

someone's total credit card debt equaling the total amount of income that they bring in each year.

And so what do people do? If they do that at home, unfortunately a lot of people go and get another credit card and they borrow money from that to pay the minimum on the first credit card. But then they have to go and get another credit card to pay the minimum on that one to pay the minimum on that one. It doesn't work. It spirals down and down until finally it ends in bankruptcy. It's unsustainable.

Most American families understand that. They live within their means. Washington should, too.

I grew up watching my mom and my dad wrestle with balancing the budget on our family farm. They would sit down around the kitchen table at the start of the year and develop a cash flow projection for the upcoming year listing the expenses that would be necessary to put in the crops and projecting the anticipated yields and prices to see how we were going to fare and to ensure that we didn't go over budget.

Then my parents would monitor it throughout the year to see how it was doing. My mother would spend hours with her pencil erasing and adjusting the budget as conditions changed either up or down. They used to make my sister and me sit down and participate in the process with them. And I can tell you, as a child, we weren't that thrilled with this tedious task because sometimes it would take hours. But now I'm thankful that they did, and they had the foresight to teach us the importance of balancing a budget.

I conveyed that importance to my students when I used to teach personal family finance as a home economics teacher. I told the students that when you budget, the expenses shouldn't be more than the income. They got it. Washington should, too.

Now we have the opportunity this week to bring the common sense and the business sense of American families and American small businesses to Washington to force it to live within its means by passing the balanced budget amendment. I firmly believe that this constitutional amendment is the best way to restrain the out-of-control Federal spending of Big Government. Forty-nine States have some form of a balanced budget requirement, and it works for them. I know it works for Missouri, and I believe it will work in our Nation's capital, too.

When I was a Missouri State representative, we budgeted according to the revenue projection given us and designed our budget to match the income. If we didn't have the money, we didn't spend it. Because of that, Missouri is on sound financial footing. Clearly, Washington is not because it has failed to balance its budget.

Passing the balanced budget amendment will force Washington to cut up these credit cards and to start living within its means. Families are tight-

ening their belts at home to make ends meet. Our Federal Government needs to do likewise.

President Ronald Reagan understood the importance of the balanced budget amendment. He said, "Only a constitutional amendment will do the job. We've tried the carrot, and it failed. With the stick of a balanced budget amendment, we can stop government squandering, overtaxing ways, and save our economy."

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That's why I am excited about this historic vote that we're going to take tomorrow, and I urge all of my colleagues, Republicans and Democrats, to get behind this commonsense provision that will set us back on the path to a strong financial footing. Now is the time to stop the reckless course that we are on and get things right. I look forward to applying the cash-flow knowledge I learned around the kitchen table as a child to our Federal budget. It worked at home. It's time to make it work in Washington.

REFLECTIONS OF A LIFE

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

Mr. AL GREEN of Texas. Mr. Speaker, there are unsung heroes and heroines among us. These are the persons who overcome great challenges just to do the ordinary. They're not born into plenty—they're often born into poverty—but they have lives that are rich in that they overcome great obstacles in life just so that they can be of benefit to the lives of others.

One such heroine was born on January 26, 1934. She passed last week on November 9, 2011. Her story is one that I would hope we would remember simply because it exemplifies the life of a person who met challenges, who did everything that was required, who played by the rules—and sometimes these persons go unnoticed.

Lola Mae Bolton Davis was born in Anderson, Texas, to Arllie Pratt Sanders and Charlie Bolton. She was their second born. She attended Allen Farm School up to the eighth grade. She joined Rockwest Baptist Church.

At the age of 16, she moved to Houston, Texas, where she acquired her first job as a housekeeper. At the age of 18, she met the love of her life, Ruben George Davis, Sr. A year later, they had their first child, Pamela. She went on to attend Franklin Beauty School. Eventually, she opened her own business, and it was known as the Lola Davis Beauty Nook. She later had three additional children—Ruben, Paula and Renwick.

She was hired by Texas Instruments in 1969. While she was working there, she received her GED. Later, she received her associate's degree from Houston Community College. She enrolled at Texas Southern University and graduated with a degree in edu-

cation. She taught in the Houston Independent School District.

Mind you, this is a person who dropped out of high school, who received a GED, who went on to get an associate's degree, who got her degree in education, and now she's teaching in the Houston Independent School District.

She was known as "Grandma Davis" to her students. Her son Ruben became a constable in Harris County. He is still a constable, but is now in Fort Bend County. Her children have done well.

She played by the rules. She did not receive all of the awards that one might receive who has excelled and made a great contribution by way of an invention or maybe made a great contribution of having been elected to public office, but she did do this—she was a good citizen who did the right thing: took care of her family and produced offspring who have done well.

So, today, I salute her as an unsung heroine. Thank God for the many unsung heroes and heroines who are at the very foundation of what makes this Nation great. God bless you.

God bless the United States of America, and God bless our unsung heroes and heroines.

LET US PASS A BALANCED BUDGET AMENDMENT

The SPEAKER pro tempore. The Chair recognizes the gentleman from New Jersey (Mr. GARRETT) for 5 minutes.

Mr. GARRETT. Mr. Speaker, I rise today to speak in favor of a balanced budget amendment, and some would say it's the only solution to our current fiscal crisis.

Statesmen throughout the history of our Republic have stressed the importance of fiscal responsibility, but it's the voice of Thomas Jefferson that, I think, we must pay particular attention to.

Thomas Jefferson bore the burden of debt throughout his entire life, and some historians have argued that Jefferson's personal experiences influenced his thinking about the public debt as well. Jefferson inherited a significant amount of debt at the young age of 31, and some say his own spending added to that and worsened his financial condition personally during his life. When he died, he, unfortunately, passed his debt on to his descendants, which is exactly what this Federal Government is doing now to future generations today.

So, if the Federal Government says that it's so concerned about the welfare of our children and the next generation and the next generation, then we should be taking the time right now to address this staggering public debt that our children and our grandchildren will stand to inherit if our leaders here in Congress fail to have the courage to—what?—cut spending and to balance our budget and to live within our means.