taken by electronic device, and there were—ayes 256, noes 171, not voting 5, as follows:

[Roll No. 171]

AYES—256

Adams
Aderholt
Akin
Alexander
Altmire
Amash
Austria
Bachmann
Bachus
Barletta
Barrow
Bartlett
Barton (TX)
Bass (NH)
Benishek
Berg
Biggert
Bilbray
Bilirakis
Bishop (UT)
Black
Blackburn
Bonner
Bono Mack
Boren
Boustany
Brady (TX)
Brooks
Broun (GA)
Buchanan
Bucshon
Buerkle
Burgess
Burton (IN)
Calvert
Camp
Campbell
Canseco
Cantor
Capito
Cardoza
Carney
Carter
Cassidy
Chabot
Chaffetz
Chandler
Coble
Coffman (CO)
Cole
Conaway
Cooper
Costa
Cravaack
Crawford
Crenshaw
Cuellar
Culberson
Davis (KY)
Denham
Dent
DesJarlais
Diaz-Balart
Dold
Dreier
Duffy
Duncan (SC)
Duncan (TN)
Ellmers
Emerson
Farenthold
Fincher
Fitzpatrick
Flake
Fleischmann
Fleming
Flores
Forbes
Fortenberry
Foxx
Franks (AZ)
Frelinghuysen
Gallegly
Gardner
Garrett
Gerlach
Gibbs
Gibson
Gingrey (GA)
Gohmert
Goodlatte
Gosar
Gowdy
Granger
Graves (GA)
Graves (MO)
Griffin (AR)
Griffith (VA)
Grimm
Guinta
Guthrie
Hall
Hanna
Harper
Harris
Hartzler
Hastings (WA)
Hayworth
Heller
Hensarling
Herger
Herrera Beutler
Huelskamp
Huizenga (MI)
Hultgren
Hunter
Hurt
Issa
Jenkins
Johnson (IL)
Johnson (OH)
Johnson, Sam
Jones
Jordan
Kelly
King (IA)
King (NY)
Kingston
Kinzinger (IL)
Kline
Labrador
Lamborn
Lance
Landry
Lankford
Larsen (WA)
Latham
LaTourette
Latta
Lewis (CA)
Lipinski
LoBiondo
Long
Lucas
Luetkemeyer
Lummis
Lungren, Daniel E.
Mack
Marchant
Marino
Matheson
McCarthy (CA)
McCaul
McClintock
McCotter
McHenry
McKeon
McKinley
McMorris Rodgers
Meehan
Mica
Miller (FL)
Miller (MI)
Miller, Gary
Mulvaney
Murphy (PA)
Myrick
Neugebauer
Noem
Nugent
Nunes
Nunnelee
Olson
Owens
Palazzo
Paul
Paulsen
Pearce
Pence
Peterson
Petri
Pitts
Platts
Poe (TX)
Pompeo
Posey
Price (GA)
Quayle
Reed
Rehberg
Reichert
Renacci
Ribble
Rigell
Rivera
Roby
Roe (TN)
Rogers (AL)
Rogers (KY)
Rogers (MI)
Rohrabacher
Rokita
Rooney
Ros-Lehtinen
Roskam
Ross (AR)
Ross (FL)
Royce
Runyan
Ryan (WI)
Scalise
Schilling
Schmidt
Schock
Schrader
Schweikert
Scott (SC)
Scott, Austin
Sensenbrenner
Sessions
Shimkus
Shuler
Shuster
Simpson
Smith (NE)
Smith (NJ)
Smith (TX)
Southerland
Stearns
Stivers
Stutzman
Sullivan
Terry
Thompson (PA)
Thornberry
Tiberi
Tipton
Turner
Upton
Walberg
Walden
Walsh (IL)
Walz (MN)
Webster
West
Westmoreland
Whitfield
Wilson (SC)
Wittman
Wolf
Womack
Woodall
Yoder
Young (AK)
Young (FL)
Young (IN)

NOES—171

Ackerman
Andrews
Baca
Baldwin
Bass (CA)
Becerra
Berkley
Berman
Bishop (GA)
Bishop (NY)
Blumenauer
Boswell
Brady (PA)
Braley (IA)
Brown (FL)
Butterfield
Capps
Capuano
Carnahan
Carson (IN)
Castor (FL)
Chu
Cicilline
Clarke (MI)
Clarke (NY)
Clay
Cleaver
Clyburn
Cohen
Connolly (VA)
Conyers
Costello
Courtney
Critz
Crowley
Cummings
Davis (CA)
Davis (IL)
DeFazio
DeGette
DeLauro
Deutch
Dicks
Dingell
Doggett
Donnelly (IN)
Doyle
Edwards
Ellison
Engel
Eshoo
Fattah
Filner
Frank (MA)
Fudge
Garamendi
Gonzalez
Green, Al
Green, Gene
Grijalva
Gutierrez
Hanabusa
Hastings (FL)
Heck
Heinrich
Higgins
Himes
Hinchey
Hinojosa
Hirono
Holden
Holt
Honda
Hoyer
Inslee
Israel
Jackson (IL)
Jackson Lee (TX)
Johnson (GA)
Johnson, E. B.
Kaptur
Keating
Kildee
Kind
Kissell
Kucinich
Langevin
Larson (CT)
Lee (CA)
Levin
Lewis (GA)
Loebsack
Lofgren, Zoe
Lowey
Luján
Lynch
Maloney
Markey
Matsui
McCarthy (NY)
McCollum
McDermott
McGovern
McIntyre
McNerney
Meeks
Michaud
Miller (NC)
Miller, George
Moore
Moran
Murphy (CT)
Nadler
Napolitano
Neal
Olver
Pallone
Pascrell
Pastor (AZ)
Payne
Pelosi
Perlmutter
Peters
Pingree (ME)
Polis
Price (NC)
Quigley
Rahall
Rangel
Richardson
Richmond
Rothman (NJ)
Roybal-Allard
Ruppersberger
Rush
Ryan (OH)
Sánchez, Linda T.
Sanchez, Loretta
Sarbanes
Schakowsky
Schiff
Schwartz
Scott (VA)
Scott, David
Serrano
Sewell
Sherman
Sires
Slaughter
Speier
Stark
Sutton
Thompson (CA)
Thompson (MS)
Tierney
Tonko
Towns
Tsongas
Van Hollen
Velázquez
Visclosky
Wasserman Schultz
Waters
Watt
Waxman
Weiner
Welch
Wilson (FL)
Woolsey
Wu
Yarmuth

NOT VOTING—5

Farr
Giffords
Manzullo
Reyes
Smith (WA)

ANNOUNCEMENT BY THE SPEAKER PRO TEMPORE

The SPEAKER pro tempore (during the vote). There is 1 minute left in the vote.

□ 1637

Mr. MCINTYRE changed his vote from ''aye'' to ''no.''

So the bill was passed.

The result of the vote was announced as above recorded.

A motion to reconsider was laid on the table.

AUTHORIZING THE CLERK TO MAKE CORRECTIONS IN ENGROSSMENT OF H.R. 830, FHA REFINANCE PROGRAM TERMINATION ACT

Mrs. BIGGERT. Mr. Speaker, I ask unanimous consent that in the engrossment of H.R. 830, the Clerk be authorized to correct section numbers, punctuation, and cross-references, and to make such other technical and conforming changes as may be necessary to accurately reflect the actions of the House.

The SPEAKER pro tempore. Is there objection to the request of the gentlewoman from Illinois?

There was no objection.

UNEMPLOYMENT IN AMERICA

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

Mr. JACKSON of Illinois. Mr. Speaker, last month our Nation created 200,000 new jobs. That's good news. But our country needs to create 335,000 jobs per month to keep up with population growth and to reduce unemployment to what it was before the recession. In communities like mine, unemployment is at least 15 percent, and the numbers do not include those who stopped looking for a job.

In order to hear the stories of the unemployed Americans, I have asked them to send me their resumes to resumesforAmerica@mail.house.gov so I can submit them for the RECORD.

I heard from Peter Haas of Parlin, New Jersey, who said, ''I am sending out resumes every day. No response from any company out there. I think no company is hiring at all. No response, not even an email.''

Ms. Christine Stumpf of Chicago said she's had only one phone interview in a year of looking, and she can hardly believe it.

Why is it so hard to find work? Maybe it's because the unemployed are not even being considered for many jobs. It's been reported that some companies will not even accept applications or grant interviews to those currently without a job.

I hope unemployed Americans will send me their resumes and stories to resumesforAmerica@mail.house.gov to keep stories of the unemployed in front of our government, in front of Democrats and Republicans.

PETER HAAS

14 Skytop Gardens Apt. 4
Parlin, NJ 08859
Cell: (949) 878–1953,
Home: (732) 588–5145,
E-mail: ph@phpeterhaas.com

SIGNIFICANT EXPERIENCE:

11/89–03/2006 THE WALDORF-ASTORIA IN NEW YORK HILTON HOTEL

Director—Food & Beverage Operations (6 years)

Assessed company staffing needs and recruited staff through various methods

Coordinated the successful and complete training for 140 or more employees within the establishment

Successfully trained team members on customer service, teamwork, and leadership in the hotel

Assisted with training, monitoring, and developing employee skills within all service departments

Implemented policies and procedures for the restaurants, bars, and banquets within the Waldorf Astoria

Monitored compliance with health and fire regulations regarding food preparation and serving, and building maintenance in lodging and dining facilities

Performed all aspects of marketing and promotions for restaurants, bars, cocktail lounge, and banquets

Reviewed operational procedures to determine ways to improve services, performance, and safety

Estimated food, liquor, wine, and other beverage consumption to anticipate amounts to be purchased and used for food & beverage operations within the hotel

Successfully maintained and updated food, wine, liqueur, and equipment inventories in a monthly time

Monitored budget and payroll records and review financial transactions to ensure that expenditures are authorized and budgeted

Restaurant Manager—Managed restaurants, bars, fine dining, and casual dining (5 years)

Coached assistant managers and supervisors on management and communication skills

Successfully maintained all service standards according to Hilton Restaurant services and policies

Trained, supervised and evaluated new staff for restaurant operation and services

Monitored restaurant sales activities to ensure customer satisfaction and service

Maintained quality control by evaluating satisfaction records with restaurant sales and constantly sought new ways to improve employee performance and service

Banquet Manager—Managed all banquet functions, liquor purchase, inventory, and sales (5 years)

Directed recruitment and retention of new employees or potential supervisors and current employees

Monitored all sales distribution throughout the hotel and customers satisfactory in banquet services

Successfully improved banquet operations and customer satisfaction within the banquet department

Monitored the budget for any banquet function within the client's arrangement and negotiated event

Quickly and effectively solved customers' questions, comments, and concerns

Steward Department Manager—Managed restaurant, banquet, and kitchen supplies (2 years)

Assigned employees to specific duties to maintain quality service throughout the hotel

Ensured all health regulations are maintained and updated within the establishment

Tracked inventory stock and reordered as inventory dropped to a specific level

Responsible for restaurant, kitchen, and banquet supplies within the Waldorf Astoria

Coached steward supervisors on management and communication skills within the department

Responsible for scheduling, budgeting, and training employees for safety regulations, standards within the steward department

Performed weekly department meetings to evaluate ways to improve service standards

Ensured that all requisitions and services are completed according to Hilton Hotel policies and standards

Maintained acknowledged all sanitation, dishwashing maintenance, and safety standards

(MOST RECENT EXPERIENCE: 04/06–03/09)

04/2006–01/2008 ECOLAB CORPORATION IN AUSTRIA-VIENNA

(Moved to Vienna to be near family when mother ill)

http://www.ecolab.com/

District Manager—For Hospitality Services & Business Development

Contacted strategic business and operational projects, managed public and investment relationships, prepared presentation, and developed business plans directly for the CEO

Managed 90–110 employees and engaged in frequent customer contact, collaboration, and feedback

Planned and directed staffing, training, and performance evaluations to develop and control sales and service programs

Appointed as lead trainer for all company products and services within the establishment

Recommended the correct use of proper chemicals and products in customers' environment

Maintained basic knowledge of operation, cleaning, and maintenance of various dishwashing machines and equipments

Reviewed operational records and reports to project sales determine profitability

Formulated plans to extend business with new established customers

Managed all customer accounts in sales and marketing for better business development

Arranged weekly department meetings to improve customer service and satisfactory

Reviewed monthly forecast and reports how to expand customer's needs and solutions

02/2008–03/2009 PC-MALL CORPORATION IN IRVINE, CALIFORNIA

(Took position due to downturn in hospitality employment opportunities. Although successful, too much travel involved.)

http://resources.bnet.com/topi/pc+mall+inc,html.com

Senior Account Manager—For Sales & Marketing Research and Business Development

Conducted research to identify potential markets for products and services within the United States

Consistently demonstrated excellent communication skills, customer service, teamwork, and leadership

Successfully refined and implemented new projects to improve operation and customer service

Prospected and profiled current customers' account information through any new projects

Formulated plans to extend business with new and established customers

Negotiated contracts with customers and vendors to manage product distributions

Marketed hardware and software products for customer solutions via e-mail and telephone

Directed and coordinated activities involving sales of manufactured products or other subjects of sale

Visited franchise dealers to stimulate interest in establishment or expansion of leasing programs

Represented company at trade association meetings to promote products and company services

SCHOOL EDUCATION AND CERTIFICATIONS

Hotel & Resort Hospitality Administration, Graduate School—Manhattan College, New York City

New York Hotel & Motel Trades Council—Professional Labor & Delegate Training Program

Master's Degree in Electrical Engineering, Institute of Electrical Engineering College, Austria—Graz

Professional Sales & Marketing Asset Management, Graduate School, Germany—Hamburg BMG

Professional Institute of Graduate School, Masters of Electrical Building Engineering, Austria—Graz

SPOKEN LANGUAGES:

German & English—Some Spanish

PROFESSIONAL EXPERIENCE

2010 TO PRESENT—EXAMINER.COM, CHICAGO, IL

Chicago Community Life Examiner

Write online articles about events, places and people in Chicago

2007 TO 2010—INTERPARK (RETAIL PARKING COMPANY, A SUBSIDIARY OF GENERAL ELECTRIC), CHICAGO IL

Executive Assistant

Supported six key executives including the general counsel and the heads of asset management, acquisitions and dispositions, and engineering

Made travel, meeting and conference call arrangements; managed calendars for everyone in the department

Processed expense reports and check requisitions for each member of the team; performed billing and collection projects

Created marketing presentations, forms, directories; typed documents and correspondence for the team

Processed legal, real estate and human resources issues

Did on-going research projects related to company's many real estate holdings

Assisted with closings by coordinating and typing large volumes of legal documents

Key Accomplishments:

Reorganized, catalogued and maintained confidential departmental electronic and hard files (legal and corporate documents)

Created online picture gallery of properties for company-wide use

Reduced costs by finding ways to save money, including subscription consolidation and bulk ordering

Oversaw implementation of IT processes (i.e., Instant Messaging) to boost team efficiency and trained team

2005 TO 2007—FISHER AND SHAPIRO, LLC (BANKRUPTCY AND FORECLOSURE LAW), CHICAGO, IL

Executive Legal Secretary

Supported attorneys, helped head accountant, processed evictions and assisted with real estate closings; planned events; maintained office needs

Opened files; prepared court documents; billed clients; sent out mailings; handled calls

Served as a closing assistant: Opened and processed closing files, interacting with clients, title companies, real estate brokers, attorneys, closers; created and maintained hard files and database; ordered title and other pertinent documents; typed closing documents; billed and closed files

Served as an eviction specialist: Opened and processed eviction cases from start to finish, interacting with clients, attorneys, title companies, real estate brokers, county clerks and sheriffs; researched foreclosure cases; created and kept hard files and database current, including client websites; calculated bills and invoiced clients; closed cases

Key Accomplishment:

Saved thousands of dollars by identifying accounting errors while assisting head accountant with monthly balancing of the books

2003 TO 2004—MID-NORTH FINANCIAL SERVICES, INC. (COMMERCIAL MORTGAGE LOANS), CHICAGO, IL

Assistant Loan Servicing Officer

Processed insurance portion of new mortgage loans and served as liaison between company, borrowers and insurance agencies

Paid insurance premiums and claims

Analyzed escrow accounts and filed quarterly and annual reports

2001 TO 2002—NEAR NORTH INSURANCE/NEAR NORTH TITLE, CHICAGO, IL

Sales Assistant/Marketing Representative

Supported Director of Marketing and staff in promoting and generating business

Participated in sales calls, presentations, meetings and oversaw successful client events; distributed client gifts/promo items; sent out mass mailings; handled client orders

Key Accomplishments:

Reduced the problem of work overload in the typing pool by volunteering to type title commitments and policies during slower times

Reorganized the hard files in the Marketing Department

2000 TO 2001—U.S. BANCORP PIPER JAFFRAY (INVESTMENT BANKING), CHICAGO, IL

Executive Assistant

Supported two investment bankers and an analyst in the public finance sector by generating municipal transaction and sales bulletins

Tended calendars; arranged travel, meetings and conference calls

Performed check requisition and expense reporting

Typed correspondence, regulatory contracts and proposals

Prepared marketing presentations

Key Accomplishments:

Reorganized the bankers' filing systems

Performed special research projects utilizing the Internet and Bloomberg terminals

1997 TO 2000—TMP WORLDWIDE (FORMERLY LAI) (EXECUTIVE SEARCH), CHICAGO, IL

Administrative Assistant

Coordinated travel, meetings, conference calls; scheduled candidate interviews; maintained recruiters' calendars

Handled expenses for consultants, candidates; invoiced clients; paid bills

Prepared marketing presentations; typed correspondence, resumes, contracts

Assisted partner with entrepreneurial start-up businesses including extensive Internet research and study

1995 TO 1997—RUSSELL REYNOLDS ASSOCIATES (EXECUTIVE SEARCH), CHICAGO, IL

Administrative Assistant

Coordinated travel, meetings, conference calls; scheduled candidate interviews; maintained recruiters' calendars

Handled expenses for consultants, candidates; invoiced clients; paid bills

Prepared marketing presentations; typed correspondence, resumes, contracts

EDUCATION

Associate's Degree in Science, Clinical Dietetic Technology, Kettering College of Medical Arts, Kettering, OH

Northern Illinois University, 2 years, DeKalb, IL

Triton College, 1 year, River Grove, IL

SKILLS

Computer programs and applications include: Windows MS Office (Word, Excel, PowerPoint, Outlook); Lotus Notes; DOS WordPerfect & Lotus 1–2–3; DeltaView, Workshare; CMS, PerfectPractice, Mortgage Computer, Vantive, AS 400, DataBase IV; Etrack; Bloomberg; RE/Xplorer, eMLS; Internet research (including Munistatements), etc.

Typing speed 80+ wpm

Transcription: shorthand, dictaphone

□ 1640

THE U.S. ECONOMY

The SPEAKER pro tempore (Mr. HULTGREN). Under the Speaker's announced policy of January 5, 2011, the gentleman from Missouri (Mr. AKIN) is recognized for 60 minutes as the designee of the majority leader.

Mr. AKIN. Thank you, Mr. Speaker.

We are going to talk for a little while here this afternoon about a subject that is on, I think, everybody's minds regardless of their political affiliations. The more we look at it, the more significant it seems to be—in fact, the more frightening it seems to be. It is the simple situation with our economy and the level of what the government is doing in the ''spending money'' department. This, of course, ties into the job situation in America. The many people who are looking for work, some of the businesses that are struggling as well as the families who are struggling, all of it is tied together in the economy. It is also, of course, tied to the Federal Government and its spending.

What I'm going to try to do is paint a picture in simple terms. Sometimes economists make things seem a little bit too complicated. This doesn't have to be so complicated. In fact, the less complicated it is, the less frightening it becomes. So, first of all, I'd like to talk about some words that we use in Washington that we maybe aren't familiar with here, particularly our freshman Members. The first word is ''entitlements.''

I'm an engineer by training, so ''entitlements'' you could think of as a machine. In fact, it's a little bit like those machines in bathrooms, and when you put your hands in front of them, they spit out those brown paper towels you see. In fact, the entitlements we're talking about here spit out dollar bills. What happened is a legislator or a legislature maybe 30 years ago created some bill which automatically gives money to certain people who come and put their hands in front of the machine. Of these entitlements, the biggest ones are Social Security, Medicare and Medicaid. These are programs that have been around for quite a while, but they're a little bit like that, if you think of them as things that spend money automatically. So those of us here on the floor of the Congress talk about whether we're going to fund this or fund that or how we're going to run the government. These things were created a long time ago, and they just keep on running and spending money. Those are called ''entitlements.''

There is another thing that is like the entitlements, and it is the interest on our debt. When the U.S. Government issues a Treasury bill, the Treasury bill is supposed to pay some interest. It's a little bit like that machine in that it spits out some dollar bills. It, like an entitlement, is something that's spending money.

Now, here is the thing that I think is frightening, and I think you'll think it's frightening as you give this a little bit of thought, and this isn't sometime way out in the future but, rather, just this year. If you add up the Social Security, the Medicare, the Medicaid, and the other entitlements—there are some other smaller entitlements—and if you put those together with the interest on our debt, it comes to $2.2 trillion. I don't know what $2.2 trillion is in terms of trying to visualize the money, but it's very easy to visualize this. $2.2 trillion is also the total revenue that the Federal Government brings in in taxes, so that makes it easier to see. In other words, these entitlements and the interest on the debt, $2.2 trillion, is the same thing as the revenue that we get in from taxes.

Now, why is that frightening?

It's because it doesn't include two other things: the defense budget and what's called non-defense discretionary.

So what are these two things over here?

The defense budget is pretty obvious. Obviously, it's tanks and airplanes and ships. It's men with rifles, and it's our national security. That's a piece of that, and you can see that it's almost $700 billion. Then non-defense would be things like the building that we're in. It would be the Capitol building. It would be the Federal parks. It would be the Federal prisons. It would be the Department of Energy or Commerce or

Justice or Education. All those different government things that we spend money on are in this non-defense.

In other words, if you want to balance the budget today, what do you have to do?

What you'd have to do would be to cut defense to zero: not one soldier, not one rifle left, not one uniform. You cut that to zero, but that's not enough. Then you'd cut the rest of the stuff the government is spending money on. You'd close this building down, the Capitol. You'd close the Senate and the House down. You'd close down the Federal parks. You'd close down all of those different departments, those of Commerce, Justice, Education, Energy, and all those things. You'd close them all down. When those are all zero, you will have a balanced budget.

How is that going to work? Not very well.

That's why I say what we're dealing with is a far bigger problem than, I believe, most Americans are aware of. If you think about that, you ask: How in the world can our government and how can America continue when we're doing this?

As I've said, I'm a conservative Republican. These aren't Republican or Democrat numbers. These are just the numbers. This is just our country. This is a country that we inherited. This is really our country, and these are what the numbers look like. So this is pretty frightening. What that means is we're going into debt, deeper and deeper into debt at an incredible rate right now, trying to do something that mechanically, economically, mathematically just will not work. That's the nature of the problem.

So, if anybody has a little bit of sense of intuition, if anybody has a good American spirit, one of the first things you ask when you see a good problem is: Oh, how can we fix the problem? Because this is something all of us have to deal with. Let's take a look at what the possibilities are.

The real possibilities remind me a little bit of all of these kinds of funny weight-watching programs that are out there. I always think it's sort of interesting when people say they're going to go on a low-carb diet or this diet or that diet or something. When you come to be a little bit older, such as I am, you're really faced with two realities. You either get more exercise or you don't eat so much. It's about that simple. You don't have to have a lot of fancy dietary programs.

This situation suggests that it's kind of simple. It's either don't spend as much money or tax everybody a whole lot more. The trouble is, in this situation, the ''tax everybody a whole lot more'' doesn't really work. Let me explain why it doesn't. We'll take a look at another chart.

What happens to our economy is that we have these different taxes that we run. In spite of all the different taxes—sometimes we raise them and sometimes we lower them—what the experience of the Federal Government has been is that our revenue kind of comes in at this 18 percent average. So you say, Well, look. We've got way too much spending and not enough revenue coming in, and we need an extra $1.5 trillion in revenue, so we're going to just raise taxes about 30 percent. The trouble is, if you do raise the taxes, you don't get more revenue coming in. That's sort of a weird thing, isn't it? Let's talk about that for just a minute.

Why would it be that if you raise taxes the government wouldn't get more revenue?

The reason is, if you tax the economy to a certain degree, then you start to collapse the jobs and the economy. The economy goes south. When it does, it stalls, and you don't get as much tax revenue. Think about it this way. I'd like to explain it by just having you picture yourself, if you will, as being king for a year and that your job is to try to raise some tax revenue for your kingdom.

□ 1650

And the only thing you can do is to tax a loaf of bread. And so you start thinking in your mind about this. You say, well let's see, in my kingdom they eat a lot of bread. So I could just tax a loaf of bread for just 1 penny a loaf.

Or you could say to yourself, ha, I know how to get a lot of taxes. I am going to put a $10 tax on every loaf of bread. But you think, yeah, but I bet nobody would buy any bread if we did that.

So your common sense would say somewhere between a penny and $10 for that loaf of bread, there is going to be an optimum tax. If you raise it or lower it either way, you won't get as much money raised in taxes, and that's what's going on here.

You can raise the tax rate, but what happens is people find out ways to avoid it. The economy stalls and so, in fact, your revenue starts to fall off, and you don't get any more money in. Of course, the problem is your spending is still going like mad.

So the solution to this problem isn't even as easy as trying to lose weight. You really don't have two alternatives. What you have is really one alternative, and that alternative is you have got to get these entitlements under control.

Now, the fact of the matter is that even if you look at a snapshot of this year, you have to get the entitlements under control, but particularly this graph shows that the entitlements here, these are just three of them, the big ones, Medicaid, Medicare, Social Security, that these entitlements are growing rapidly over time.

So even if we went to the scenario up here, and we got rid of defense and non-defense spending, and we balance the budget with the government spending nothing, except just entitlements, even if we did that, in a couple of years these entitlements are going to eat our lunch.

The problem is you can't fix it by getting more revenue in. And so what's your alternative?

The alternative is the uncomfortable fact that America cannot continue to afford these entitlements.

Now, of course, that's radioactive to say that politically. I am surprised I haven't been hit by lightning yet. But that is, unfortunately, the pure mathematics of it. Now, there are some people in politics, they like to sugarcoat things and may not tell you absolutely all the truth, but those are the facts. That's where we are.

Now, how are you going to deal with these things? None of us really know. We have a bunch of ideas. We are struggling with how you are going to do it, but there are a lot of people that are dependent on these entitlements. Yet, the money is not going to be there.

We can't keep borrowing money from the Chinese to pay for these things because sooner or later what's going to happen, the interest rates will go up on that money, and the whole Nation will be bankrupt.

And I don't quite know what that would look like. What does it look like if you picture, you get up one morning and you find out that the dollar bill doesn't work any more? You go to your grocery store and it seems like everything stopped moving. The trucks aren't moving and you can't get food for the shelves because the trucks don't have gas. The whole thing just kind of comes to a stop because the dollar bill, the whole country has gone bankrupt.

I don't know what that looks like. I don't think it's particularly pretty, but that's going to be the picture if we don't deal with this problem.

What I am suggesting is that, first off, what we have to do, every one of us as Americans, we have to educate ourselves on the simple facts. You don't have to be a wizard on the budget or economics; all you have to realize is that the entitlements are using up all of the tax revenues. That's a problem. Plus the entitlements are also growing, and you don't really have flexibility to raise the taxes too much more.

Let's take a look at the problem a little bit more closely. This is a picture of what's going on relative to the national defense. I am on the Armed Services Committee. We have spent 10 years, all kinds of hearings, listening to what the Russians do, what the Chinese are doing, what the different threats are, and also understanding the logic of why America has a strong national defense, why that buys us a great deal.

You might ask yourself why in the world do we have nuclear aircraft carriers. What exactly do they do, because other countries that are allies of ours, they don't have ships like that. Why would we? Well, the reason is because if you think about America and the globe you find that America is sitting there a little bit to a degree by itself, a little bit of an island. And our two main

trading partners, which is Europe and all the way around to China and Japan and India, those trading partners are a considerable distance around the world.

And it is in our interest because of all of the things that we buy that are traded that we protect those trade routes from some hegemon that might want to cause trouble. So we have things like our Navy and our nuclear-powered aircraft carriers so that we can go to the other side of the world and conduct operations and not to worry about fueling these things up. That's the reason why we have a lot of national defense. This started a long time ago, and you can see this blue line here talks about our defense and what's going on with defense spending, and then what's going on with entitlements.

You see entitlements back here in 1965, this is just Medicare, Medicaid, and Social Security. This chart says it's 2.5 percent of GDP. You see defense is much, much higher, it's jumped up to above 9 here.

But then over time these entitlements are going up. That 9.9 percent is low because it doesn't add all of the entitlements. That's just three of the big entitlements, and defense spending is going down. So people that say, well, aren't you open-minded, shouldn't we be cutting defense and cutting other things as well?

The answer is no, not really. Because you see any freedom that you enjoy in this country isn't worth anything if we are being attacked by an enemy and there are bombs falling and there is chaos all around us. Our national defense provides us with what we enjoy in a peaceful and decent world to live in.

As you see, the defense budget is going down and yet the entitlements are going up. So this gives you a sense, again, that you can't fix this by cutting defense. You could cut defense to zero and you still are not going to deal with the problem here.

Here is another way of saying that you can't really fix the problem by raising taxes. This is a curve of the very highest marginal income rate, back here in 1960. If you were very well-to-do, your tax rate is 90 percent. So if you earn $1, you give 90 cents to the government.

Well, you can imagine the people that are making a whole, whole lot of money aren't dumb enough to give 90 cents out of a dollar away. So what they find a way to do is move to another country, or they find different tax shelters and things to avoid paying this. But, anyway, you have this very high tax rate here on the people that are very well-to-do.

These lines show how much revenue comes into the Federal Government. You see, as this highest tax rate is decreased, that's the red line, what you see is that actually the revenue that the government is collecting goes up. This is reflecting that same idea that we talked about, the loaf of bread.

If the loaf of bread is overtaxed, people won't buy much of it, and you won't get that much tax. If you put a thousand-dollar tax on a loaf of bread, nobody would buy any. Golly, you have got nice, high taxes. Should you have a lot of money coming in? No, because it doesn't make sense. That's what this chart is showing: That as the taxes actually come down, you actually get more revenue with the government.

Has this actually been proven to happen? Yes, historically it has. There are several times when it did.

And those times were, first of all, when JFK inherited not a very good economy, I mention this because JFK was obviously a Democrat, a Democrat President. He understood these principles, and when the economy was bad, what JFK did was he decided to cut taxes.

Now, doesn't that seem like an odd thing? The economy is bad. The government needs more money, and yet he cuts taxes. What an odd thing to do. Yet it certainly worked. It worked beautifully.

So how did it work?

Well, over a period of time by putting more money back in the economy, the people that were small business owners took the money, invested in their businesses, and they built warehouses, new machines, new technology, new research to develop better products.

As their businesses grew, they hired more people. And as they hired more people the government got more tax revenue. The economy got better and better, and as the economy got better they made more money. So the result was, by actually cutting taxes, particularly cutting taxes in certain ways, that is you cut taxes on the people that own the businesses, when you do that, you can actually pick an economy up and get it going so you get more revenue coming in.

□ 1700

What we're getting at is the part of the solution to the problem that we talked about in the very beginning. And the solution is two-fold. The first is fairly obvious: We have to cut spending. And particularly we must cut these entitlements in some way. The second thing, though, is that you don't have to cut them entirely. What you can do probably is also to some degree grow your way out of the problem.

In May of 2003—George Bush had been elected in 2001, the same time I was elected—and when we came in, there was a recession going on. You can see that reflected in some of these graphs. This is the time period of 2001 on up to about 2006. This chart is a little bit old, but it makes an interesting point. And so this is the gross domestic product before and after tax relief. The tax relief is this vertical line right here. This was not a particularly popular tax. It was a tax relief to get rid of capital gains, dividends and get rid of the death tax.

People say, well, those are taxes that favor the rich. Well, the problem is, if you want jobs, you've got to have employers. If you tax small business into the dirt, you won't have as many jobs. And so you can't have it both ways. If you want to allow small business owners to keep enough money that they can invest in their business, you can't tax them very, very heavily.

And so the deal was here, you change capital gains, dividends and death taxes. That freed money up for small businesses to invest. Now look what happened. This is the GDP, or the growth of our economy. Here's the tax cut. These average about 1.1 percent of GDP. And then here after that tax cut, this thing averages 3.5 percent. This, then, is the result of generating a lot more money for the Federal Government.

So when business is doing well and when people are being employed, when people have good job markets and the economy is strong, not only do individual citizens prosper, the Federal Government prospers. It gets more money. So let's take a look at this question. And we're going to look at this exact same graph. This is May of 2003 when those tax cuts went into place; they were called the Bush tax cuts, as you recall.

Here's the chart on employment, job creation, before and after tax relief. You see here, these lines, anything going down means we lost jobs, and so you're seeing we're losing a lot of jobs in the front end when we were in the recession. Then as we did some tax cuts in here, it helped a little bit. But still when we do this tax cut, take a look at how things turn around; and this is the average loss of 100,000 jobs per month, this is a gain of 168,000 jobs a month after this tax cut goes into place.

So, you can see where I'm going. I'm starting to get to a solution to this problem, and there are really two pieces of solution. And so let's take a look at the final chart here. This is government revenues. Again, May of 2003: Capital gains, dividends and death tax. So this tax goes into place.

This is the Federal revenues coming down here from 2 trillion down to 1.9 down to 1.8. Revenues are going down. The country is in a recession. We do the tax cuts. And take a look at government revenue. Government revenue takes off. Because the economy is starting to strengthen now, so are the revenues for the Federal Government, 4 straight years of increases right after the tax cut. What an odd thing. You might not have expected that.

What does that say then about our problem overall? Coming back to our first chart here then, the problem is that the entitlements are eating our lunch. Entitlements are taking everything that the Federal Government has.

And so the solution is what? Well, it's two-fold. First of all, we're going to have to reduce the amount of spending here, reduce spending anywhere we can, for that matter, particularly in this sector, because a lot of the spending over here creates a tremendous

amount of red tape and regulations for businesses. If we can reduce the red tape and regulations on businesses, if we can also cut taxes on businesses in certain specific ways, you can start to get this economy growing again.

And if you do that, then what starts to happen is instead of having 2.2 trillion in terms of receipts from the Federal Government, they will start to go up. We will get more tax revenues so we have less debt, and so we both reduce here, but we also grow our way out of the problem.

And so that's the general strategy that I think most any economist would say that you're going to have to do faced with the problems. Now, of course, there's a whole lot of politics, as you can imagine, that's involved in these questions and these issues.

The politics are, the main political questions would be, first of all, what should the Federal Government do? Is it really the job of the Federal Government to get involved in education per se? Or is that something that should be done at the local level? Is it really the Federal Government's job to get involved in flood insurance? Is the Federal Government to be involved in providing loans to people? Is that really the job of the Federal Government? What really is the job of the Federal Government? That is the biggest political question here and what we argue about quite a lot, and with good reason, because that is the big question.

As you recall, there was a nation that believed that the job of their federal government was to provide you with a good education, to provide you with health care, to provide you with a home and some food, provide you with a job and a future. It was the federal government's job to do those things. And that particular nation went into the dustbin of history.

And we thought, as the Soviet Union collapsed, oh, that will never work. That's communism. Communism doesn't work very well. Socialism doesn't work very well. And yet, here, years later, in America, we're thinking the Federal Government should be providing health care, the Federal Government should be providing housing, the Federal Government should be providing food, the Federal Government should make sure that you have a job, the Federal Government should be doing this and that and the other thing. And so we're wondering why we're starting to get in trouble.

Now that's a debate. What should the Federal Government be doing? Should it be doing all these entitlements? Well, if you go to the U.S. Constitution, you would find out, well, no, in fact, a lot of these things are unconstitutional. The Constitution says that the only things the Federal Government can do are the things which are specifically enumerated. Well, what's one of the main ones enumerated? Well, you don't have to read past the, not only the first page, it's in the first paragraph, it's in the Preamble. As a Federal Government, we're supposed to provide for the common defense. First of all, the job of the Federal Government is to protect our country. Any other rights you have mean nothing if you're being bombed and people are attacking your shorelines.

The main job of the Federal Government is to provide for the national defense. A lot of these other things, they might be nice. They're probably, even though they've been around for generations, not constitutional because they're not specifically enumerated powers of the Federal Government. And what we're seeing happening, what was a safety net has become a way of life for huge blocks of our citizens.

And we're getting to the point where, in fact, we are and have arrived at the point where the numbers don't work. America's solvency, everything you and I think of as America, is up for grabs. This is a very, very sober moment for our country.

I would ask you to, if you will, just pretend in your mind, pretend that you were a Congressman or a Senator in the year 1850. In the year 1850, you might recall, there was this 10,000-pound gorilla in the tent. People politically didn't quite know what to do with it. It was called the issue of slavery. And the way politics was working, you had the Southern guys and the Northern guys, and so the power was somewhat divided, and the people that were Congressmen and Senators didn't know what to do with this huge gorilla which we call slavery. They didn't know what to do with the issue, so they sort of tried to step around it the best they could politically. And they said, well, we'll let one State come into the Union, and it will be a free State, and then we'll let another one come in, and it will be a slave State. They tried to make a compromise instead of dealing head-on with a massive problem that they had.

□ 1710

In 1852, there was a book, ''Uncle Tom's Cabin,'' and it increased the rhetoric and the tension of the slavery issue. So the issue of the gorilla was now glowing, and he is there and he is threatening. By 1857, the terrible decision from the Supreme Court, the Supreme Court again decided to act like legislators. Instead of just interpreting the law, they decided to create law. They decided in Dred Scott that Dred Scott was not really a person, he had to go back to slavery, et cetera, he was property. They made other decisions that the Congress couldn't decide whether new States coming in were slave or free. So now this whole great big slavery gorilla was really ready to storm out and cause trouble.

President Lincoln, the first Republican President, is elected. The South knows he is against slavery. He gets on the train, and he hasn't even gotten here to Washington, D.C., and the Southern States start to secede. America, like a train going off a cliff, starts in the Civil War. After 4 years, Abraham Lincoln writes his second inaugural address, and he references the fact this war is more miserable, there has been more suffering, and it has been much, much worse than anybody imagined it would be.

So what's the point? The point was that there is this gorilla in the room that the leadership failed to deal with, and the results were absolutely horrible. Statistics don't touch your heart, but statistics also are helpful to know. Six hundred thousand Americans died in the battles of the Civil War. That is more than all of the Americans killed in all the wars of our past other than the Civil War.

But the stories that come from that war are even more compelling. I recall one that every time I think of it, it puts a face on the Civil War. There was a Northern unit that was trying to take a position occupied on some higher ground by a Southern unit. The Northern unit seemed like they had the South just wavering. They were about to be able to take the hill, and there was a young officer at the top of the hill who would reappear, almost not worried about his own safety. He would reposition his Southern troops, and they would settle down and fight the North back. They fought back and forth a number of times until the officer of the Northern unit remembered he had an older man who was an excellent shot with a rifle. He said: There is a young officer up there that is really the one who is holding this hill, and I want you to use your great marksmanship ability, and I want you to take that officer out.

So the next time that young officer showed himself, this crack marksman shot him. And the young officer, the Southern officer, dropped dead on the spot. The Northern troops moved up and by the time they took the position, the marksman went over to see who he shot. He realized he had shot his own son. He was so distraught that he just stood up and ran across the field where the Southern army was shooting, and he was killed by rifle fire.

That is a little personal tragedy. The Civil War was full of those. But they are full of them because there was a leadership failure to deal with the crisis that America had to deal with, and they didn't do it, for whatever reason.

Today, we also have a crisis that is right here in front of us. And as Americans start to understand where we are with the budget, we also have to deal with this thing. The face on our entire economic system collapsing could be very ugly indeed.

And so my point of being here on the floor today is not to be particularly partisan, but simply to acknowledge that the numbers don't work. Now I have to be somewhat partisan because our President submitted the 2012 budget. The 2012 budget is irresponsible because it refuses to deal with these mathematics. It pretends that it is a budget but it never deals with entitlements, for whatever particular reason,

and tries to kick the can down the road, pretending that the gorilla is not there. That we cannot do.

The fact is that we are overspending. We are overspending at a horrendous rate, and something has to be done. So America now faces a great challenge in the next couple of years as to how are we going to deal with this problem.

As I said before, the solutions are not simple. In fact, the solutions are simple, they are just not easy. I think Ronald Reagan said that. The solution is simple, but it is not easy. The simple part is we have to cut the spending. The simple part is we need to grow the revenues of the government by getting the economy and the jobs going. We know how to do that. We have to cut the redtape. We have to cut taxes on small business owners, and we have to try to make sure that the liquidity is available to small business owners through the banks. And then we have to stop the era of uncertainty so the businessman feels like the economy has settled down and they can actually make some investments. Those are the things you do to get jobs going. We know it is fairly simple what it takes to get jobs because we know employers make jobs, and that means businesses have to be healthy and we have to do the things so they are not red-taped out of existence. We have to allow them to be competitive with businesses overseas. I would stack up Americans competition-wise with any foreign country as long as we don't burden them down with too many taxes and redtape and uncertainties and things, and scare all the jobs overseas. So it is simple, but it is not easy.

Also, cutting the tremendous level of entitlement spending. You can see you have to do it. You just can't not do it. But how do you do it? That is not easy. That is where we are. But we cannot continue to ignore the gorilla that is in the tent. If we do that, we threaten all kinds of very serious problems in our economy.

The other different pieces that have to go into place—we have to stop all of the regulations that make it so we can't drill for oil. We have a Federal Government now that ever since the oil spill has shut down drilling for oil. I guess they have got one well working. You have chaos in the Middle East, and we are dependent on foreign oil, which we shouldn't be because we have a lot of oil in America. We have great natural gas resources that we just discovered, all kinds of coal to last us for hundreds of years. We have the resources in America, but we are not developing them. We don't have drilling rigs going out and drilling where we know there is oil. Those drilling rigs are silent. Why? Well, because there is an environmental lawsuit on almost every promising well—the big, heavy wells that could really bring in oil. Or, if it's not that, there are regulations that say you can't drill. There is an area in Alaska called ANWR. It is basically like Oklahoma only frozen. It is very flat and cold. The idea would be you could bring drilling rigs when it is frozen solid, drill down there and pull them out before it is thawed. You have a pipe, and you would pump the oil out of that area. And you could pull the pipes out later after the oil is tapped out. Why are we not drilling?

Why is it, on our Continental Shelf, foreign nations are coming onto our Continental Shelf and drilling for oil and we are not? That just doesn't make sense.

So there are some policies that kind of come over in this area where America can do some things to get our economy back in shape. We can cut a lot of the ridiculous regulations that come from places like the EPA.

There was an award that we presented last week here on the floor. I think was called the Golden Turkey Award for the fact that the EPA decided that milk, because it contained oil or fat or whatever it was, had to be treated like an oil spill. And so farmers had to put containment around their dairy barns instead of having a few cats to lick up the milk that was spilt. I guess it is a sort of cry over spilt milk type situation. But talk about overregulation, my goodness.

Another part of EPA was a decision now that we cannot, if you are a farmer, have any rogue dust. Well, what would rogue dust be? That would be if you are plowing a field, if any dust comes off your field, that would be terrible. So the EPA is very concerned about rogue dust. They haven't been to my good State of Missouri and seen, when you are harvesting corn in the fall and that stuff has got all kinds of dust that the rain has deposited on it. And, boy, when that machine goes by, it is a cloud of dust. Still the corn is good, and it feeds a lot of cattle. What would you do with all of that rogue dust? Somehow that just seems a little absurd to me. So we have to get rid of all this redtape and ridiculous kinds of things and let good old American innovation go.

On the subject of innovation, that is what free enterprise is all about. That is what we are pretty good at. There is guy in my district that I am just so proud of. His name is Kent Schien. He has a company called Innoventor. One of the things that he started playing with is something that some of us who grew up a little closer to town try to avoid at all cost. We try to avoid it at a distance. It is called pig manure.

□ 1720

It has its own special smell. Some people can take it and some people have trouble with it. He thought, well, maybe if we could find something good to do with this pig manure, we'd really have something. As you can tell, he's a guy with a lot of imagination.

So what did he do? Well, he gets this pig manure. He puts it in a big kettle. He puts it under pressure and temperature and works something like a petroleum cracking process until he breaks the stuff down into sort of a primitive asphalt. They've then taken the asphalt, mixed it with gravel and used it to asphalt some roads. You may think, that must be a smelly road, but it's not. It doesn't have the smell anymore because of the temperature and the changes chemically. So now they're testing out a section of highway that's been made with pig manure. He has this thing designed so that it's not that big a unit so you could put different ones of these units in areas where there are pig farms and they could bring over their pig manure and get paid for it and still make a profit on selling the asphalt.

That's the kind of thing that makes America. That's the kind of thing that has made America such a special place. It's called freedom. It's called free enterprise. It's called innovation. It's talking about somebody that has a dream in their heart, and they're willing to take a risk and to try to do something that no one's ever done before. They hear people say, you can't do that and you can't do that, and the American in them comes out and the American says, ''Ain't no such word as 'I can't.' '' And so they go forward.

America has been built that way. This great nation was built that way, by all these people that had some crazy dream that became a vague possibility, and then a possibility, and then it actually happened. America was built one dream at a time. A beautiful country. But a country now that because of government irresponsibility is in a crisis state and something that we all have to deal with.

Some of us that hold elective office, we travel around. We talk to our constituents. We talk to people in different States, but our own particularly, and there's a perception out there that we can solve this problem by taking out a line in the budget that's called waste, fraud and abuse. Now, we've never found that line. It's like a fat marbleized in meat. It's all over the place. We try to get at that and get rid of waste, fraud and abuse. But you're not going to fix this problem by fixing waste, fraud and abuse. You're not going to fix this problem by more efficiency. You're not going to fix this problem by saying we're not going to send any more money to foreign countries. You're not going to fix this problem by trimming a little bit here and there. This is a massive problem, and it's going to require a rework of the entire way that we're spending money in the Federal Government. That doesn't mean that it can't be fixed.

I recall Ronald Reagan. It seemed like things were kind of in rough shape when he took over as President. But he had that can-do attitude, his little twinkling sets of wit. He would kind of cheer America along and he put us on the right path, got the economy going and basically won the Cold War. He was a great man, a great leader, that God brought to our Nation at a critical time.

I think we need to be praying now for great leaders in America, people who understand the problem, are not going to turn their tail and run away from it; they're not going to pretend it doesn't exist but take it straight on, because I believe the American public, when they understand the nature of what we're dealing with here, I think they're willing to roll their sleeves up and say, Let's do what Americans have always done so well. Let's just move forward and solve this problem. Let's figure out what each of us has to do, what's reasonable, and let's move forward and get this thing done.

It was my father's generation. My father served with General Patton, and there was that phrase, everybody did their bit. That was kind of the speak of the day. We, likewise, are challenged now that we have to do our bit. We have to be making the wise decisions to put our business and industry back in place.

Now, that's very controversial. You might be surprised here on the floor of the U.S. Congress—you wouldn't be surprised if I said Republicans and Democrats are pretty polarized on the abortion issue, and they are. But you might be surprised to know that in terms of voting, Republicans and Democrats are more polarized on the energy issue than they are on the abortion issue. But I believe that the fact that the foreign oil is starting to become very expensive and more scarce is going to tip the balance of that argument. And I believe that America is going to start developing our own supplies of energy, and I think that's the way we have to go. I think we have to get rid of the redtape and the ridiculous regulations like rogue dust and spilled milk in the dairy barn and things like that that just don't make any sense. There's a Clean Water Act, also, that has incredible kinds of regulations and things that don't make any sense at all from an engineering point of view.

We have to look at those things. We're going to have to trim out some of those things in this budget in order to create that environment, a good, strong environment for business. But we're going to also have to look at this spending. We're going to have to figure out ways to reduce that spending.

As a member of the Armed Services Committee, and actually I'm a chairman of the subcommittee that deals with the Navy, the Marine Corps and projection forces—that would be things like bombers and long range—we realize that there is not a whole lot we dare to cut here because of the various other nations and the rate that they're spending on defense and the threat they could be to our country. This money is not always spent as wisely as it should be, but, again, the Navy right now, the American Navy, has the same number of ships as we had in the year 1916. That's not enough ships to do what we need to do in order to try to create a peaceful and free trade area where we can trade back and forth across the oceans of the world.

And so there's not going to be a lot here to be able to solve this problem. We can spend this money more efficiently probably, but we're not going to be able to cut a whole lot there. The solution to this is, once again, pretty straightforward: We have to cut particularly the amount of spending we're doing on entitlements, and particularly we have to reduce the growth where the entitlements, as the years go out, are going to become more difficult. This growth is induced because of the fact that the population is getting older and the older people are taking up more of these entitlement programs, so it becomes more expensive.

So people like me, I'm a baby boomer, as the baby boomers get older, then they're going to get onto these programs. It's going to cost a lot more, and there's not as many younger workers to be able to pay. That's part of why this gets high. We have to be able to bring that curve down, and we have to cut the level of spending in that area.

So we have to do the cutting on the one hand, and the other thing is we have to grow the economy. We know how to do it. It's been done by other Presidents. We understand the economics of it. But it's just a big challenge. The sooner that Americans across the board understand what we're dealing with, say, ''Okay, let's roll up our sleeves. Let's get to work on this thing,'' I have tremendous confidence. Americans in the past have always rolled up into challenges. They've done well, and we've gotten through many things.

I think the way we'll get through them, also, is something we can learn from the past. That was what the Pilgrims did when the Pilgrims first landed. They had a dream of creating a nation that was designed in an entirely different way than the European countries. They arrived here, and in the first couple of months half of them died. The Mayflower, in the time spring came around, up anchor, was headed back to England. The captain said, Come back to England with me, but 50 Pilgrims said—52 or 53—said, No, we felt like God called us to this country to do something new and different and unique, and they stayed, and that dream started the great American Dream.

Later on, 160-some years later, there was a general by the name of General Washington at Valley Forge. He also was forced to his knees looking to God for help in America's time of crisis. He saw the answer to his prayers. In fact, there was this old guy with bifocal spectacles when the first Constitution was going to be ratified that talked about those days when George Washington ran the army. He rose to speak because the politicians were disagreeing with each other at the Constitutional Convention, and old Ben Franklin with his glasses down on his nose, 80-something years old, which of course was very old in those days, stood to address George Washington.

He said: I have lived through a long time, and the longer I have lived, the more convincing proofs I see of this truth, that God governs in the affairs of men. And if it's possible that a sparrow cannot fall to the ground without His notice, is it probable that a nation can rise without His aid?

Then he goes on to say that in the recent war we saw frequent instances of God's superintending Providence. And he closed by saying: We need to be in prayer as a Constitutional Congress here as we look at adopting the new U.S. Constitution.

Well, Washington called the first day of Thanksgiving as America adopted the U.S. Constitution, but that tradition that when we got in a jam that we looked to God continued. General Eisenhower, recognizing that trend, decided to add it to our Pledge of Allegiance. And so it was that he added words that came from Lincoln, from his Gettysburg address, the words ''one nation under God.''

□ 1730

And so Eisenhower, on just the front steps behind me of this Capitol, recited for the first time the new pledge, which included ''one nation under God, indivisible.''

And so as we approach this crisis in our history, I have faith, faith in the American people that we will take a look at the problem, that we will solve it, we will do the right thing, and that we will recognize that the problem is bigger than we are, and that we will have the wisdom to also ask God's blessing on our efforts, and that by His help we will be able to overcome and put America back on a more solid fiscal footing.

I thank you for allowing me to do, I suppose you'd call it, a 30,000-foot view of the budget, not a lot of details, but the big picture, a very sober, a very serious big picture, one that we all have to think about, we all have to become engaged in and take part in.

Mr. Speaker, I thank you for your indulgence. I thank you for your attention and the attention of my colleagues and friends. God bless you all and God bless America.

A TRIBUTE TO PUBLIC EMPLOYEES

The SPEAKER pro tempore. Under the Speaker's announced policy of January 5, 2011, the gentlewoman from the District of Columbia (Ms. NORTON) is recognized for 60 minutes as the designee of the minority leader.

Ms. NORTON. Mr. Speaker, I rise to lead a Special Order this evening in tribute to public employees everywhere, and especially our Federal employees here in the United States, 85 percent of whom do not work in Washington. I hope that my colleagues and I will be able to offer some little

known facts about Federal employees today so that the word ''Federal employee'' gets a face and you know who it is we're talking about.

Today I introduced a resolution supporting the right of all workers to bargain collectively, public and private workers. I'm grateful that Representative DONNA EDWARDS cosponsored this resolution with me and invite others to cosponsor the resolution. The resolution reminds us of what our grandfathers and our forefathers would have told us, that for a long time there was a fight waged after it became clear that individual workers standing alone have little or no bargaining power against some employer that they hope will hire them or in whose employ they find themselves. Thus rose, and finally was legalized as the National Labor Relations Act, the right of workers to form unions.

In no free society in the world is the right to bargain collectively barred. That right has been under attack for decades, and the decline of unions in the United States is directly attributable to the difficulty in organizing workers today because the National Labor Relations Act is a figment of another century.

I think we will see in some of the statistics coming out of Wisconsin and out of the country at large that the decline of unions today does not mean that unions are not prized institutions in our country, and I will have some statistics that show that.

What I think most Americans recognize is that they owe to the American trade union movement much that they take for granted today, even if you are not a member of a union movement. Unions could have been content to bargain at the table for health and safety conditions, for a 40-hour week and the rest of it. Instead, they led the country in making laws that require a 40-hour workweek, child labor laws, require health and safety conditions, require overtime pay, and encourage health insurance and pension insurance. Those matters which began at the bargaining table now many Americans enjoy, and yet we have seen targets especially placed on the backs of public employees.

I'd like to open by giving you an idea of who a public employee is by speaking of a public employee in my own district, the District of Columbia. I don't know Anthony Hutchinson, but I've heard about him. He is an example of an exceptional Federal employee, I understand. He is a husband and a father of two. He lives on Savannah Street in southeast Washington. He is a transportation security officer, and he has worked at the Ronald Reagan National Airport for the last 6 years. He is also a member and shop steward of his union, which in this case happens to be the National Treasury Employees Union. He has been named the Transportation Security Officer of the Year. He has received outstanding ratings from his employer. He was once the chair and once the vice chair of the Safety Committee. He is on a team that has designed ways to keep transportation security officers up to date on techniques for identifying weapons and prohibited items through x-ray machines. He served on the Emergency Readiness Team—that's a team that deploys within 24 hours in the event of an emergency or national disaster. Anthony Hutchinson is a Federal employee.

When you speak of Federal employees, it seems to me we owe them at least the courtesy of recognizing them for what they do for the American people. But you would not have understood that if you have been watching over the last few weeks the episodes in Wisconsin. These were shocking. And many I think thought, well, maybe it has come to this. Unions aren't very popular and maybe people are ready to bash unions in just this way. But look what the polls are showing us.

The polls show, following Wisconsin, when there have been national polls about the standing of public employees and public employee unions, that Americans oppose weakening the bargaining rights of public employee unions by a huge margin, by a margin of 2–1, 60 percent to 33 percent. Only a slim majority, just a slim majority of Republicans favored taking away bargaining rights. It's as if Americans understand a right when they see one.

Now, bargaining rights are not like the rights of freedom of religion or freedom of speech.

□ 1740

But they're right up there on my list of six or seven rights that Americans believe, once you get, you are entitled to because you have gotten them democratically. You had to go worker by worker. You had to organize. And it looks as though there has been a horrific backlash from Wisconsin.

Indeed, now Americans, when asked how they would choose to reduce their own State deficits, having watched Wisconsin, say they prefer tax increases over benefit cuts for State workers by a margin of 2-to-1. That is what Wisconsin has given the country. It has laid bare what a frontal attack on a basic right means. And what it means is Americans are not for it.

We saw what happened in Wisconsin overnight, that through the tricks of parliamentary maneuvers they were able to, in fact, weaken the bargaining rights of Wisconsin workers. There is going to be a price to pay in Wisconsin, I believe, and I'm going to point to why.

The present Governor of Wisconsin came in with a six-point margin of victory. His polls show seven points behind now. Forty-five percent strongly approve of his performance. The man has only been in office a little more than 3 months. Public employees' unions, including teachers' unions in Wisconsin, now have favorable, positive ratings, 16 points higher than Walker's ratings.

The turnaround in Wisconsin I think tells us where the country is headed when they see the overreaching here in Washington and when they see the overreaching at the State level.

The Wisconsin results are just astounding. They fly in the face of everything Walker was doing. They are the classic backlash to overreach. The State's population now believes that Walker should reverse course and raise taxes on those making $150,000 a year. That's by a 72 percent to 27 percent margin.

There you have it. A kind of incubator in one State that I think, writ large, tells us where the country stands when it comes to public employees.

Now, the national poll found, not unexpectedly, that 71 percent of Democrats opposed weakening collective bargaining rights. But there was also almost as strong opposition from Independents—71 percent Democrats, 62 percent of Independents. And only a bare margin of Republicans were for weakening collective bargaining rights.

We know that when it came to Walker, there was no doubt what he was after, because the unions, seeing that the State was indeed in trouble, had a huge deficit, gave him what he desired in savings. And still he would not compromise. He held his ground, and in holding his ground, appears to have lost his State.

This is a turning point moment for the country. This is a moment that is sorting out those who linger on the extreme from those who have fought to find their way to the mainstream. And Wisconsin is a harbinger of what overreach will reap here in the House of Representatives as polls in Wisconsin show it has already done there.

Look what we have here. The President already announced a freeze, a 5-year spending freeze, on Federal employees in the State of the Union. They didn't like that. But that seems to have whet the appetite of Republicans for more and even more.

They come to the floor with bills that would furlough Federal workers for the 2 weeks, would impose an additional 1-year pay freeze, and cut 200,000 Federal jobs. There's another bill that would limit the ability of Federal workers to bargain collectively.

The bills just roll out of Republicans—a freeze, a cut in the Federal workforce by 15 percent. Don't you think somebody would want to look and see who the workers are before coming up with a number like that? Cutting agency funding to 2008 levels in 2012, as H.R. 1 does, and then to 2006 levels for the next 9 years. That would reduce most agency budgets by 40 percent.

I see that my good friend who has also cosponsored the resolution paying tribute to America's public and Federal employees has come to the floor, and I am pleased to grant her such time as she may desire.

Ms. EDWARDS. I want to thank the gentlewoman from the District of Columbia.

Mr. Speaker, I'm here today because I'm here on behalf of and with the 150,000 Federal workers who live in the Fourth Congressional District in Maryland. But in our region, in our metropolitan region, we know that there are some 700,000 Federal workers just in the Washington metropolitan region who do so much to protect this country, to keep our neighborhoods, our communities safe, to keep our food safe, to make sure that we know what the weather is; 2.7 to 2.8 million Federal workers all around the country and around the globe. That means that they're not all here in Washington. So I'm always troubled when I hear people who, for the last couple of decades, have just gone on an all-out attack against the great work of Federal workers.

And I would say to the gentlewoman from the District of Columbia, I know a little bit of something about Federal workers. I grew up in a household with two Federal workers. My mother and my father both worked for the Federal Government. In fact, it was working for the Federal Government that really helped them become a part of the middle class in this country. It was the work that they did as Federal workers that saved taxpayers lots of money. It was the work that my father did in uniform in this country protecting and honoring all of us by his service.

And so there's such a wide range of the Federal workforce, and yet some who want to go after Federal workers—and I say ''go after,'' and I mean that very directly—do it without actually knowing what it is that Federal workers do.

Well, I want to tell you about some of the Federal workers in my congressional district. They are workers who work at the Food and Drug Administration. They're doing some of the most cutting-edge research that is out there. They are looking to make sure that our—that the food and the drugs that are in our marketplace are safe for children and families and consumers.

I want to talk about the Federal workers at the National Oceanic and Atmospheric Administration.

□ 1750

Today in the Washington region, and up and down the east coast, we have actually had flood warnings for communities, including communities around the District of Columbia metropolitan area, that are under flood warnings and watches today. It's Federal workers who actually helped us to analyze the data coming from the satellite that was put up into our atmosphere by Federal workers that help us understand what's happening in our environment with our climate and our weather.

It's the Federal workers at NASA who took the charge that President Kennedy gave to them to explore space, to discover that new frontier, who have been at the cutting edge of all kinds of research that benefit us in every capacity. I like to say to people it was actually a Federal worker and the Federal workforce that figured out through technology and experimentation that they could create materials that would lead to the creation of air bags and seat belts in our space program. And those are the same air bags that I know saved my life one time when I was in a car accident, and have saved many lives all across this country. Well, that's the product of what happens when you make an investment in our Federal workforce.

It's a Federal worker who works at Andrews Air Force Base in my congressional district looking out for the protection of the President and for diplomats who fly in and out of Andrews, making sure that we safeguard the protected space in this capital region, making sure that we have an Air Force and personnel who are deployed to as far away places as Afghanistan and Iraq looking out for improvised explosive devices, training some of our great other servicemembers, those German shepherds and other service dogs that we see. It's the Federal workforce that's doing those things.

So I am often shocked, Mr. Speaker, when I hear people targeting the Federal workforce. Let's just be clear, Federal workers have actually absorbed and been willing to absorb and to take, not liking it, as the gentlewoman from the District of Columbia points out, a freeze that's been placed on their wages, but they continue to serve. It's the Federal worker, Mr. Speaker, who makes sure that that Social Security check and that disability claim and those veterans services are provided not just in the Fourth Congressional District in Maryland, but all across this country.

So when I think about the range of things that Federal workers do that no one else does, it's really extraordinary. People try to compare, the gentlewoman knows this, try to compare wages and salaries to wages and salaries in the private sector; but it's not a direct match. I mean, imagine, if you would, that we could get away in the private sector with paying a top-notch engineering researcher $100,000 to work for us. But that's what happens in the Federal Government, even though those salaries may be significantly higher than that.

Ms. NORTON. The gentlewoman is making a very important and much misunderstood point with these comparisons between apples and bananas. Half of the Federal workforce, I learned, work in the nine highest paying occupation groups: judges, engineers, scientists, nuclear plant inspectors. That's half of the Federal workers. Less than a third of private sector workers work in these same nine top-drawer occupations. So when you hear these comparisons, you are not comparing comparable workforces. The private sector has categories we don't even have here like cooks and manufacturing workers.

So these comparisons that you speak of, I say to the gentlelady, could not be more important to distinguish. We are talking about the highest level workforce in the United States of America. And I will say to the gentlelady, I learned as well that there are far fewer of them than when I was a child. In 1953, there was one Federal worker for every 78 residents. Today, there is one for every 147. How did you go from one Federal worker for every 78 residents to one for every 147 residents? Productivity. This is a knowledge workforce. It is a workforce to die for.

I yield to the gentlelady from Maryland.

Ms. EDWARDS. I want to thank the gentlelady, because I think it's really important for us to understand really who is the Federal worker. You know, what is it that they do? And as the gentlelady has pointed out, our food is safe because of Federal workers. The drugs that we take, whether they come over the counter or they're prescription drugs, they're safe because of a Federal worker. When that prediction is coming through for severe weather that hits the middle of our country in the most oppressive way, it's a Federal worker who analyzes that data and works really hard and really quickly to get that information out to the public.

Federal workers also work in some of the most dangerous fields, in addition to being some of the most skilled fields in this country. You mentioned the work, the gentlelady did, the work of our nuclear scientists that Federal workers do, in our laboratories all across this country, not just in Washington, D.C., in States like Colorado and California and New Mexico, some of the highest level of scientific work that's going on in the country.

So we have a skilled Federal workforce. And, you know, I was really shocked about this story that we have heard evolving in Wisconsin and the struggle of Wisconsin workers for collective bargaining rights that indeed on the committee on which we serve in Transportation, just a couple of weeks ago we were looking at an authorization for the Federal Aviation Administration. In that authorization we actually passed legislation through our committee that would say that if you didn't show up for a union vote, maybe you were sick, maybe you didn't want to vote, for whatever reason, your not showing up would be counted as a ''no'' vote.

Can you imagine if any of us actually conducted elections like that? All those folks who decided to stay home for whatever reason would be counted as ''no'' votes? I daresay there would be a lot of Members of this Congress who would not be Members of this Congress under those kinds of rules. Yet those are the kinds of rules that are being promoted by the Republican majority

through our continuing resolution, through our authorization that really go at the heart of taking the feet out from under the Federal workforce.

Ms. NORTON. I thank the gentlelady, and I hope she will remain with us, because the gentlelady is pointing out distinctions that the public is largely unaware of. Some of these job categories that my friend from Maryland points to ought to be instructive: rocket scientists, VA nurse, park ranger, cancer researcher, prison guards.

It's interesting that the cooks in the Bureau of Prisons are probably paid more than the cooks in the private sector because they have supervision of prisoners, who also work in the kitchen. How do you measure that? You don't do it by throwing out a bunch of statistics, public versus private, and believe that that tells the whole story.

Now we are very pleased to be joined by the gentlewoman from Hawaii, our new Member from Hawaii, and I am pleased to grant her 5 minutes.

Ms. HIRONO. Thank you. Relatively new Member. I am really glad to join the two of you in honoring and acknowledging the work of our Federal workers. Ms. EDWARDS and I sit on the same Transportation and Infrastructure Committee; and, yes, it was quite revealing to talk about the kinds of changes some people were proposing to the FAA bill that would have totally changed the way you count votes. It is a way to count votes that doesn't happen in any other arena.

Certainly, if we had to count votes where all the people who were registered to vote didn't vote would be counted as a ''no'' vote, I would say that most of us here, including our friends on the other side of the aisle, would not be here.

That's very telling to me, the kind of perspective that's reflected, any kind of an effort that goes after government employees. And today we are here to talk about the thousands and thousands of Federal employees who are doing the job every single day to keep our government going.

□ 1800

Who do we think keeps government going but our workers? We need to acknowledge that and honor them.

When you go to the Social Security office, for example, as I have, and when you see the Federal employees processing the paperwork, that needs to happen so that our seniors can get the benefits that they've worked hard for and that they deserve. When you go to an unemployment line, you see State workers. This is what I mean. Government employees are there, doing the jobs they need to do to enable our working people and middle class families and everyone else in our country to get the kinds of services that we pay for.

They're being scapegoated as though they're the ones who are responsible for this economic crisis. Some people refer to it now as the ''Great Recession,'' with a capital ''G'' and a capital ''R,'' as opposed to the Great Depression. So many of the stories that we hear are about people just struggling to make ends meet, including our Federal employees. They're like the rest of us. Of course there are faces to all of these Federal employees. In fact, let me just tell you about some of the Federal employees who have been acknowledged in my State for the exemplary work that they're doing.

For example, I want to talk about Sergeant Michael Schellenbach, who is a combat camera officer in charge of the Kaneohe Marine Corps Base in Hawaii. He won a Federal Leader of the Year award. He provided unparalleled customer service to prepare marines for Operations Iraqi and Enduring Freedom.

Warren Au won the 2010 Federal Employee of the Year award for professional, administrative and technical professions. Warren works in the Naval Facilities Engineering Command as an electrical engineer on the Far East planning team. He developed and implemented an electronic data-gathering tool to produce an updated facilities plan. The tool is now required at all Navy and Marine Corps installations, and it has greatly increased productivity and efficiency, saving taxpayers—that's all of us—a lot of money.

Bill Pursley was a 2008 Federal Mentor of the Year. He works for the Transportation Security Administration at Maui County Airports. Under Bill's guidance and leadership, over dozens of officers have been promoted to lead, supervisor and master positions. Bill's very calm and convincing demeanor has earned him the respect of airport employees and leaders, and he has had a significant impact on keeping us safe.

These are just a few of the 4.6 million Federal workers and retirees in every State in our country who have not only provided services to us over the years and who have earned their retirements, but they're continuing to, as we have referred to in so many of our committees, step up to do more with less. They have been doing that for years now, and I am proud of them. I am proud of the Federal workers in Hawaii.

Ms. NORTON. If the gentlewoman would yield, I think it's very interesting that we have on the floor Members from, perhaps, the most dense part of the Federal workforce, all the way to Hawaii. Eighty-five percent of Federal workers does not work in the Washington region. Ms. EDWARDS and I feel fortunate to live in the National Capital Region, but we by no means regard ourselves as representative of Federal workers. Every Member has Federal workers in her district. So, when you're bashing Federal employees, you'd better watch yourselves because you're bashing your own constituents.

Does the gentlelady from Maryland want to speak to that issue?

Ms. EDWARDS. I do.

Too often we hear: Let's cut Washington. We don't care if the Federal Government shuts down because it's just a bunch of Federal employees. In fact, only 1 quarter of Federal employees works in the Three-State Region that comprises the Washington Metropolitan Region. The other 75 percent of Federal employees works someplace else.

I love this idea of exploring what it is that Federal employees do because I'm often fascinated by the many jobs that they do which provide so many important resources for us:

Meteorologists. Well, could we do without meteorologists? Ask the people in California and in these other earthquake zones. In the gentlelady's home State of Hawaii, we need meteorologists in that sector. Aerospace engineers, who are exploring these 21st century new technologies and horizons that are not here on this Earth, who are looking at things like climate and planetary science, they don't make a lot of money. They may have Ph.Ds. An aerospace engineer with a Ph.D., who works for the Federal Government, probably makes about $70,000. Imagine if you translated that skill level into the private sector.

So I thank the gentlelady for reminding us of the fact that Federal workers span the spectrum of job skills, and they're in every single State and in every congressional district in this country.

Ms. NORTON. Mr. Speaker, may I inquire as to how much time I have remaining?

The SPEAKER pro tempore. The gentlewoman has 25 minutes remaining.

Ms. HIRONO. Will the gentlewoman yield?

Ms. NORTON. I am glad to yield to the gentlewoman from Hawaii.

Ms. HIRONO. Thank you.

When we think about the kinds of resources in our country that everyone enjoys, think about our national parks. What a tremendous resource for all of us, and so many families go to all of our national parks. Guess who is there to make sure that families, individuals—all of us—have a lovely time? Who is protecting our endangered species, these national parks? We have a lot of national parks in Hawaii. In fact, you may have seen the pictures recently of one of them. We have the continuing eruption of Kilauea on the Island of Hawaii, which is part of my district.

So there are just so many areas in which we could not do without the commitment of our Federal employees. Truly, I feel as though they're getting picked on for basically political reasons, and it's unjustifiable to do that and to scapegoat our workers in that way.

Ms. NORTON. They deserve just the opposite.

Ms. HIRONO. Yes.

Ms. NORTON. Far from scapegoating, it seems to me we ought to stand up

and salute Federal employees for what they're doing for this country now.

Ms. HIRONO. You mentioned Ms. EDWARDS and about exploration and about meteorologists. Well, the astronaut program, that's a Federal program. We had a wonderful astronaut from Hawaii, Ellison Onizuka, who tragically lost his life in the *Challenger* disaster.

This is part of what we need to do to educate all of us and the young people and our students. In fact, I was visited by a group of students in my district yesterday. They were here with the Close Up program, and were here to learn about the Federal Government and what keeps the Federal Government going. It's not just us. It's all those 4.6 million people out there who are helping.

Ms. NORTON. Ms. EDWARDS, you are probably also aware that we hear about the best and the brightest. The Federal workforce, now with many baby boomers, is eligible to retire, and there is absolute panic about whether or not we will ever see a workforce as good as the workforce we got in the post-Kennedy period. These were people who came fresh with all of the notions of the Kennedy era that public service was a wonderful thing, and they made their careers in the Federal service. Ninety percent of them could retire in the next 10 years. Now the whole world is open to them. They could go to the high-tech companies. They could go to Hawaii. They could go to California.

Will we be able to attract the best and the brightest right when we most need them—in an era when the country needs, on this side as well as on the military side, the very best talent we can find?

□ 1810

Ms. EDWARDS. The gentlewoman from the District of Columbia raises yet another really interesting point and it is that not only could they go anyplace in the United States, but the world is their oyster. We know that our best and brightest are not just being recruited from State to State outside of the Federal workforce, they are being recruited outside of the United States, because we know that we have the talent here, and what better place to absorb that talent in public service than in service in the Federal sector.

I am just so proud. I think about the time that I met a scientist, a researcher over at the National Institute of Standards and Technology. Let me tell you what they do at NIST.

Any piece of the electronic equipment that you might have, and maybe it's in your doctor's office, and it's an MRI machine, or maybe it is something, a piece of your home equipment in your home, or maybe it's the iron, or it's the toaster, or it's the microwave, the National Institute of Standards and Technology sets a standard for industry for those products and tests those to meet standards. It means that no matter where you go, no matter what store you shop in, that that equipment is calibrated in the same way. Now, you may not think that matters for a toaster, but it surely matters for an MRI machine.

Those are the kinds of jobs that our Federal employees do. Those are jobs that you really can't translate into the private sector but that are so necessary to safeguard the public.

Ms. NORTON. That's such an important point about translating them. Unlike what the Federal Government is required to do, the people who have been throwing around the comparisons don't do what the Bureau of Labor Statistics does. Now, this is very, very difficult work.

When the Bureau of Labor Statistics compares workers in the public and private sector, they have to, for example, look beyond the title of budget analyst. In the Federal Government, they may be dealing with a budget analyst who has oversight over multimillion-dollar agency budgets.

In the private sector, that may be somebody who is sitting in an office pushing papers, is qualified, but nowhere near the same kind of responsibility. What the Bureau of Labor Statistics does, and only the government can do this, because only the government has the resources, is to literally get into the weeds so that when you see the government statistics, those are the statistics to be trusted.

I have got to ask my good friend to help me as well on one of the great distortions, and that is on Federal benefits.

I think most Americans don't know that Federal employees pay for 30 percent of the cost of their health care. If you get dental and vision, you pay 100 percent.

If you have group life insurance, the employee pays 66 percent of the premium and the full cost of any additional coverage, and if you have, and many employees now have, Federal long-term care, 100 percent.

The Federal Government, yes, is a decent employer. It is by no means an overly generous employer. Just compare that to Fortune 1000, Fortune 500 employers and see if these employees who pay 30 percent of their health care premium are coddled. I don't think so.

Another issue that is often raised is contractors. One of the most astounding things about the Federal workforce, and some things should be done by contracting out, but there are more contracted, contracted Federal employees than there are Federal employees. When you are attacking Federal employees, you are attacking people who work in the agencies, who work, as my two colleagues have spoken in detail, work as a park ranger, who work as a rocket scientist.

But the invisible workforce is the contracting workforce. At the Department of Homeland Security, for example, we have 188,000 employees but there are 200,000 contracting employees working for the Agency. So if the public really wants to know where the money goes, they shouldn't be targeting the employee who stands up, has USA written across their chest, is proud to work for the Federal Government. They should look at the entire workforce, which turns out to be many, many contracted workers.

It's interesting to know that the President is cutting the number of contracted workers and expects to save $40 billion annually by, in fact, bringing that work in-house, so that we know who is performing it, we can measure them. We can get rid of the work we don't need. You contract the work out, it's gone, and it gets a life of its own.

Ms. EDWARDS. Well, I think that you raise such an amazing point for the American people on two points, one about Federal benefits. There is this wide assumption across the country that Federal workers don't contribute to their own health and life insurance and their dental insurance, and it's just not true. So I think it's really born for us to debunk that right now.

As you say, the Federal Government is a decent employer, but it is by no means the best employer when it comes to providing benefits, as some of those Fortune 500, Fortune 1000 companies that you point to. Nonetheless, it's the Federal worker who contributes to her own benefit, contributes to her pension, contributes to her health insurance, contributes for her family members across the board.

The gentlewoman also makes an important distinction for us to know that, in fact, the Federal workforce, because they sometimes work alongside contract employees who are paid different rates, who have different benefits, but are in some cases doing very, very similar kind of work. I applaud the Obama administration for trying to get a handle on what is uniquely government work and shouldn't be contracted out because we need much greater oversight.

I know, I mentioned earlier to the gentlewoman that I come from a family of Federal workers. I want to tell you about one of those workers, because I bet if anybody goes back, they would say that my mother saved the Federal Government a boatload of money.

She was a steward of the taxpayer. She worked in the Department of Defense doing military housing, overseeing contracts. She would tell you in a minute if a contractor was violating a contract. She would tell you in a minute if they were overspending where they didn't need to overspend, and she would save the taxpayer money because she viewed herself as a steward of the taxpayer as a public servant.

I know that my mother is not alone. She is joined by millions of Federal workers all across this country who take pride in the work that they do for the taxpayer, the work that they do in service to this Nation, whether it's processing Social Security disability claims, or it is making sure that our veterans get appropriate medical and

mental health attention, or whether it's making sure that our airways are safe and clear, that our planes are landing and taking off safely, protecting us in our parks.

After all, if someone gets lost, a child gets lost in a park, it's a Federal worker that goes to find that child and reunite him or her with their parents. The Federal workforce is varied, it's diverse, it's efficient. It's becoming more efficient every day. Federal workers are really contributing to the lifeblood of this country.

So I think for those who want to get about the business of cutting spending where it's appropriate, let's do that responsibly. But let's not make the Federal worker the scapegoat for budget-cutting and for ending deficit spending. Let's continue a strong and vigorous Federal workforce that really is working to the best benefit of the taxpayer.

Ms. NORTON. This is such an important point. I would say to my friend from Maryland because, remember in Wisconsin, the public employees said, look, we will do our share. Yet the Governor insisted upon going at collective bargaining. Anyone who thinks public employees are not willing to do their share does not understand how unions operate.

□ 1820

If you have a workforce that needs to be downsized, if you have a workforce that needs to give up some of what it has for a period of time, the best way to deal with that workforce is through an agent that the workers trust. If the employer has no agent and simply goes in and does it, that becomes a deflating, morale-sapping exercise. Unions are very sophisticated. Unions operate within our capitalist system. They know when there's money on the table and when there's not. Unions are said to have been the major agent in creating the American middle class.

What do we mean by that? After all, there were businesses, automobile companies and managers. What we mean by it is that when that money was coming, when that revenue was coming to business, it was sitting across from a union who said, workers help produce this product, the revenue from this product should be shared with workers. Out of that came the great American middle class. That is why an automobile worker, for example, who didn't have a college education, could get a pension and could support a family.

And unions did this, yes, across the bargaining table; but in doing it for their own members, they spread it through the society, because then competitors had to meet the union wage. And so what happened was you got a great American middle class that you did not have before the unionization of American workers. And they deserve credit for that. Unions deserve credit for that. They don't deserve to be bashed.

I have to say to my good friend, I was never so gratified to read what the polls show us. And I indicated some of those figures when we began this special hour that 2–1, Americans oppose weakening the bargaining rights of public employees. After all that has happened in Wisconsin, instead of their reaping the whirlwind for it, American people understand what it means to take away a precious right, even a right some of them don't enjoy. And so they say they would rather have their taxes raised than to even weaken—weaken the collective bargaining rights of workers.

If that is not a lesson for the other side of this Chamber, which is overreaching in 1,000 different ways, nothing is. It is a bellwether of what is to come.

Ms. EDWARDS. I want to thank the gentlelady and my friend because I think what you've done is you've brought the connection from the public sector worker in Wisconsin and throughout our States to the Federal workforce and to the private sector workforce.

I think what we've seen over these last couple of decades, and I think it is evidenced in the poll and the support that all workers are showing for the workers in Wisconsin and for the idea of collective bargaining rights, is that we all recognize as workers whether you're in the public sector or the private sector, whether it's State or municipal government or it's the Federal Government, that, in fact, it's that organizing and the ability to organize and the ability to bargain that has helped so many of us to achieve a place in the middle class. And I think that there is an understandable fear of losing that given what's transpired over the years.

In fact, you look at wages in the private sector, and private sector wages have, in fact, remained stagnant for about the last decade. And so you can understand that a private sector worker is actually feeling that strain, but they understand the position of the public sector workers, of the Federal workers. And so we're all united as workers together to make sure that we can lift all of us into the middle class.

And I think the Federal workforce is particularly important because the Federal workforce then becomes sort of a bellwether for what can happen in other sectors in our workforce. Thank you for bringing that full circle.

Ms. NORTON. I want to thank the gentlelady for coming down. You make a very important point about the stagnation of the American standard of living. It correlates with the stagnation of the American labor movement. The stagnation of the American labor movement has everything to do with the difficulty under the National Labor Relations Act of organizing a union today.

When unions were first legalized in the 1930s, they were encouraged. Today, it is very difficult under the existing statute to organize a union; and I'm amazed that unions are still alive and kicking. But I must say what we've seen from Wisconsin is a national reawakening of the American trade union movement. I think unions are going to be able to organize in ways they would never have been able to organize without Wisconsin. Thank you, Governor Walker.

As I close this hour, I want to particularly thank my two friends from Hawaii and from Maryland for coming down to share this special hour with us. We think the least we can do is to, every once in a while, say to Federal employees and to public employees, we appreciate what you're doing.

President Obama perhaps said it best. I don't think it does any good, he said, when public employees are denigrated or vilified or their rights are infringed upon. We need to attract the best and the brightest to public service. These times demand it.

Again, I thank the gentlelady for coming forward.

THE FUTURE OF EDUCATION IN AMERICA

The SPEAKER pro tempore. Under the Speaker's announced policy of January 5, 2011, the gentleman from Illinois (Mr. JACKSON) is recognized for 30 minutes.

Mr. JACKSON of Illinois. Mr. Speaker, let me first begin by associating myself with the remarks of the distinguished gentlelady from the District of Columbia and the gentlelady from Maryland on a very thoughtful presentation that they offered the body this evening.

Mr. Speaker, there has been some controversy in the blogosphere and on conservative talk radio shows about some comments I made last week regarding my belief that every child in this country should have the constitutional right to an education of equal high quality. Let me be clear. Last week, I raised the possibility that such a right might lead to an education standard in this country of an iPad for every child just like it could lead to standards of class sizes and athletic facilities and music classes and other important resources for our children.

Let me be clear on a few things. These devices are revolutionizing our country, and they will fundamentally alter how we educate our children. Mr. Speaker, this is an iPad. It is an incredible device, so incredible, in fact, before I could open it up after I recently purchased it, Apple came out with the iPad 2.

Mr. Speaker, this is the Kindle, a device from Amazon that allows you to download books and to read them. Before I could finish opening up my Kindle, Kindle came out with an even smaller Kindle, neither of which has been activated at this time.

Mr. Speaker, it will not be very long before every child in this country is educated using one of these devices or something similar. Why? Just go to your local Borders bookstore, that is, if there's one left.

Recently, Borders announced it was closing 200 of 508 stores, including one in my congressional district. If the recent history of the music business is any guide, then other bookstores and libraries, both private and public, may not be far behind them. That's because the future of publishing isn't in hard copy books any more or magazines or newspapers. It's all digital. The iPad, the Kindle, the Nook, and other similar devices make it possible to access any book, any periodical at any time any place.

As digital downloadable music has gained in popularity, we've seen a fundamental shift in the music industry. Now there are hardly any physical stores where we can buy CDs or other music products anymore. We've gone from the 78 to the 45 to the long-playing LP to DVDs, and now to downloadable music. The same will be true for publishing. Books will soon become obsolete. So the school library will soon, unfortunately, be obsolete.

Schools are likely in the future to use that space for more classrooms. Maybe it will help alleviate our classroom size problems. But for certain, architects in the future will likely be designing future schools without a library.

□ 1830

Hard copies of textbooks will become obsolete. Instead of incurring the costs of buying them and storing them and instead of forcing our children to lug around huge backpacks full of heavy books, we'll just download them onto a device just like one of these. This is going to happen in the future. In fact, it is happening right now.

In my district, at Chicago State University, thanks to the innovation of President Wayne Watson, the freshmen class of students this past fall, every single freshman received an iPad. Over time as new classes enroll, the administration at Chicago State University hopes that all students will use electronic devices for textbooks and to submit assignments. It could be a textbookless campus within 4 years. ''Imagine the cost savings for schools,'' President Watson said. ''Give a child an iPad, a Nook or a Kindle or any of these devices when they are in the first grade, and he or she could use it all of the way through college. All of the cost of buying hard copy books for the course of that child's educational career would be simply wiped out.''

Now, Mr. Speaker, because I suggested this idea, I have been called a communist and a socialist and any number of other things, but let me tell you why that is misleading and malicious. Let me go back to what I talked about last week.

Last week from the House floor, I talked about the greatest capitalists in the history of our world. In my opinion, the greatest capitalists in the history of our world were the men who founded our country, our Founding Fathers. They were engaged in all manners of trade and commerce that ranged from farming cotton and beans and corn. And even before the Constitution of the United States was ratified in 1788, even before the Bill of Rights in 1791, even before the Declaration of Independence, from 1492 until 1776, and certainly and even more tragically in 1619, 19 scared Africans arrived on the shores of Jamestown, Virginia, 157 years before the Declaration of Independence. Their desire for commerce and capitalism even had them trading people. They traded among themselves and with others across the world. And when they rebelled against the government of England and established their own country, they had a choice in an unregulated, unfettered free market system or a system of government with checks and balances and regulations and rules. So much for the antigovernment movement in our Nation. Our Founding Fathers were not antigovernment. They chose government, but they chose government with an overall structure of freedom and personal liberty along with regulation and rules, which leads us to the Bill of Rights.

Mr. Speaker, the First Amendment is one of the great landmarks in human rights and personal freedom. It certainly is that not only in domestic history but in world history. It protects free speech, freedom of and freedom from religion, the right to assemble and to petition the government. It also happens, and often not talked about in our country, it also happens to be the greatest economic program in the history of our country. Think about it.

I asked the Congressional Research Service and their experts responded by saying to a specific question: How many jobs in the United States of America are tied to the First Amendment? Initially they said: It is practically incalculable. He said any job, and I quote, ''with a public presence'' could be considered protected under the First Amendment. And, therefore, the Congressional Research Service conservatively estimated that approximately 50 percent of all jobs in the United States are tied to the First Amendment. Imagine, or just stop and think about it. Every newspaper in this Nation and the jobs that emanate from those newspapers are tied to the First Amendment. Books, Internet publications, every TV station, social media, public speaking, Sirius Network, AM/FM radio, advocacy, lawyers, movies, CDs, DVDs, VHRs, VHSs, Comcast, Blu-ray, MP3 players, Democrats and Republicans, telephone services, cell phones, Droids, pagers, music—classical, R&B, pop, country western, hip-hop, techno, karaoke—the United States Postal Service, Federal Express, UPS, print advertising, Times Square, New York City, commercials, iPods, iPhones, iPads, computers, art, museums, photography, education, colleges and schools, theaters, plays, musicals, and on and on and on, they have their basis in the First Amendment.

That doesn't even include freedom of religion, the churches, the synagogues, the mosques, all religions, nonprofit organizations, 501(c)(3)s, 501(c)(4)s, charitable giving. All of this is First Amendment activity.

Mr. Speaker, the First Amendment, with American innovation through time, from the founding of our country to this very date has unleashed over time the greatest economy that the world has ever known. The Founding Fathers set in place a system that through our value system would give birth to more than 50 percent of all jobs in the United States of America. And that system has worked remarkably well for a long, long time.

But now there is a problem, Mr. Speaker. These devices will cause the loss of jobs at bookstores. Borders is closing almost 50 percent of its stores. It is going to cost the jobs of librarians and libraries, publishing houses, printers, book binders.

And where do we think these devices are made? They are not made here in the United States. They are most likely made in China or other places. So if you are not an American and if you believe in the value system that emanates from the First Amendment, including all of the jobs that emanate from the First Amendment, and you are outside of America and you are looking in, you need only wait for American innovation as a result of our own freedom system to take advantage of selling to the United States at some cheaper labor costs a product that helps strengthen our First Amendment. It comes, however, at the cost of jobs. Significant jobs.

So the First Amendment, the amendment that has unleashed such great economic activity and brought about such amazing innovation and helped America become the greatest economy in the world, is now known for helping the Chinese economy grow and create jobs and prosperity and, ironically, challenge America's place in the global economy.

We all know our economy has struggled over the past few years. The financial and economic crises have been devastating for many Americans. The unemployment rate still hovers near 9 percent. And in communities like mine, it is near 15 percent.

How do we turn our economy around? I have suggested, Mr. Speaker, that we follow the mold of the greatest capitalists and turn to our Constitution; turn to our bylaws, the bylaws of the American enterprise. That is what President Roosevelt did as he began his fourth term in office.

Mr. Speaker, here is what President Roosevelt said on January 11, 1944, in his State of the Union address. January 11, 1944, unemployment is beginning to come down, but throughout President Roosevelt's administration, we see the highest levels of unemployment in the history of the United States, the period known as the Great Depression.

But as we are coming out of that Great Depression, President Roosevelt, after having served nearly four terms as President of the United States, has some insights on how future generations of Americans must address unemployment. Today, unemployment hovering at around 9 percent.

Let's hear what our President had to say: ''It is now our duty to begin to lay the plans and determine the strategy for winning a lasting peace and the establishment of an American standard of living higher than we have ever known before. We cannot be content, no matter how high the general standard of living may be, if some fraction of our people''—and this is January 11, 1944—''whether it be one-third or one-fifth or one-tenth is ill-fed, ill-clothed, ill-housed and insecure.''

□ 1840

''This Republic had its beginning''—1788, 1791—''and grew to its present strength, under the protection of certain inalienable political rights.''

Here Roosevelt is giving deference to the idea that the First Amendment through the Great Depression is responsible for most of the Nation's jobs.

''Among these rights,'' President Roosevelt says, ''is the right of free speech, free press, free worship, trial by jury, freedom from unreasonable searches and seizures. They were our rights to life and liberty.

''As our Nation has grown in size and stature, however,'' the President acknowledges, ''as our industrial economy expanded, these political rights proved inadequate to assure us''—that is, every American—''equality in the pursuit of happiness.

''We have come to a clear realization of the fact that true individual freedom cannot exist without economic security and independence.

''Necessitous men are not free men. People who are hungry and out of a job are the stuff of which dictatorships are made.

''In our day, these economic truths have become accepted as self-evident. We have accepted, so to speak, a second Bill of Rights under which a new basis of security and prosperity can be established for all, regardless of station, race, or creed.

''Among these are:

''The right to a job; the right to earn enough food to provide for one's family; the right to every farmer to raise and sell their products; the right of every businessman, large and small; the right of every family to a decent home; the right to adequate medical care; the right to adequate protection from the economic fears of old age and sickness and accident and unemployment; the right to a good education; all of these rights.

''And after this war is won,'' he said, ''they spell security. We must be prepared to move forward''—forward through time, a time that President Roosevelt himself would not live to see—''in the implementation of these rights, to new goals of human happiness and well-being.

''America's own rightful place in the world depends in large part upon how fully these rights and similar rights are carried into practice by our citizens.''

Mr. Speaker, what if we amended the Constitution, if we amended the bylaws of America, to include the right of every citizen to an education of equal high quality? What would that do for architects, and roofers, and bricklayers and manufacturers, as school districts across this country seek to meet the equal high quality standard by building new schools and improving existing ones?

What would it do for the NASDAQ, as schools improve their technological capabilities with laptops and computers and iPads and Nooks and Kindles and other devices? There are 60 million children in the Nation's public school systems. Sixty million. I believe that, like the First Amendment over time, an amendment guaranteeing every American the right to a quality education for all students would provide a huge economic boost for our country, just like the First Amendment at the inception of our country is responsible for 50 percent of all jobs, if we truly want to compete with China, with India, with other countries around the world, if we truly want a population that is better educated than any other population on planet Earth, capable of paying more taxes, eliminating unemployment, rebuilding schools, rebuilding bridges, rebuilding hope in our communities, and by definition every time we build a newer first class school, we change the property values of every home around that school. In America we just don't sell housing anymore, we sell housing plus schools at the same time.

I wish every Member of Congress, Mr. Speaker, in my home State would visit New Trier in the northwest suburbs. New Trier High School represents quality of education that is provided unlike any other high school in the Nation. There are state-of-the-art classrooms, with small class sizes. It has top quality athletic facilities including two aquatic centers. That's swimming. The school rents it out for fees, raising revenue to help offset some of its cost. There are 17 varsity athletic teams for boys and 17 varsity athletic teams for girls. New Trier is noted for its drama, for its music, for its visual arts programs. Students are given the opportunity to develop all of the aspects of their talent. They are given a full educational experience that molds boys and girls into young men and women. The academics at New Trier are unrivaled. In 2006, the mean SAT verbal score was 620, and the mean SAT math score was 650, meaning that 1370 was an average score at New Trier. The school literally churns out Ivy Leaguers.

Mr. Speaker, I think we need more New Triers. We need all of our schools to have the facilities, the resources, the rigor of New Trier. I certainly need it in my congressional district on the south side of Chicago. And if there is someone out there in America who wishes they had a school like that in their congressional district, I wish they would just go touch their television set, Mr. Speaker and say ''amen.''

But we can't get there, Mr. Speaker, under local property tax regimes that fund our schools. In the 50 States and territories, there are 95,000 public schools in 15,000 school districts, in 20,000 cities—all different, all separate, all unequal and all funded differently.

At New Trier, roughly $15,000 is spent on every child per year, which is nearly double the State average. That's because New Trier is located in one of the wealthiest areas in my State and, therefore, has the resources to fund such a high quality education.

Now I don't want to take, Mr. Speaker, anything from New Trier. My vision on the floor of this Congress is that the United States of America should be building 95,000 New Triers across our country—that's 95,000 schools putting millions of Americans to work in high quality education—for as long as there is an America, not for the 112th Congress, not for the 113th Congress, but for all of these Congresses, and there have been 112 Congresses that have made the First Amendment responsible for 51 percent of all jobs in this Nation. It has taken 112 Congresses for 51 percent of all jobs to be vested in the First Amendment.

What's the great thing about my amendment? The jobs that are associated with building 95,000 schools are not likely to end up in Beijing. Because building schools has something to do with putting Americans to work. That's very different than building iPads, or using First Amendment values that tend to leave our own country and, yes, they spread good will throughout the world but it takes our quality of life and our standard of living with them.

And that's what Mr. Roosevelt is talking about. I mean, he is the President that had to address unemployment. So what Roosevelt is looking for are jobs with domestic content. But he recognizes that the Constitution of the United States, however much we honor it, is insufficient on the question of economic rights for all Americans to ensure that future generations of Americans will be the beneficiary of the highest possible education standard that the world has ever known.

As I have said, Mr. Speaker, it will create new jobs over time. As teachers are hired to provide that high quality education and schools are built and rebuilt and technology is purchased and maintained, that will unleash over time immense economic capitalistic activity that will drive job creation and corporate profits for generations to come. Yes, Mr. Speaker, there will be a cost. But if we can find money for the

wars in Iraq and Afghanistan, if we can find money to bail out Wall Street, if, as Martin Luther King, Jr. said, we can find money to put a man on the Moon, then we ought to be able to find money to put a man and a woman on their own two feet right here in America and guarantee our children an equal high quality education like that of New Trier.

Mr. Speaker, only the Constitution of the United States can guarantee that kind of education system and at the same time unleash incredible job growth and economic activity.

With the few minutes I have remaining, I have been dedicating this session of Congress to the unemployed. A lot of unemployed people have been sending me their resumes, and the cost of inputting their resumes into the House RECORD, for which I am asking them to continue to send me their resumes and stories, is astronomical.

□ 1850

And I wonder sometimes, Mr. Speaker, why the CONGRESSIONAL RECORD isn't digitized, why we still have to cut down trees to print all of these speeches delivered by Members of Congress. Well, the cost would be significantly less if the Congress of the United States would catch up to the Nation's education system and start digitizing the CONGRESSIONAL RECORD. I'm not totally unconvinced yet that we're not dragging our feet into the future on purpose.

With that said, I want to read a few stories of some people who have been going through, well, a whole lot of hell, Mr. Speaker, in this economy. These are the stories of our men and women who have served. This is from John Bridges:

''Representative JACKSON, I appreciate your effort to show the country what's happening to the veterans by entering their resumes in the CONGRESSIONAL RECORD. A bit of background for you: I was raised in Tilden, Illinois, and joined the U.S. Navy when I was 17. And after 22 years, I retired in the Dallas, Texas, area. I then went into the wireless telecommunications industry for over 12 years before being laid off at the end of August, 2010.

''I have not had any success with any position since that time. I've had one interview with the VA, and an upcoming one with the University of North Texas. However, I have not heard back from anyone, so I'm assuming that the positions have gone to other individuals. Thank you, and good luck with this effort, as well as your service to the Congress.''

Thank you, Mr. Bridges. We're going to do what we can, I hope, one of these days in this Congress to find you a job.

How about a former sergeant from the United States Marine Corps, Robert Green: ''Congressman JACKSON, Jr., thank you for thinking of the veterans, whose sacrifice for our country should always be respected and honored the way one veteran honors another.

''My story is that after getting out of the Marine Corps in 1980 I landed a job as a welder working in Arizona on a power plant. I went to night school, obtained my certificate of completion for the trade I was working in and continued to use my benefits to add classes at the local community college level while raising my family and trying to live the American Dream. After nearly 30 years of work in the construction industry I found myself laid off.

''I had not completed the degree program, but had the experience and enough credits for a 2-year degree in the industry. I had worked hard to establish a role of senior project manager on a construction project; yet without that degree, most companies will not even give me a call.

''It is my hope that this idea not only heightens the concern of veterans, but sheds light on the college industry's business model that keeps people forever pursuing degrees that, despite their personal life changes, nothing changes. Thanks again.'' Former sergeant, United States Marine Corps, Robert Green.

''Congressman, I am currently a government contractor with the 505th Training Squadron at Hurlburt Field, Florida. We're undergoing a Research Management Decision, RMD 802, which includes the realigning of resources for fiscal year 2010 and 2014 to decrease funding for contract support and increase funding for approximately 33,400 new civilian manpower authorizations, 10,000 of which are for the defense acquisition workforce.

I and three other 30-percent-or-more disabled veterans are being replaced by workers and will be terminated from employment effective the 25th of February, 2011. All three of us have served our country for over 20 years and have been an integral part of the 505th Combat Training Squadron for years. It's going to be a difficult task to find work because of our age and our disabilities.

''I myself, having young children and limited opportunities for work, find myself wondering if everything that I've worked for and the American Dream of keeping my house and putting my kids through college has now become a nightmare. Thanks for promising to post the veterans' resumes. And I believe that even though you're not promising jobs, at least you're trying to bring visibility to the plight of our Nation's veterans.'' Mr. Tracy L. Palmer—put his life on the line for the United States of America. The least we can do is try and find Mr. Palmer a job.

''Good evening. My name is Thomas Gadbois. I recently read an article about this program in the Marine Times. I served in the Marine Corps from 2001 to 2002 before receiving a medical discharge. I was separated after having a seizure disorder. During my time in the Corps I served as a radio operator, a platoon sergeant, and worked a complex entry control point while serving in Iraq in 2007. I've been searching for a job for over 1 year now, and my family and I recently relocated to Okinawa, Japan, where the job search still continues.

''I would like to thank you for starting this program. There are so many veterans out there that can be productive members of our society if the Congress of the United States would just find something for them to do.''

Out of respect for your resume, which is going into the CONGRESSIONAL RECORD tonight, my hat is off to you, Thomas Gadbois. We're going to do what we can to try and find you a job.

''I served as an active duty member, full time, in the 111th Fighter Wing of the Pennsylvania Air National Guard for over 20 years, Mr. Speaker, as an ordnance mechanic. I took advantage of the VA programs after retiring in 2000 to start a second career in the information technology field. I applied to all technology positions at a local VA medical center as they were available. My application was not even considered. I never gave up and tried for at least 10 more years.

''In my last job, I was making $44,000, but it was just enough for the both of us. Now I am forced to tell potential employers I will take a minimum of $15 per hour just to get interviewed. I see American companies wallowing in their greed, Mr. Speaker, to outsource jobs to other countries because it's cheaper, and that's what we're getting into, cheap products instead of investing in the talents and the skills and the knowledge of the American worker. This has to stop somewhere. ''Respectfully yours, Pasquale Filoromo, TSgt United States Air Force, retired.''

They go on and on and on.

Mr. Speaker, I ask unanimous consent to revise and extend my remarks and to submit extraneous materials for the RECORD relating to the subject of this Special Order, including the names of these veterans that I specifically offered tonight.

The SPEAKER pro tempore. Is there objection to the request of the gentleman from Illinois?

There was no objection.

JOHN M. BRIDGES

(817) 846–9080

Profile:

Technical Applications, Quality Control, Training/Development, Management, Customer Relations, Troubleshooting

A self-starter with proven ability to deliver high quality projects from inception to completion, on schedule and within budget. Innovative, resourceful and inventive with an extra-ordinary ability to identify opportunities, make things happen, and consistently achieve goals and objectives.

Areas of expertise:

DMS HLR100/200, ATCA, VSE , GSM, Telecommunication System Troubleshooting, Commissioning/Installation, Customer Support, System Maintenance/Upgrades/Expansion, Customer/Employee Technical Training.

Professional history:

NORTEL/ERICSSON, Richardson, Texas, 1999–2010, Network integration specialist—

Commissioned and integrated DMS, GSM, iDEN, HLR100/200 and ATCA HLR (VSE) systems. Performed internal technical support,

installation support, as well as customer information, documentation, and training.

Completed all DO–EMS application installations for the CCMP equipment for the Verizon Ohio/Michigan area.

GSM HLR Subject Matter Expert for Readiness group, responsible for implementing and activating ATCA HLR's and transferring knowledge base to co-workers and customers to ensure satisfaction of quality and service.

Coordinated work activities for 6 different HLR200's and the initial commissioning in absence of the Implementation Prime. Assisted with provisioning of equipment as well as monitoring of sites including resolution of difficult or non-existent procedures.

On-site Team Leader/Prime for HLR 200 commissioning and installation on over 30 HLR sites for Cingular Wireless, T-Mobile, and AWS.

NSS Prime for coordinating FP Decommissioning on HLR100's for three major market customers as well as over 120 different DMS–MSC's. This in addition to completing the procedure to remove the software itself.

Completed SDM–FT upgrades on various customer sites from GEM 10.1 to GEM12, GEM16 to GEM17 including software and CPU card upgrade, SBA applications, and associated hardware.

Completed all NI acceptance testing requirements for iDEN CDMA and GSM DMS–MSC customers assigned within acceptable parameters and time limits.

SPRINT PCS, Trouble Management Team Leader, Ft. Worth, Texas—

Promoted rapidly to Team Leader. A position requiring specialized knowledge of all other departments within the organization as well as a proven ability to interact with the general public. Combined proven market cognizance with a practiced business sense.

Coordinated efforts of 30 team members, as well as other department personnel, to fully understand all aspects of the telecommunications industry. Exercised planning, controlling and organizing skills to set priorities and determine the correct handling of difficult activation's, report and resolution of network transmission issues.

THE ASSOCIATES, Customer Service Advocate, Irving, Texas—Contributed vision, planning and interpersonal expertise crucial to organizational efficiency and business growth.

Military service:

UNITED STATES NAVY, Various Locations/Domestic and Foreign, Radioman Chief Petty Officer—RMC(SW)/E–7 Various Locations—

Progressed through numerous promotions with a broad range of responsibilities culminating in Director Navy/Marine Corps MARS, Region Three.

Managed up to 80 enlisted personnel and more than 300 volunteers in settings that ranged from a one-person office to a five-state directorship.

Chief in charge of Radio Communications aboard USS Tuscaloosa which included assignment as ship's CMS custodian. Responsible for all UHF, HF, and Satellite communications.

Provided physical security for all assigned stations as well as electronic security to prevent unauthorized access to classified material.

Held a Top Secret Clearance for over 20 years.

Education:

Bachelor in Business Administration, Northwood University—GPA 3.74

Management/Computer Information Management

ROBERT G. GREEN

Cell 480–297–4103, Scottsdale, AZ, rggreen@qwest.net

Profile:

Multi-project management—More than 14+ years of successful management of small and large scale, complex construction projects, with a proven record of completing projects on time and under budget. Project portfolio encompasses schools, healthcare, warehouse, high rise, private and public sectors. My Completed Construction Dollar Volume Ranged from $5 million to $35 million.

Communication—Reputation as an confident leader with strong interpersonal and written communication skills that provides a foundation for building a successful collaboration with architects, engineers, building officials, management and owners.

Safety—Extensive experience in developing project safety programs that incorporate quality control specifications, OSHA safety standards and regulatory compliance to prevent accidents. Programs regularly exceeded project and governing authorities' expectations.

Leadership—Proven leadership ability to mentor project engineers and directly manage staff while indirectly supervising the efforts of project workers in support of various aspects of the project. Leadership qualities uphold honesty, integrity, and a commitment to safety.

Experience and achievements:

Summit Builders, Inc., 10/2008–06/2009, Sr. Project Manager—Recruited to organize and manage operations for multiple construction projects. Responsibilities included estimating, budget analysis, scheduling, writing sub contracts and maintained budgets, monitoring quality control standards, sub-contractor and owner relations.

McCarthy Building Companies, Inc., 6/2003–10/2008, Project Manager—Employed as a Project manager for the Small Projects division however the first assignment was the project manager for a large scale, high-profile LEED Green project with involvement from Preconstruction through completion. Performed tasks such as pre-construction schedule development, scope development, contract administration, constructability reviews, contractor coordination, and implementation of quality control and safety standards, damage assessments, generated daily activity reports, and monitored overall project flow. Upon completion developed multi-project skills as project manager for the Small projects division managing multiple school projects during the same period of time.

KSL Development, 9/2002–5/2003, Owners Representative—Responsible for advising the owner of all major construction issues, budget and schedule variances, and quality concerns during the construction of a ballroom and parking structure. Monitored the construction process as operations for the existing facility continued, including but not limited to requests for information, requests for change orders, contractor payment requests, testing, inspections, Coordinated work stoppages with Resort events schedule, permitting and occupancy status, commissioning, close-out and turn over to operations management.

Target General, Inc., 1999–7/2002, Project Manager—Projects include a big box combo site, public library and community center, community college and elementary school.

Qualifications:

Project Manager Training Seminar McCarthy

Advanced Project Manager McCarthy

OSHA 10 hour Safety Course

Red Cross CPR & First Aid Certified

Maricopa County Dust Control Compliance LEED Certified Project Completed

Certificate Of Crane Safety Trained

Certification as a journeyman Steam fitter

Combat Engineer, USMC SGT.

PV–100 NABCEP training

Completed PMP Training awaiting test

Work history—Projects:

10/2008–06/2009, Sr. Project Manager, Summit Builders, Inc., Desert Foothills YMCA, Community Center & College Cost—$10 Million

6/2003–10/2008, Project Manager, McCarthy Building Companies, Inc.: Holdeman and Thew Elementary Schools—60,000 SF each Cost—$9.5 million each; Scales Elementary School—65,000 SF Cost—$9.2 million; Pilgrim Rest Wellness Center—38,000 SF Cost—$4.5 million; ASU Foundation Fulton Center—147,000 SF Cost—$35.5 million.

9/2002–5/2003, Owners Representative, KSL Development at the Arizona Biltmore (constructed by Hunt Const.)

1999–7/2002, Project Manager, Target General, Inc.: Coconino Community College, Flagstaff Cost—$27 Million; Peoria 25, Zuni Hill K–6, 208,000 SF Cost—$9.2 Million; Fountain Hills Library and Community Center, 55,000 SF Cost—$4.5 Million; Wal-mart Superstore, 208,000 SF Retail store Cost—Combo w/Sam's $12 Million; Sam's Club, 135,000 SF Wholesale warehouse—Cost—(See Above); Offices at Raintree, 11 building office park Cost—$8 Million.

1995–1999, Project Manager, Huber, Hunt & Nichols, Inc.: Anasazi Office Park and Parking Garage, 110,000 SF office building and 100,000 SF parking garage. Cost—$7.5 million; VA Medic 1 Center, Phase I Ambulatory Care Addition, 180,000 SF Cost—$29 million.

TRACY L. PALMER

retaf03@yahoo.com, 604 Rowan Circle, Crestview, FL 32536, H: (850) 758–0558.

Objective:

Seeking a challenging position with your Professional Business Unit

Summary of Qualifications and Career Highlights:

Twenty-three years of progressively responsible supervisory and technical experience while on active duty with the United States Air Force

Secret security clearance NACLC as of October 15, 2007

Controlled Area Monitor, Security Monitor, Communication Security (COMSEC) custodian, Records Manager, Cost Estimate Coordinator, Office Manager, Database Manager, Training Instructor, Scheduler

Strong working background with Department of Defense Manuals, Regulations and Technical Orders

Knowledge of all Microsoft Office products

A.S. Degree, Information Systems Technologies, Community College of the Air Force

Currently enrolled in Northwest Florida State University pursuing a Computer Information Administrator Degree

Professional Experience & Career Highlights:

2008 to Present: Professional Control Force Controller, TYONEK Corporation, 505th Combat Training Squadron, 505th Command and Control Wing, Hurlburt Field, Florida—

Provides air operations data through the Theater Battle Management Core System (TBMCS) and Air War Simulator (AWSIM) to the Air Operations Center (AOC) Joint Forces Air Component Commander (JFACC) as a simulated Wing Operations Center (WOC) controller during joint training events and experiments

Provides written reports using the Theater Battle Management Core System (TBMCS) information operation communication tool to close air support/strike, intelligence surveillance, tanker/airlift and air defense controllers through all phases of joint exercise training

Provides command and control statistical data to the Commander Air Force Forces (COMAFFOR) during joint training events using the Logistics Simulation model (LOGSIM) and Time-Phased Force Deployment Data (TPFDD) while participating in strategic planning of joint exercise scenario development of assigned major command programs by implementing and monitoring exercise events using the Joint Master Scenario Event List (JMSEL)

Provides operational level of war subject matter expertise to the Air Operations Center (AOC) in the command and control arena while producing message traffic and telecommunications to simulate all levels of command and control while interacting with the training audience to provide joint training

Documents planning and programming decisions by providing after action comments to senior leaders for analysis of joint exercise training effectiveness

Provides administrative direction and collaborative coordination between cells within the control group via an embedded email function and message release system during joint exercise events

Responsible for scheduling exercises, tests, and experimentation support as directed by Higher Headquarters using the Enterprise Scheduling Tool (EST)

Manages the squadron's current computer scheduling capabilities and ensures all events are entered into the appropriate software and databases

Re-wrote the 505th Combat Training Squadron Controlled/Open Storage Operating Instruction

Briefs squadron commanders on current and future events, and scheduling conflicts

Creates, coordinates, and monitors presentations for the organization's missions, exercises, experimentation support, and associated conferences

Assists in the implementation of the organization's SharePoint system providing a single integrated location where employees can efficiently collaborate with team members and find organizational resources

Operates models, simulators and collaboration tools; prepares databases, controller interfaces and reports for various training activities

Reviews and submits travel authorization request through the proper channels for approval in support of numerous exercises and events

Coordinate travel estimates between contractor, customer and contracts personnel to be sure funds are added to the contract

Updates cost estimate databases and provides reports to management in the tracking of expenditures involving organization travel cost

2008: Center Manager/Training Instructor, JobsPlus, Ft. Walton Beach, FL—

Managed and controlled facilities, equipment, and supplies while supervising 20 employees

Conducted research and needs assessment relevant to course development and revisions, changes in policies and procedures, professional development plans and the delivery of course materials

Planned, prepared, and revised work schedules and duty assignments according to customer needs, problems, workloads and statistical forecasts

Oversaw employment projects managed by Center employees, including the ability to reach placement goals and leverage local resources

Conducted regular, timely, performance evaluations for all Center employees

Conducted monthly Center meetings to analyze internal processes and recommend and implement procedural or policy changes to improve operations

Participated in regular Center and employee performance review sessions

Ordered, acquired, distributed and stored supplies

Directed or coordinated the supportive services department within the organization

Hired and terminated administrative personnel

Prepared and reviewed operational reports and schedules to ensure accuracy and efficiency

2006 to 2008: Military Operations Analyst, Lockheed Martin Corporation, 505th Combat Training Squadron, 505th Command and Control Wing, Hurlburt Field, Florida

Provided subject matter expertise in the command and control arena

Received, processed, and controlled data for operational purposes

Developed command and control instructions and maintained training reference files, directives, office instructions, lesson plans, training aids and training records

Researched and developed planning and training documents supporting the customer's Air Operations Center (AOC) and Air Force Forces (AFFOR) staff training objectives

Operated models, simulators and collaboration tools; prepares databases, controller interfaces and reports for various training activities

Produces message traffic and telecommunications to simulate all levels of command and interacts with the training audience to provide a realistic environment

Participated in the planning and execution of ARDENT SENTRY-NORTHERN EDGE 07 which is a Joint Chiefs of Staff-directed, U.S. Northern Command (USNORTHCOM) sponsored homeland defense and Defense Support of Civil Authorities (DSCA) exercise

Developed a basic knowledge of applicable federal, state and local laws and regulations, guidelines issued by DHS, FEMA, EPA, OSHA and directives such as Homeland Security Presidential Directives (HSPDs) related to emergency preparedness, infrastructure protection and physical security

Primary security monitor responsible for classified safe and records management

2003–2006: Senior Juvenile Detention Officer, State of Florida, Crestview Facility—

Supervised over 400 juveniles in a 30 month period planning and coordinating schedules and daily operations

Ensured that offender services and programs were in compliance with Department of Juvenile Justice and court ordered regulations, detention services manual, facility operating procedures and quality assurance standards

Assisted operations of detention center providing safe, secure care and custody of all assigned detainees without fail

Developed and implemented corrective action plans

Maintained a safe environment and created an atmosphere that had zero tolerance for detainee escapes, abuse or sexual harassment

Ensured that all detainees were provided their constitutional rights with special concern for legal, medical and mental health issues

Developed and implemented a Home Detention Monitoring system that was used in two counties to track at risk youths

1980–2003: Command and Control Specialist, United States Air Force, Various Assignments—

Provided supervision of a 24/7 operating United States Air Force command center directing oversight of the command, control, communication and information support to all agencies

Developed and revised Quick Reaction Checklist (QRC) that were used in the dissemination of information to Numbered Air Forces (NAF), Major Commands (MAJCOM), National Military Command Center (NMCC), and the Air Force Operations Center (AFOC)

Developed and prepared management reports and briefings based on documented processes to provide decision makers real-time data to make informed decisions

Coordinated, directed, monitored, and reported mission movement during pre, in, and post flight phases with on and off base agencies to ensure successful mission accomplishment

Served as the responsible agency for command post operations and executed mission movement of the unit's peacetime, contingency, and wartime flying operations

Reviewed and coordinated the daily flying schedule with all involved agencies

Analyzed and evaluated unit response requirements and functioned as the executive agency for the wing command and staff as related to command and control activities

Assisted in development and implementation of proficiency training and certification programs for command post controllers

Provided certification instructions to controllers in areas of emergency action procedures, flight following, SORTS, C4 systems, operational reports, and command post security procedures

Assisted in managing wing level Status of Resource and Training Systems (SORTS) and other reporting programs

Used computer generated messages and reports software to submit reports for unit assigned aircraft, along with other operationally required reports

Collected, consolidated, and reported to higher headquarters combat readiness data from subordinate flying and non-flying units

Assisted with the management and control of facilities, equipment, and supplies

Assisted in the management and control of budgets for the command post

Assisted in establishing requirements for command and control activities

Managed accountability for equipment and supply accounts

Maintained a current publications library (to include JCS, DoD, USAF, GMAJCOM, AFRC, and local C2 directives)

Exercise Evaluation team member working with United States Air Force, local, and federal emergency response personnel to develop and implement exercises, drills, inspections, training, and assisted in the establishment of documentation and evaluation of emergency response exercises and Emergency Operations Center activation drills

Created course materials, developed exercise and tests which provided initial, refresher and recurring training on command emergency actions exercises

LEAVE OF ABSENCE

By unanimous consent, leave of absence was granted to:

Mr. REYES (at the request of Ms. PELOSI) for today and the balance of the week on account of illness in the family.

ADJOURNMENT

Mr. JACKSON of Illinois. Mr. Speaker, I move that the House do now adjourn.

The motion was agreed to; accordingly (at 6 o'clock and 56 minutes p.m.), the House adjourned until tomorrow, Friday, March 11, 2011, at 9 a.m.

EXECUTIVE COMMUNICATIONS, ETC.

Under clause 2 of rule XIV, executive communications were taken from the Speaker's table and referred as follows:

802. A letter from the Director, Policy Issuances Division, Department of Agriculture, transmitting the Department's final rule — Nutrition Labeling of Single-Ingredient Products and Ground or Chopped Meat and Poultry Products [Docket No.: FSIS-2005-0018] (RIN: 0583-AC60) received February 18, 2011, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Agriculture.

803. A letter from the Congressional Review Coordinator, Department of Agriculture, transmitting the Department's final rule — Citrus Seed Imports; Citrus Greening and Citrus Variegated Chlorosis [Docket No.: APHIS-2008-0052] (RIN: 0579-AD07) received February 16, 2011, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Agriculture.

804. A letter from the Assistant Secretary, Department of Defense, transmitting a letter regarding the submission of the report specifying for each Reserve component the additional items of equipment that would be procured; to the Committee on Armed Services.

805. A letter from the Director, Defense Procurement and Acquisition Policy, Department of Defense, transmitting the Department's final rule — Defense Federal Acquisition Regulation Supplement; Government Support Contractor Access to Technical Data (DFARS Case 2009-D031) received March 2, 2011, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Armed Services.

806. A letter from the Director, Defense Procurement and Acquisition Policy, Department of Defense, transmitting the Department's final rule — Defense Federal Acquisition Regulation Supplement; Limitations on Procurements with Non-Defense Agencies (DFARS Case 2009-D027) (RIN: 0750-AG67) received February 16, 2011, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Armed Services.

807. A letter from the Director, Department of the Treasury, transmitting the Department's final rule — Transfer and Reorganization of Bank Secrecy Act Regulations-Technical Amendment (RIN: 1506-AA92) received February 17, 2011, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Financial Services.

808. A letter from the Chairman, Federal Reserve System, transmitting the System's semiannual Monetary Policy Report, pursuant to Public Law 106-569; to the Committee on Financial Services.

809. A letter from the Chairman, Federal Energy Regulatory Commission, transmitting the Commission's eleventh report describing the progress made in licensing and constructing the Alaska natural gas pipeline and describing any issue impeding that progress; to the Committee on Energy and Commerce.

810. A letter from the Assistant Secretary, Legislative Affairs, Department of State, transmitting the Department's final rule — Amendment to the International Traffic in Arms Regulations: Electronic Payment of Registration Fees; 60-Day Notice of the Proposed Statement of Registration Information Collection (RIN: 1400-AC74) received February 25, 2011, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Foreign Affairs.

811. A letter from the Chairman, Commodity Futures Trading Commission, transmitting the Commission's Strategic Plan, FY 2011 to FY 2015; to the Committee on Oversight and Government Reform.

812. A letter from the Secretary, Department of Energy, transmitting the Department's Fiscal Year 2010 Agency Financial Report; to the Committee on Oversight and Government Reform.

813. A letter from the Assistant Secretary, Indian Affairs, Department of the Interior, transmitting the annual report on the Contract Support Costs of Self-Determination Awards, pursuant to Public Law 93-638, section 106(c); to the Committee on Natural Resources.

814. A letter from the Director, Office of Surface Mining, Department of the Interior, transmitting the Department's final rule — Alabama Regulatory Program [SATS No.: AL-075-FOR; Docket No. OSM-2010-0001] received February 16, 2011, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Natural Resources.

815. A letter from the Rules Administrator, Federal Bureau of Prisons, transmitting the Bureau's final rule — Use of Less-Than-Lethal Force: Delegation [BOP-1146-F] (RIN: 1120-AB46) received February 18, 2011, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on the Judiciary.

816. A letter from the Rules Administrator, Federal Bureau of Prisons, transmitting the Bureau's final rule — Inmate Furloughs [BOP Docket No.: 1144-F] (RIN: 1120-AB44) received February 16, 2011, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on the Judiciary.

817. A letter from the President and Chief Executive Officer, Amtrak, National Railroad Passenger Corporation, transmitting the Corporation's FY 2012 General and Legislative Annual Report; to the Committee on Transportation and Infrastructure.

818. A letter from the United States Trade Representative, Executive Office of the President, transmitting the 2011 Trade Policy Agenda and the 2010 Annual Report on the Trade Agreements Program as prepared by the Administration, pursuant to 19 U.S.C. 2213, as amended; to the Committee on Ways and Means.

819. A letter from the Chief, Publications and Regulations Branch, Internal Revenue Service, transmitting the Service's final rule — Lactation Expenses as Medical Expenses Announcement 2011-14 received February 15, 2011, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Ways and Means.

820. A letter from the Assistant Attorney General, Department of Justice, transmitting first quarterly report of FY 2011 on Uniformed Services Employment and Reemployment Rights Act of 1994; jointly to the Committees on the Judiciary and Veterans' Affairs.

821. A letter from the Director, Congressional Budget Office, transmitting the Congressional Budget Office's estimate on the direct spending and revenue effects of H.R. 2, the Repealing the Job-Killing Health Care Law; jointly to the Committees on Energy and Commerce, Ways and Means, Education and the Workforce, the Judiciary, Natural Resources, House Administration, Appropriations, the Budget, and Rules.

REPORTS OF COMMITTEES ON PUBLIC BILLS AND RESOLUTIONS

Under clause 2 of rule XIII, reports of committees were delivered to the Clerk for printing and reference to the proper calendar, as follows:

Mr. MICA: Committee on Transportation and Infrastructure. H.R. 658. A bill to amend title 49, United States Code, to authorize appropriations for the Federal Aviation Administration for fiscal years 2011 through 2014, to streamline programs, create efficiencies, reduce waste, and improve aviation safety and capacity, to provide stable funding for the national aviation system, and for other purposes; with an amendment (Rept. 112–29, Pt. 1). Ordered to be printed.

REPORTED BILLS SEQUENTIALLY REFERRED

Under clause 2 of rule XII, bills and reports were delivered to the Clerk for printing, and bills referred as follows:

Mr. MICA: Committee on Transportation and Infrastructure. H.R. 658. A bill to amend title 49, United States Code, to authorize appropriations for the Federal Aviation Administration for fiscal years 2011 through 2014, to streamline programs, create efficiencies, reduce waste, and improve aviation safety and capacity, to provide stable funding for the national aviation system, and for other purposes; with an amendment; referred to the Committee on the Judiciary for a period ending not later than March 23, 2011, for consideration of such provisions of the bill and amendment as fall within the jurisdiction of that committee pursuant to clause 1(1), rule X.

Mr. MICA: Committee on Transportation and Infrastructure. H.R. 658. A bill to amend title 49, United States Code, to authorize appropriations for the Federal Aviation Administration for fiscal years 2011 through 2014, to streamline programs, create efficiencies, reduce waste, and improve aviation safety and capacity, to provide stable funding for the national aviation system, and for other purposes; with an amendment; referred to the Committee on Science, Space, and Technology for a period ending not later than March 23, 2011, for consideration of such provisions of the bill and amendment as fall within the jurisdiction of that committee pursuant to clause 1(p), rule X.

PUBLIC BILLS AND RESOLUTIONS

Under clause 2 of rule XII, public bills and resolutions of the following titles were introduced and severally referred, as follows:

By Mr. LEVIN (for himself, Mr. RANGEL, Mr. STARK, Mr. MCDERMOTT, Mr. LEWIS of Georgia, Mr. NEAL, Mr. BECERRA, Mr. THOMPSON of California, Mr. LARSON of Connecticut, Mr. BLUMENAUER, Mr. KIND, Mr. PASCRELL, Ms. BERKLEY, and Mr. CROWLEY):

H.R. 992. A bill to amend the Internal Revenue Code of 1986 to create jobs through increased investment in infrastructure, and for other purposes; to the Committee on Ways and Means.

By Mr. FLORES (for himself, Mr. BOUSTANY, Mr. BOREN, Mr. CASSIDY, Mr. LANDRY, Mr. GENE GREEN of Texas, Mr. OLSON, Mr. GOHMERT, Mr. BRADY of Texas, Mr. HALL, Mr. CANSECO, Mr. SCALISE, Mr. SMITH of Texas, Mr. HARPER, and Mr. PALAZZO):

H.R. 993. A bill to extend outer Continental Shelf leases to accommodate permitting delays and to provide operators time to meet new drilling and safety requirements; to the Committee on Natural Resources.

By Mr. REHBERG:

H.R. 994. A bill to require Congress to lead by example and freeze its own pay for a fiscal year unless the Federal government did not run a deficit in the previous fiscal year; to the Committee on House Administration, and in addition to the Committee on Oversight and Government Reform, for a period

to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned.

By Mr. CARNAHAN (for himself and Mr. ROGERS of Michigan):

H.R. 995. A bill to improve transportation safety, efficiency, and system performance through innovative technology deployment and operations; to the Committee on Transportation and Infrastructure.

By Mr. MCGOVERN (for himself, Mr. ISSA, and Mr. BOUSTANY):

H.R. 996. A bill to limit the use of cluster munitions; to the Committee on Armed Services.

By Mr. KING of Iowa (for himself, Mr. GOHMERT, Mr. JONES, Mr. TURNER, Mr. ROSS of Florida, Mr. WESTMORELAND, Mrs. BACHMANN, Mr. POSEY, Mr. BROUN of Georgia, Mr. LATOURETTE, Mr. WITTMAN, Mr. ROE of Tennessee, Mr. BURTON of Indiana, Mr. ROKITA, Mr. BARTON of Texas, Mrs. BLACKBURN, Mr. LONG, Mr. SCHOCK, Mr. COFFMAN of Colorado, Mr. BUCHANAN, Mr. MCCAUL, Mr. SAM JOHNSON of Texas, Mr. ROHRABACHER, Mr. LATTA, Mr. NEUGEBAUER, Mr. JORDAN, Mrs. EMERSON, Mr. GARY G. MILLER of California, Mr. HERGER, Mr. CAMPBELL, Mrs. ADAMS, Mr. WILSON of South Carolina, Mr. BARTLETT, Mr. DREIER, Mr. SULLIVAN, Mr. LAMBORN, Mr. DAVIS of Kentucky, Mr. BACHUS, Mr. ROGERS of Michigan, Mr. PAUL, Mr. DUNCAN of Tennessee, Mr. MCCOTTER, Mr. GINGREY of Georgia, Mrs. MCMORRIS RODGERS, Ms. FOXX, Mr. SIMPSON, Mr. MCCLINTOCK, Mr. MILLER of Florida, Mr. TIBERI, Mr. SCALISE, Mr. FRANKS of Arizona, Mr. SMITH of Nebraska, Mr. GOODLATTE, Mr. FLEMING, Mrs. MYRICK, Mr. RIGELL, Mr. HARRIS, Mr. JOHNSON of Ohio, Mr. WEST, Mr. WALBERG, and Mr. CHABOT):

H.R. 997. A bill to declare English as the official language of the United States, to establish a uniform English language rule for naturalization, and to avoid misconstructions of the English language texts of the laws of the United States, pursuant to Congress' powers to provide for the general welfare of the United States and to establish a uniform rule of naturalization under article I, section 8, of the Constitution; to the Committee on Education and the Workforce, and in addition to the Committee on the Judiciary, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned.

By Mr. POLIS (for himself, Mr. ACKERMAN, Mr. FARR, Mr. BACA, Mr. FILNER, Ms. BALDWIN, Mr. FRANK of Massachusetts, Ms. BERKLEY, Mr. AL GREEN of Texas, Mr. BERMAN, Mr. GRIJALVA, Mr. BLUMENAUER, Mr. GUTIERREZ, Mr. BRADY of Pennsylvania, Mr. HASTINGS of Florida, Mr. BRALEY of Iowa, Mr. HIMES, Mrs. CAPPS, Mr. HINCHEY, Mr. CAPUANO, Ms. HIRONO, Ms. CASTOR of Florida, Mr. HOLT, Ms. CHU, Mr. HONDA, Mr. CICILLINE, Mr. ISRAEL, Ms. CLARKE of New York, Mr. JACKSON of Illinois, Mr. COURTNEY, Ms. JACKSON LEE of Texas, Mr. CROWLEY, Mr. KILDEE, Mrs. DAVIS of California, Mr. KUCINICH, Mr. DEFAZIO, Mr. LANGEVIN, Ms. DEGETTE, Mr. LARSON of Connecticut, Mr. DEUTCH, Ms. LEE of California, Mr. DOYLE, Mr. LEVIN, Mr. ELLISON, Mr. LEWIS of Georgia, Mr. ENGEL, Ms. ZOE LOFGREN of California, Ms. ESHOO, Mr. LUJÁN, Mr. KEATING, Mrs. MALONEY, Mr. MARKEY, Ms. ROS-LEHTINEN, Ms. MATSUI, Mr. ROTHMAN of New Jersey, Mrs. MCCARTHY of New York, Ms. ROYBAL-ALLARD, Ms. MCCOLLUM, Ms. LINDA T. SÁNCHEZ of California, Mr. MCDERMOTT, Mr. SARBANES, Mr. MCGOVERN, Ms. SCHAKOWSKY, Mr. MEEKS, Mr. SERRANO, Mr. MICHAUD, Mr. SHERMAN, Ms. MOORE, Ms. SPEIER, Mr. MORAN, Mr. STARK, Mr. MURPHY of Connecticut, Ms. SUTTON, Mr. NADLER, Mr. TONKO, Mrs. NAPOLITANO, Mr. TOWNS, Mr. NEAL, Ms. TSONGAS, Ms. NORTON, Mr. VAN HOLLEN, Mr. OLVER, Ms. WASSERMAN SCHULTZ, Mr. PALLONE, Mr. WAXMAN, Mr. PETERS, Mr. WEINER, Ms. PINGREE of Maine, Mr. WELCH, Mr. QUIGLEY, Ms. WOOLSEY, Ms. RICHARDSON, Mr. WU, Mr. YARMUTH, Mr. COHEN, Mr. CUMMINGS, Ms. EDDIE BERNICE JOHNSON of Texas, Mr. PASCRELL, Mr. CARSON of Indiana, and Mr. JOHNSON of Georgia):

H.R. 998. A bill to end discrimination based on actual or perceived sexual orientation or gender identity in public schools, and for other purposes; to the Committee on Education and the Workforce.

By Ms. SCHAKOWSKY (for herself, Ms. DEGETTE, Mr. FARR, Mr. FRANK of Massachusetts, Mr. HINCHEY, Ms. LEE of California, Mr. LIPINSKI, Mrs. MALONEY, Ms. MCCOLLUM, Ms. PINGREE of Maine, Ms. WOOLSEY, Mr. HONDA, Mr. PRICE of North Carolina, Mr. SERRANO, Mr. GRIJALVA, Mr. GEORGE MILLER of California, Mr. STARK, Mr. PAYNE, Mr. WAXMAN, Mrs. CAPPS, and Mr. WEINER):

H.R. 999. A bill to amend title XVIII of the Social Security Act to deliver a meaningful benefit and lower prescription drug prices under the Medicare Program; to the Committee on Energy and Commerce, and in addition to the Committee on Ways and Means, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned.

By Mr. PIERLUISI (for himself, Mr. YOUNG of Alaska, Mr. BURTON of Indiana, Mr. TOWNS, Mr. FALEOMAVAEGA, Mr. SERRANO, Ms. JACKSON LEE of Texas, Mrs. CHRISTENSEN, Mr. CROWLEY, Mr. BACA, Ms. BORDALLO, Mr. DIAZ-BALART, Mr. GRIJALVA, Ms. WASSERMAN SCHULTZ, Mr. SABLAN, Mr. GRIMM, and Mr. RIVERA):

H.R. 1000. A bill to amend title 10, United States Code, to increase the number of persons appointed to the military service academies from Puerto Rico from nominations made by the Resident Commissioner from Puerto Rico; to the Committee on Armed Services.

By Mr. MCINTYRE:

H.R. 1001. A bill to amend title II of the Social Security Act to allow workers who attain age 65 after 1981 and before 1992 to choose either lump sum payments over four years totalling $5,000 or an improved benefit computation formula under a new 10-year rule governing the transition to the changes in benefit computation rules enacted in the Social Security Amendments of 1977, and for other purposes; to the Committee on Ways and Means.

By Ms. ZOE LOFGREN of California (for herself, Mr. FRANKS of Arizona, Mr. SMITH of Texas, Mr. COHEN, Mr. COBLE, Ms. JACKSON LEE of Texas, Mr. SENSENBRENNER, Mr. HALL, Mr. ROGERS of Kentucky, Mr. ACKERMAN, Mr. BARTON of Texas, Mr. GALLEGLY, Mr. UPTON, Mr. PALLONE, Mr. STEARNS, Ms. ESHOO, Mr. GENE GREEN of Texas, Mr. GUTIERREZ, Mr. HASTINGS of Florida, Mr. HOLDEN, Ms. EDDIE BERNICE JOHNSON of Texas, Mr. KING of New York, Mrs. MALONEY, Ms. ROYBAL-ALLARD, Mr. ROYCE, Mr. THOMPSON of Mississippi, Mr. LUCAS, Mr. DOGGETT, Mr. DOYLE, Mr. FRELINGHUYSEN, Mr. JONES, Mr. LATHAM, Mr. LOBIONDO, Mrs. MYRICK, Mr. WHITFIELD, Mr. BRADY of Texas, Mrs. MCCARTHY of New York, Mr. MCGOVERN, Mr. PASCRELL, Mr. PITTS, Mr. ROTHMAN of New Jersey, Ms. LORETTA SANCHEZ of California, Mr. SESSIONS, Mr. SHIMKUS, Mr. MEEKS, Mrs. BONO MACK, Mr. BRADY of Pennsylvania, Mr. INSLEE, Mr. CHABOT, Mrs. BIGGERT, Mr. GONZALEZ, Mr. HOLT, Mr. SIMPSON, Mr. WEINER, Mr. CRENSHAW, Mr. CULBERSON, Mr. GRAVES of Missouri, Mr. ISRAEL, Mr. MATHESON, Mr. PLATTS, Mr. REHBERG, Mr. ROGERS of Michigan, Mr. ROSS of Arkansas, Mr. TIBERI, Mr. FORBES, Mr. WILSON of South Carolina, Mr. SULLIVAN, Mr. ALEXANDER, Mr. BISHOP of New York, Mrs. BLACKBURN, Mr. BURGESS, Mr. CARDOZA, Mr. CARTER, Mr. COLE, Mr. GARRETT, Mr. GERLACH, Mr. GRIJALVA, Mr. KING of Iowa, Mr. KLINE, Mr. MURPHY of Pennsylvania, Mr. RYAN of Ohio, Mr. DAVID SCOTT of Georgia, Mr. BARROW, Mr. BOREN, Mr. BOUSTANY, Mr. CONAWAY, Mr. COSTA, Mr. DENT, Ms. FOXX, Mr. MCCAUL, Mrs. MCMORRIS RODGERS, Mr. MACK, Mr. MARCHANT, Mr. POE of Texas, Mr. REICHERT, Ms. SCHWARTZ, Mr. WESTMORELAND, Ms. MATSUI, Mr. SIRES, Mrs. BACHMANN, Mr. HELLER, Mr. JORDAN, Mr. MCNERNEY, Mr. SHULER, Mr. SMITH of Nebraska, Ms. RICHARDSON, Mr. LATTA, Mr. WITTMAN, Ms. SPEIER, Mr. SCALISE, Mr. CHAFFETZ, Mr. HARPER, Mr. HUNTER, Mr. LANCE, Mr. OLSON, Mr. PAULSEN, Mr. POSEY, Mr. ROONEY, Mr. THOMPSON of Pennsylvania, Mr. OWENS, Mr. CRITZ, Mr. REED, Mr. FITZPATRICK, Mrs. ADAMS, Mr. BARLETTA, Mrs. BLACK, Mr. GOSAR, Mr. GRIMM, Mr. HANNA, Mr. HUELSKAMP, Mr. HULTGREN, Mr. LONG, Mr. MCKINLEY, Mrs. NOEM, Mr. QUAYLE, Mr. RUNYAN, Mr. SMITH of New Jersey, Mr. BROUN of Georgia, Mr. CALVERT, Mr. DANIEL E. LUNGREN of California, Ms. GRANGER, Mr. BURTON of Indiana, Mr. GRIFFIN of Arkansas, Mr. TONKO, and Mr. HINOJOSA):

H.R. 1002. A bill to restrict any State or local jurisdiction from imposing a new discriminatory tax on cell phone services, providers, or property; to the Committee on the Judiciary.

By Mr. YOUNG of Alaska:

H.R. 1003. A bill to amend title 10, United States Code, to authorize space-available travel on military aircraft for reserve members, former members of a reserve component, and unremarried surviving spouses and dependents of such members and former members; to the Committee on Armed Services.

By Mr. BOUSTANY (for himself, Mr. LARSON of Connecticut, Mr. PAULSEN, Mr. JOHNSON of Illinois, Mr. BISHOP of Georgia, and Mr. BURTON of Indiana):

H.R. 1004. A bill to amend the Internal Revenue Code of 1986 to increase participation in medical flexible spending arrangements; to the Committee on Ways and Means.

By Mr. BOUSTANY (for himself and Mr. NEAL):

H.R. 1005. A bill to amend title XVIII of the Social Security Act to preserve access to ambulance services under the Medicare program; to the Committee on Energy and Commerce, and in addition to the Committee on

Ways and Means, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned.

By Mr. BURTON of Indiana (for himself, Mr. GARRETT, Mr. LAMBORN, Mr. WALSH of Illinois, Mr. TIBERI, Mr. SHULER, Mr. ENGEL, Ms. ROS-LEHTINEN, Mr. MCKINLEY, Mr. ROSS of Florida, Mr. CHABOT, Mr. POMPEO, and Mr. GRIMM):

H.R. 1006. A bill to recognize Jerusalem as the capital of Israel, to relocate to Jerusalem the United States Embassy in Israel, and for other purposes; to the Committee on Foreign Affairs.

By Ms. CLARKE of New York:

H.R. 1007. A bill to amend the Homeland Security Act of 2002 to establish an appeal and redress process for individuals who are screened against the terrorist watchlist and wrongly delayed or prohibited from boarding a flight, or denied a right, benefit, or privilege, and for other purposes; to the Committee on Homeland Security.

By Mr. DUNCAN of Tennessee:

H.R. 1008. A bill to authorize the conveyance of a small parcel of National Forest System land in the Cherokee National Forest and to authorize the Secretary of Agriculture to use the proceeds from that conveyance to acquire a parcel of land for inclusion in that national forest, and for other purposes; to the Committee on Agriculture, and in addition to the Committee on the Budget, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned.

By Ms. ESHOO (for herself, Mr. SHIMKUS, and Mr. DOYLE):

H.R. 1009. A bill to amend the Communications Act of 1934 to authorize 3 or more Commissioners of the Federal Communications Commission to hold nonpublic collaborative discussions, and for other purposes; to the Committee on Energy and Commerce.

By Mr. FORBES:

H.R. 1010. A bill to provide for expedited consideration by the Supreme Court of certain actions challenging the constitutionality of certain provisions of the Patient Protection and Affordable Care Act; to the Committee on the Judiciary.

By Mr. HASTINGS of Washington (for himself, Mrs. MCMORRIS RODGERS, and Ms. HERRERA BEUTLER):

H.R. 1011. A bill to amend the Internal Revenue Code of 1986 to allow tax-exempt bond financing for fixed-wing emergency medical aircraft; to the Committee on Ways and Means.

By Ms. HERRERA BEUTLER:

H.R. 1012. A bill to provide for a 10 percent reduction in pay for Members of Congress, the President, and the Vice President; to the Committee on Oversight and Government Reform, and in addition to the Committee on House Administration, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned.

By Mr. KEATING:

H.R. 1013. A bill to amend the Magnuson-Stevens Fishery Conservation and Management Act to provide the New England Fishery Management Council additional resources to address research and monitoring priorities established by the Council; to the Committee on Natural Resources.

By Mr. LATTA (for himself, Mrs. MCMORRIS RODGERS, Ms. KAPTUR, and Mr. ROSS of Florida):

H.R. 1014. A bill to amend title 10, United States Code, to recognize the dependent children of members of the Armed Forces who are serving on active duty or who have served on active duty through the presentation of an official lapel button; to the Committee on Armed Services.

By Ms. LEE of California (for herself, Mr. JOHNSON of Georgia, and Ms. SPEIER):

H.R. 1015. A bill to provide for the honorary promotion of Charles Young to the grade of brigadier general in the United States Army; to the Committee on Armed Services.

By Ms. LEE of California:

H.R. 1016. A bill to measure the progress of relief, recovery, reconstruction, and development efforts in Haiti following the earthquake of January 12, 2010, and for other purposes; to the Committee on Foreign Affairs.

By Mr. MARKEY (for himself, Mr. OWENS, Mr. WELCH, Ms. DELAURO, and Mrs. CAPPS):

H.R. 1017. A bill to provide for the sale of light grade petroleum from the Strategic Petroleum Reserve and its replacement with refined petroleum product; to the Committee on Energy and Commerce.

By Mr. NUNES (for himself and Mr. CROWLEY):

H.R. 1018. A bill to amend the Internal Revenue Code of 1986 to make permanent the deduction for mortgage insurance premiums; to the Committee on Ways and Means.

By Mr. ROONEY (for himself and Mr. HUNTER):

H.R. 1019. A bill to ensure that members of the Armed Forces and civilian employees of the Department of Defense who were killed or wounded in certain attacks in 2009 and 2011 directed at members or employees outside of a combat zone are treated in the same manner as members and employees who are killed or wounded in combat zones; to the Committee on Armed Services, and in addition to the Committee on Oversight and Government Reform, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned.

By Mr. SABLAN (for himself, Mr. FALEOMAVAEGA, Mrs. CHRISTENSEN, and Ms. BORDALLO):

H.R. 1020. A bill to amend the Energy Policy Act of 2005 to include American Samoa, Guam, the Commonwealth of the Northern Mariana Islands, Puerto Rico, and the Virgin Islands in certain efforts to reduce diesel emissions; to the Committee on Energy and Commerce.

By Mr. SMITH of Texas (for himself, Mr. COHEN, Mr. COBLE, and Mr. CONYERS):

H.R. 1021. A bill to prevent the termination of the temporary office of bankruptcy judges in certain judicial districts; to the Committee on the Judiciary.

By Ms. SPEIER (for herself, Mr. AUSTRIA, Ms. BERKLEY, Ms. BORDALLO, Mr. BUTTERFIELD, Mr. CONYERS, Mr. FARR, Mr. AL GREEN of Texas, Mr. JACKSON of Illinois, Ms. JACKSON LEE of Texas, Ms. LEE of California, Mr. LEWIS of Georgia, Ms. ZOE LOFGREN of California, Mr. MCDERMOTT, Mr. GEORGE MILLER of California, Ms. MOORE, Mrs. NAPOLITANO, Mr. RANGEL, Mr. REYES, Mr. SHERMAN, Mr. THOMPSON of Mississippi, Ms. ESHOO, and Ms. CLARKE of New York):

H.R. 1022. A bill to authorize the Secretary of the Interior to conduct a study of alternatives for commemorating and interpreting the role of the Buffalo Soldiers in the early years of the National Parks, and for other purposes; to the Committee on Natural Resources.

By Mr. THORNBERRY:

H.R. 1023. A bill to secure unrestricted reliable energy for American consumption and transmission; to the Committee on Natural Resources, and in addition to the Committees on Ways and Means, and Energy and Commerce, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned.

By Ms. TSONGAS:

H.R. 1024. A bill to prohibit entities from using Federal funds to contribute to political campaigns or participate in lobbying activities; to the Committee on the Judiciary, and in addition to the Committee on House Administration, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned.

By Mr. WALZ of Minnesota (for himself, Mr. LATHAM, and Mr. RUNYAN):

H.R. 1025. A bill to amend title 38, United States Code, to recognize the service in the reserve components of certain persons by honoring them with status as veterans under law; to the Committee on Veterans' Affairs.

By Ms. WATERS (for herself, Mr. FRANK of Massachusetts, Mr. GUTIERREZ, Mr. AL GREEN of Texas, Mr. COSTELLO, Ms. MATSUI, and Mr. CARDOZA):

H.R. 1026. A bill to extend the authorization for the national flood insurance program, to identify priorities essential to reform and ongoing stable functioning of the program, and for other purposes; to the Committee on Financial Services.

By Mr. WEINER (for himself, Mr. ACKERMAN, Mr. BISHOP of New York, Mr. CROWLEY, Mr. ENGEL, Mr. HIGGINS, Mr. HINCHEY, Mr. ISRAEL, Mr. KING of New York, Mrs. LOWEY, Mrs. MALONEY, Mrs. MCCARTHY of New York, Mr. MEEKS, Mr. NADLER, Mr. OWENS, Mr. RANGEL, Mr. SERRANO, Mr. TONKO, Ms. SLAUGHTER, Ms. BUERKLE, Ms. HAYWORTH, Mr. GIBSON, Mr. GRIMM, Mr. HANNA, Mr. TOWNS, Ms. VELÁZQUEZ, and Ms. CLARKE of New York):

H.R. 1027. A bill to provide for the award of a gold medal on behalf of Congress posthumously to Father Mychal Judge, O.F.M., beloved Chaplain of the Fire Department of New York who passed away as the first recorded victim of the September 11, 2001, attacks in recognition of his example to the Nation of selfless dedication to duty and compassion for one's fellow citizens; to the Committee on Financial Services.

By Mr. WEINER (for himself, Mr. FRANK of Massachusetts, Mr. POLIS, Ms. BALDWIN, Mr. CICILLINE, Ms. RICHARDSON, Mr. HONDA, Mr. GUTIERREZ, Ms. NORTON, Ms. BERKLEY, Mr. LANGEVIN, Mr. ROTHMAN of New Jersey, Ms. BROWN of Florida, Mr. DOYLE, Mr. CAPUANO, Mr. ACKERMAN, Mr. BERMAN, Ms. MOORE, Mr. TOWNS, Mr. GRIJALVA, Mr. ISRAEL, Mr. ELLISON, Mr. BRADY of Pennsylvania, Mr. MCGOVERN, Mr. NADLER, Mr. MORAN, Mr. SERRANO, Mrs. MALONEY, Mr. GEORGE MILLER of California, Mr. HINCHEY, Ms. CHU, Mr. ENGEL, Ms. WOOLSEY, Ms. ZOE LOFGREN of California, Mr. PALLONE, Mr. MICHAUD, Ms. EDDIE BERNICE JOHNSON of Texas, Ms. PINGREE of Maine, Mr. FILNER, Mrs. CAPPS, Mr. STARK, Mr. HOLT, Mr. HIGGINS, Mr. SHERMAN, and Ms. SPEIER):

H.R. 1028. A bill to provide for equal access to COBRA continuation coverage; to the Committee on Education and the Workforce,

and in addition to the Committees on Energy and Commerce, and Ways and Means, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned.

By Mr. WHITFIELD (for himself and Mr. POLIS):

H.R. 1029. A bill to provide for payment to the survivor or surviving family members of compensation otherwise payable to a contractor employee of the Department of Energy who dies after application for compensation under the Energy Employees Occupational Illness Compensation Program Act of 2000, and for other purposes; to the Committee on the Judiciary, and in addition to the Committee on Education and the Workforce, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned.

By Mr. WHITFIELD (for himself and Mr. POLIS):

H.R. 1030. A bill to amend the Energy Employees Occupational Illness Compensation Program Act of 2000 to establish the Advisory Board on Toxic Substances and Worker Health for the contractor employee compensation program under subtitle E of such Act; to the Committee on the Judiciary, and in addition to the Committee on Education and the Workforce, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned.

By Ms. JACKSON LEE of Texas (for herself, Mr. CLEAVER, Mr. MEEKS, Mr. BUTTERFIELD, Ms. BROWN of Florida, Mr. GONZALEZ, Ms. EDDIE BERNICE JOHNSON of Texas, Ms. LEE of California, Ms. FUDGE, Mr. JACKSON of Illinois, Ms. CLARKE of New York, Mr. CARSON of Indiana, Ms. SPEIER, Mr. ELLISON, Ms. CHU, Mr. RICHMOND, Ms. WATERS, Ms. MOORE, Ms. RICHARDSON, and Mr. AL GREEN of Texas):

H. Res. 160. A resolution honoring the 50th anniversary of the Houston Forward Times; to the Committee on Oversight and Government Reform.

By Mr. CROWLEY (for himself and Mr. KING of New York):

H. Res. 161. A resolution honoring the 250th anniversary of New York's St. Patrick's Day parade; to the Committee on Oversight and Government Reform.

By Mr. LATTA:

H. Res. 162. A resolution expressing the sense of the House of Representatives that any comprehensive plan to reform our national energy policy must promote the expanded use of renewable and alternative energy sources; increase our domestic refining capacity; promote conservation and increased energy efficiency; expand research and development, including domestic exploration; and enhance consumer education; to the Committee on Energy and Commerce, and in addition to the Committee on Science, Space, and Technology, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned.

By Ms. NORTON:

H. Res. 163. A resolution supporting the rights of all workers and calling for an end to the recent attacks on workers; to the Committee on Education and the Workforce.

By Mr. SMITH of New Jersey (for himself, Mr. WOLF, Mr. ACKERMAN, Mr. CAPUANO, Mr. DUNCAN of South Carolina, Ms. JACKSON LEE of Texas, Mr. DANIEL E. LUNGREN of California, Ms. SPEIER, Mr. JONES, Mrs. SCHMIDT, Mr. ROHRABACHER, and Mr. SIRES):

H. Res. 164. A resolution expressing the condolences of the House of Representatives to the people of the Islamic Republic of Pakistan upon the assassination of Shahbaz Bhatti, Minister for Minorities, who courageously advocated for religious freedom and tolerance in Pakistan and calling on the United States to renew its efforts with international partners in the Human Rights Council and the United Nations General Assembly to promote religious freedom and tolerance in accordance with international human rights standards; to the Committee on Foreign Affairs.

CONSTITUTIONAL AUTHORITY STATEMENT

Pursuant to clause 7 of rule XII of the Rules of the House of Representatives, the following statements are submitted regarding the specific powers granted to Congress in the Constitution to enact the accompanying bill or joint resolution.

By Mr. LEVIN:

H.R. 992.

Congress has the power to enact this legislation pursuant to the following:

The Congress enacts this bill pursuant to Sections 7 and 8 of Article I of the United States Constitution and Amendment XVI of the United States Constitution.

By Mr. FLORES:

H.R. 993.

Congress has the power to enact this legislation pursuant to the following:

Article I, Section 8, Clause 3 of the Constitution of the United States.

By Mr. REHBERG:

H.R. 994.

Congress has the power to enact this legislation pursuant to the following:

Clause 1 of Section 6 of Article I of the Constitution which states ''The Senators and Representatives shall receive a Compensation for their Services, to be ascertained by Law, and paid out of the Treasury of the United States.'' and Clause 1 of Section 1 of Article I which states: ''All legislative Powers herein granted shall be vested in a Congress of the United States, which shall consist of a Senate and House of Representatives.''

By Mr. CARNAHAN:

H.R. 995.

Congress has the power to enact this legislation pursuant to the following:

Article I, Section 8, Clause 3, the Commerce Clause.

By Mr. McGOVERN:

H.R. 996.

Congress has the power to enact this legislation pursuant to the following:

The Constitution's instruction '' to provide for the common defense''; and under Article I, Section 8, the clause stating, ''To make all Laws which shall be necessary and proper for carrying into Execution the foregoing Powers, and all other Powers vested by this Constitution in the Government of the United States, or in any Department or Officer thereof.''

By Mr. KING of Iowa:

H.R. 997.

Congress has the power to enact this legislation pursuant to the following:

This bill is enacted pursuant to Congress' powers to provide for the general welfare of the United States and to establish a uniform rule of naturalization under Article I, Section 8, of the United States Constitution.

By Mr. POLIS:

H.R. 998.

Congress has the power to enact this legislation pursuant to the following:

Clause 3 of Section 8 of Article 1 of the Constitution.

By Ms. SCHAKOWSKY:

H.R. 999.

Congress has the power to enact this legislation pursuant to the following:

The constitutional authority of Congress to enact this legislation is provided by Article 1, Section 8 of the United States Constitution (Clause 3), which grants Congress the power to regulate commerce among the several states.

By Mr. PIERLUISI:

H.R. 1000.

Congress has the power to enact this legislation pursuant to the following:

The constitutional authority on which this bill rests is the power of the Congress to raise and support Armies, as enumerated in Article I, Section 8, Clause 12 of the United States Constitution, and to make all laws which shall be necessary and proper for carrying into execution such power as enumerated in Article I, Section 8, Clause 18 of the Constitution.

By Mr. McINTYRE:

H.R. 1001.

Congress has the power to enact this legislation pursuant to the following:

This bill is enacted pursuant to the power granted to Congress under Article I, Section 8 of the United States Constitution.

By Ms. ZOE LOFGREN of California:

H.R. 1002.

Congress has the power to enact this legislation pursuant to the following:

Section 5 of the 14th Amendment to the Constitution and Congress' plenary power under Article I, Section 8, Clause 3 of the Constitution (commonly known as the ''commerce clause''), in order to ensure that States and political subdivisions thereof do not discriminate against providers and consumers of mobile services by imposing new selective and excessive taxes and other burdens on such providers and consumers.

By Mr. YOUNG of Alaska:

H.R. 1003.

Congress has the power to enact this legislation pursuant to the following:

The constitutional authority of Congress to enact this legislation is provided by Article I, Section 8 of the United States Constitution (Clauses 12, 13, 14, 16, and 18), which grants Congress the power to raise and support an Army; to provide and maintain a Navy; to make rules for the government and regulation of the land and naval forces; to provide for organizing, arming, and disciplining the militia; and to make all laws necessary and proper for carrying out the foregoing powers.

By Mr. BOUSTANY:

H.R. 1004.

Congress has the power to enact this legislation pursuant to the following:

Article I, Section 8, Clause 1: The Congress shall have Power to lay and collect Taxes, Duties, Imposts and Excises, to pay the Debts and provide for the common Defence and general Welfare of the United States; but all Duties, Imposts and Excises shall be uniform throughout the United States.

Sixteenth Amendment: The Congress shall have power to lay and collect taxes on incomes, from whatever source derived, without apportionment among the several States, and without regard to any census or enumeration.

By Mr. BOUSTANY:

H.R. 1005.

Congress has the power to enact this legislation pursuant to the following:

Clause 3 of Section 8 of Article 1 of the Constitution.

Clause 1 of Section 8 of Article 1 of the Constitution.

Clause 18 of Section 8 of Article 1 of the Constitution.

By Mr. BURTON of Indiana:
H.R. 1006.
Congress has the power to enact this legislation pursuant to the following:
Article 1, Section 8, Clause 14 and 18.

By Ms. CLARKE of New York:
H.R. 1007.
Congress has the power to enact this legislation pursuant to the following:
Article I, Section 8 of the U.S. Constitution.

By Mr. DUNCAN of Tennessee:
H.R. 1008.
Congress has the power to enact this legislation pursuant to the following:
The constitutional authority of Congress to enact this legislation is provided by Article I, Section 8 of the United States Constitution, specifically Clause 1 (relating to the power of Congress to provide for the general welfare of the United States) and Clause 18 (relating to the power to make all laws necessary and proper for carrying out the powers vested in Congress), and Article IV, Section 3, Clause 2 (relating to the power of Congress to dispose of and make all needful rules and regulations respecting the territory or other property belonging to the United States).

By Ms. ESHOO:
H.R. 1009.
Congress has the power to enact this legislation pursuant to the following:
Article I, Section 8; Article IV, Section 3.

By Mr. FORBES:
H.R. 1010.
Congress has the power to enact this legislation pursuant to the following:
Article III, Section 2, Clause 2.

By Mr. HASTINGS of Washington:
H.R. 1011.
Congress has the power to enact this legislation pursuant to the following:
Article 1, Section 8, Clause 1—The Congress shall have Power To lay and collect Taxes, Duties, Imposts and Excises, to pay the Debts and provide for the common Defence and general Welfare of the United States; but all Duties, Imposts and Excises shall be uniform throughout the United States.

By Ms. HERRERA BEUTLER:
H.R. 1012.
Congress has the power to enact this legislation pursuant to the following:
Congress is required by Article I, Section 6, of the Constitution to determine its own pay. This legislation is also consistent with the Twenty-Seventh Amendment of the Constitution.

By Mr. KEATING:
H.R. 1013.
Congress has the power to enact this legislation pursuant to the following:
Article 1, Section 8 of the United States Constitution.

By Mr. LATTA:
H.R. 1014.
Congress has the power to enact this legislation pursuant to the following:
This resolution is enacted pursuant to Article I, Section 8, Clause 1 of the United States Constitution.

By Ms. LEE of California:
H.R. 1015.
Congress has the power to enact this legislation pursuant to the following:
This bill is enacted pursuant to the power granted to Congress under Article I of the United States Constitution and its subsequent amendments, and further clarified and interpreted by the Supreme Court of the United States.

By Ms. LEE of California:
H.R. 1016.
Congress has the power to enact this legislation pursuant to the following:
Article I, Section 8, of the United States Constitution, as clarified and interpreted by the Supreme Court of the United States.

By Mr. MARKEY:
H.R. 1017.
Congress has the power to enact this legislation pursuant to the following:
Article 1, Section 8, Clause 1 and Article 1, Section 8, Clause 18.

By Mr. NUNES:
H.R. 1018.
Congress has the power to enact this legislation pursuant to the following:
Clause 1 of Section 8 of Article I of the Constitution of the United States.

By Mr. ROONEY:
H.R. 1019.
Congress has the power to enact this legislation pursuant to the following:
Article 1, Section 8 (Clauses 12, 13, 14, 16, 18) which grants Congress power to raise and support an army; provide and maintain a navy; to make rules for the government and regulation of the land and naval forces; to provide for the organizing, arming and disciplining the militia; and to make all laws necessary and proper to carrying out the foregoing powers.

By Mr. SABLAN:
H.R. 1020.
Congress has the power to enact this legislation pursuant to the following:
Under Article I, Section 8, Clause 3 and Article IV, Section 3, Clause 2 of the Constitution.

By Mr. SMITH of Texas:
H.R. 1021.
Congress has the power to enact this legislation pursuant to the following:
The power of Congress to create inferior federal courts pursuant to Article III, Section 1. The power of Congress to enact uniform bankruptcy laws pursuant to Article I, Section 8.

By Ms. SPEIER:
H.R. 1022.
Congress has the power to enact this legislation pursuant to the following:
Article 1, Section 8: Congress shall have the power to regulate commerce among the states, and provide for the general welfare.

By Mr. THORNBERRY:
H.R. 1023.
Congress has the power to enact this legislation pursuant to the following:
Article I, Section 8 and Article IV, Section 3 of the United States Constitution.

By Ms. TSONGAS:
H.R. 1024.
Congress has the power to enact this legislation pursuant to the following:
Clause 1 of Section 8 of Article 1 of the United States Constitution.

By Mr. WALZ of Minnesota:
H.R. 1025.
Congress has the power to enact this legislation pursuant to the following:
Article I, Section I: All legislative Powers herein granted shall be vested in a Congress of the United States, which shall consist of a Senate and House of Representatives.

By Ms. WATERS:
H.R. 1026.
Congress has the power to enact this legislation pursuant to the following:
Article I, Section 8, Clause III.

By Mr. WEINER:
H.R. 1027.
Congress has the power to enact this legislation pursuant to the following:
Article I, Section 8, Clause 5 of the United States Constitution.

By Mr. WEINER:
H.R. 1028.
Congress has the power to enact this legislation pursuant to the following:
Article I, Section 8, Clause 3 of the United States Constitution.

By Mr. WHITFIELD:
H.R. 1029.
Congress has the power to enact this legislation pursuant to the following:
Article 1, Section 8, Clause 18 of the United States Constitution.

By Mr. WHITFIELD:
H.R. 1030.
Congress has the power to enact this legislation pursuant to the following:
Article 1, Section 8, Clause 18 of the United States Constitution.

ADDITIONAL SPONSORS

Under clause 7 of rule XII, sponsors were added to public bills and resolutions as follows:

H.R. 3: Mr. ROONEY and Mr. REHBERG.
H.R. 27: Mr. PASTOR of Arizona.
H.R. 35: Mr. HUNTER.
H.R. 68: Mr. HENSARLING.
H.R. 104: Mr. CLARKE of Michigan.
H.R. 122: Mr. HUELSKAMP and Mr. HERGER.
H.R. 174: Ms. CLARKE of New York, Mrs. CHRISTENSEN, Ms. RICHARDSON, Mr. RICHMOND, Mr. DAVIS of Illinois, and Mr. KEATING.
H.R. 198: Mr. SESSIONS and Ms. HIRONO.
H.R. 217: Mr. REHBERG.
H.R. 218: Mr. SABLAN.
H.R. 219: Mr. POSEY.
H.R. 263: Ms. TSONGAS.
H.R. 276: Mr. CARTER.
H.R. 280: Mr. GARY G. MILLER of California.
H.R. 308: Mr. MCNERNEY, Ms. CLARKE of New York, and Ms. HANABUSA.
H.R. 365: Mr. NUNES.
H.R. 399: Mr. STARK.
H.R. 412: Ms. HERRERA BEUTLER.
H.R. 432: Mr. FARR.
H.R. 440: Mr. PAYNE, Mr. HASTINGS of Florida, and Ms. NORTON.
H.R. 452: Mr. MARCHANT, Mr. WILSON of South Carolina, Mr. GOSAR, Ms. BERKLEY, Mr. SCHOCK, Mr. FLAKE, and Mr. LATTA.
H.R. 455: Mr. LAMBORN and Mr. SAM JOHNSON of Texas.
H.R. 459: Mr. RIBBLE, Mr. STUTZMAN, Mr. SAM JOHNSON of Texas, and Mr. SCHRADER.
H.R. 469: Mr. WELCH, Mr. MCINTYRE, and Mrs. MILLER of Michigan.
H.R. 470: Mr. ROYCE.
H.R. 471: Mr. ROSS of Florida and Mr. NEUGEBAUER.
H.R. 513: Mr. DUNCAN of South Carolina and Mr. WILSON of South Carolina.
H.R. 515: Mr. COHEN, Mr. HASTINGS of Florida, Mr. DOGGETT, and Mr. MCINTYRE.
H.R. 539: Ms. BROWN of Florida.
H.R. 547: Ms. HAYWORTH.
H.R. 548: Mr. STUTZMAN and Mr. SAM JOHNSON of Texas.
H.R. 584: Ms. ESHOO.
H.R. 606: Mr. GARDNER and Mr. PITTS.
H.R. 610: Mr. MICHAUD.
H.R. 623: Mr. MORAN.
H.R. 625: Mr. KISSELL.
H.R. 639: Mr. GRIFFITH of Virginia, Mr. RAHALL, Mr. ROSS of Arkansas, and Mr. SCHRADER.
H.R. 651: Mr. FRANK of Massachusetts, Mr. GARAMENDI, Ms. HIRONO, Ms. JACKSON LEE of Texas, Ms. PINGREE of Maine, Mr. NADLER, and Ms. KAPTUR.
H.R. 665: Mr. PITTS, Mr. SCHOCK, Mr. ROKITA, and Mrs. HARTZLER.
H.R. 674: Ms. JENKINS, Ms. HAYWORTH, Ms. BALDWIN, and Mr. CHAFFETZ.
H.R. 692: Mr. BACHUS and Ms. FOXX.
H.R. 704: Mr. SHULER, Mr. LAMBORN, Mr. CARTER, and Mr. ROONEY.
H.R. 734: Mr. GARY G. MILLER of California.
H.R. 740: Mr. ROSS of Florida and Mr. POLIS.
H.R. 745: Mr. POMPEO, Mr. BISHOP of Utah, Mr. HENSARLING, Mrs. ADAMS, and Mr. LATTA.
H.R. 747: Mr. LUJÁN.
H.R. 749: Mr. KIND.

H.R. 750: Mrs. BACHMANN and Mr. WESTMORELAND.

H.R. 751: Ms. BASS of California, Mr. BERMAN, Mr. PAYNE, and Mr. LEVIN.

H.R. 760: Mr. COSTA.

H.R. 763: Mr. CARTER, Mr. COHEN, Mr. Walz of Minnesota, and Mr. JORDAN.

H.R. 764: Mr. ROSS of Arkansas, Mr. WESTMORELAND, Ms. JENKINS, Mrs. EMERSON, and Mr. LOEBSACK.

H.R. 780: Mr. WATT.

H.R. 787: Mr. ALEXANDER, Mr. PLATTS, Mrs. CAPITO, Mr. KLINE, Mr. DAVIS of Kentucky, Mr. DUNCAN of South Carolina, and Mr. WILSON of South Carolina.

H.R. 798: Mr. RAHALL.

H.R. 822: Mr. GENE GREEN of Texas, Mr. WITTMAN, and Mr. HARRIS.

H.R. 826: Mr. OLSON, Mr. GENE GREEN of Texas, and Mr. KISSELL.

H.R. 843: Mr. LOEBSACK, Mr. SHULER, Mr. COSTELLO, and Mr. PETERSON.

H.R. 849: Mr. GOHMERT, Mr. KING of Iowa, and Mr. BURTON of Indiana.

H.R. 850: Mr. CRAVAACK.

H.R. 863: Mr. SIRES and Mr. FALEOMAVAEGA.

H.R. 865: Mr. BOSWELL, Mr. BRALEY of Iowa, Mr. COURTNEY, Mr. FILNER, Mr. LAMBORN, Mr. MCGOVERN, Mr. MICHAUD, Mr. BILBRAY, Mr. BROUN of Georgia, Mr. CONNOLLY of Virginia, Mr. GONZALEZ, Mr. KING OF IOWA, Mr. LOEBSACK, Mr. RUNYAN, Ms. BROWN of Florida, Mr. HOLDEN, Mr. ROSS of Arkansas, Mrs. CHRISTENSEN, Ms. ROYBAL-ALLARD, Mr. FALEOMAVAEGA, Mr. RAHALL, Mr. LARSON of Connecticut, Mr. BLUMENAUER, Ms. SUTTON, Mrs. DAVIS of California, Mr. PRICE of North Carolina, and Mr. MCNERNEY.

H.R. 875: Mr. SAM JOHNSON of Texas.

H.R. 883: Mrs. MALONEY, Ms. KAPTUR, and Mr. ENGEL.

H.R. 885: Mr. UPTON and Mr. CARSON of Indiana.

H.R. 895: Mr. CHABOT and Mr. RANGEL.

H.R. 903: Mr. COLE.

H.R. 909: Mr. GUINTA, Mr. MANZULLO, and Mr. GUTHRIE.

H.R. 910: Mr. GARDNER, Mr. SENSENBRENNER, Mr. SAM JOHNSON of Texas, Mrs. SCHMIDT, Mr. WALBERG, and Mr. CAMP.

H.R. 912: Mr. MORAN and Mr. FITZPATRICK.

H.R. 923: Ms. SCHAKOWSKY, Ms. BORDALLO, Mr. SCHIFF, and Mr. POSEY.

H.R. 943: Mr. GRIJALVA, Mr. RANGEL, Mr. MARKEY, and Mr. HASTINGS of Florida.

H.R. 952: Mr. HONDA and Mr. HOLT.

H.R. 973: Mr. LATTA and Mr. MCKINLEY.

H.R. 984: Mr. HALL, Mr. POSEY, Mr. DUNCAN of Tennessee, Mr. MCHENRY, and Mr. UPTON.

H.J. Res. 1: Mrs. ADAMS and Mr. CRAVAACK.

H.J. Res. 2: Mrs. NOEM.

H.J. Res. 47: Mr. HASTINGS of Florida.

H. Res. 47: Ms. BORDALLO, Mr. GRIJALVA, Mr. FILNER, Mr. ACKERMAN, Mr. SHERMAN, Mr. CARNAHAN, and Mr. HOLT.

H. Res. 60: Mr. CLAY, Mr. OLSON, and Ms. LINDA T. SÁNCHEZ of California.

H. Res. 83: Mr. SHERMAN.

H. Res. 85: Mr. SMITH of New Jersey.

H. Res. 98: Mr. HURT, Mr. ROE of Tennessee, Mr. JONES, Mrs. BLACK, Mr. FLORES, and Mrs. ADAMS.

H. Res. 134: Mr. MANZULLO and Mr. MCINTYRE.

H. Res. 137: Mrs. DAVIS of California, Mrs. MCCARTHY of New York, Mrs. MALONEY, Mr. DEUTCH, Mr. BISHOP of New York, and Ms. BERKLEY.

H. Res. 139: Mr. ROHRABACHER, Mr. MCCAUL, Mr. BURTON of Indiana, Ms. BORDALLO, Mr. CONYERS, Mr. GRIMM, Mr. MCDERMOTT, Mr. RIVERA, Mr. WU, Ms. CLARKE of New York, Mr. KELLY, Mrs. NAPOLITANO, Mr. GALLEGLY, Mr. MACK, Mr. ROYCE, Mr. CHABOT, Mr. BILIRAKIS, Mr. CICILLINE, Mr. LEWIS of California, Ms. HIRONO, Mr. MCGOVERN, Mr. TOWNS, and Mr. HONDA.

H. Res. 140: Mr. ROKITA.

H. Res. 148: Mr. MCNERNEY, Mr. MCINTYRE, and Mr. LEVIN.