of State house members that are Democrats voting for the bill. This is a bipartisan issue.

I am hopeful today that a strong bipartisan majority in this Chamber will follow the example of my home State of West Virginia and pass the Pain-Capable Unborn Child Protection Act so these protections are extended to unborn babies in every State in the United States.

I am honored to also be the lead cosponsor of the Life at Conception Act, which simply clarifies that human life begins at conception.

There is no question that we, in the pro-life community, have our work cut out for us. President Obama and most Democrats in Congress refuse to protect life at any stage.

One of the best examples of how out of touch the other side on this abortion issue came just a few weeks ago across the aisle in the Senate, where Democrats were willing to block a bill aimed at protecting victims of human trafficking simply because it included a provision that prohibited taxpayer funding of abortion. They are the extremists on this issue.

Look at President Obama, himself. In 2008, when he was running for President and he was in a debate against JOHN MCCAIN in the Saddleback Church forum moderated by Rick Warren, the moderator asked President Obama when life began, and the President's response was: "Whether you're looking at it from a theological perspective or a scientific perspective, answering that question with specificity, you know, is above my pay grade."

The President of the United States said it is above his pay grade to say when human life begins. That is a shame.

When I ran for Congress, I made the commitment to the people of the Second District of West Virginia that I would do everything in my power to defend the unborn. I continue to be guided by my faith, my values, my education, and my constituents on this issue. I look forward to working with my colleagues to defend the innocent and give a voice to the voiceless unborn babies.

\Box 1045

THE DELAWARE RIVER BASIN CONSERVATION ACT

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

Mr. CARNEY. Mr. Speaker, I rise today to urge my colleagues to pass the bipartisan Delaware River Basin Conservation Act. Next to me is a beautiful photograph of the University of Delaware crew team rowing along the Christina River, a tributary within the Delaware River Basin. This site is just outside the city of Wilmington, Delaware's largest city, just south of the thriving riverfront development and the Amtrak station. It was taken

by one of my constituents, Mark Atkins. Along with Mark, more than 200 Delawareans over the past 3 weeks sent my offices photographs that demonstrate the importance of the Delaware River Basin to each of them.

We received lots of beautiful photographs all along the river and bay, from upstate New York along the Pennsylvania and New Jersey side down to the bottom of the basin in the Delaware on both sides of the Delaware River and Bay.

These photographs tell the story of the basin as a home to wildlife—thriving wildlife—in a very well populated area, as a spot for recreation like these rowers here in the photograph, and as a place to enjoy natural beauty. It is truly a beautiful part of our great country. This photo contest we have used to draw support, interest, and attention to our effort. I even did a little dance step which was caught on YouTube by my staff to promote this initiative.

The Delaware River Basin covers over 12,500 square miles from Delaware to upstate New York. It is home to more than 8 million people, and the basin provides drinking water to over 15 million people inside and outside the basin. This watershed is not only culturally and ecologically important, but it drives the economy of this important region in our country.

Mr. Speaker, the Delaware River Basin Conservation Act would encourage restoration and protection of the basin through competitive grants and public-private partnerships. We expect lots of partnerships among local governments up and down all those States and nongovernmental agencies like Ducks Unlimited, the Delaware Nature Society, and many others.

This legislation has cosponsors from both sides of the aisle and every State in the basin—eight Democrats and nine Republicans. When you consider the difficulties we have had in this Congress getting bipartisan support of any bill, that speaks to the importance of the basin and to this bill. I want to thank each of those cosponsors for their support. I look forward to working with them.

So today, Mr. Speaker, I am asking Congress to pass this legislation and protect and preserve the Delaware River Basin so Americans from New York State to the great State of Delaware can continue enjoying it for many generations to come.

ENCOURAGING FINANCIAL RE-SPONSIBILITY AT WEST IREDELL HIGH SCHOOL

The SPEAKER pro tempore. The Chair recognizes the gentlewoman from North Carolina (Ms. Foxx) for 5 minutes.

Ms. FOXX. Mr. Speaker, each year, more than 600,000 students across all 50 States play the SIFMA Foundation's celebrated Stock Market Game, an online simulation of the global capital

markets. The program introduces students to economics, investing, and personal finance in order to prepare them for financially independent futures.

Last week, I had the privilege of visiting West Iredell High School in Statesville, North Carolina, where students in Ms. Brooke Campbell's personal finance class were wrapping up participation in the 12th annual Capitol Hill Challenge.

The Capitol Hill Challenge matches Members of Congress with students, teachers, and schools competing in the Stock Market Game. The 10 teams with the highest-ranked portfolios at the end of the competition win a trip to Washington, D.C.

Mr. Speaker, for 14 weeks, nine teams from West Iredell managed a hypothetical \$100,000 online portfolio and invested in real stocks, bonds, and mutual funds. Unfortunately, no one from the school finished in the top 10, but when the final results were tabulated at the end of the competition, five of the teams increased the value of their online portfolio. For high school students with little to no experience investing, that is a significant accomplishment.

Four of the teams at West Iredell finished with less money than when they started. However, they lost less than \$3,400 combined. As I said to the students, even great investors like Warren Buffett aren't bulletproof when it comes to the stock market. They may call him the Oracle of Omaha, but even Warren Buffett gets it wrong sometimes. These students made an admirable effort and learned important lessons about the volatility of investing.

During the visit, Mr. Speaker, I also participated in a simulation with students about the realities of money. Everyone was assigned a job and a salary with which to develop a budget and make purchases. This former educator was a teacher making \$60,000 a year, a scenario that definitely hit close to home.

As part of the simulation, students had to purchase a new door for their house. If they paid cash for the door, they discovered it would cost only \$300. However, if they bought the door on credit with the terms and conditions offered, they would pay nearly \$800 for the same door. Students learned important lessons about how interest is a double-edged sword. When you invest your money, it gains interest. When you buy on credit, you pay interest.

West Iredell High School and Ms. Campbell are doing these students a great service by teaching them the importance of financial literacy and ensuring they have a strong financial education. It is my belief the lessons they are learning in the classroom will lead to careful and thoughtful decisionmaking in the real world.

THE APPROACHING MEDICAID CLIFF IN PUERTO RICO

The SPEAKER pro tempore. The Chair recognizes the gentleman from

Puerto Rico (Mr. PIERLUISI) for 5 minutes.

Mr. PIERLUISI. Mr. Speaker, earlier this week, I sent a letter to President Obama regarding an approaching problem that is unique to Puerto Rico and the other U.S. territories and that can be called the Medicaid funding cliff. This morning, I rise to advise my colleagues about this cliff, which each territory will reach by 2019 and which Puerto Rico could reach by 2018 or even 2017.

My goal is to ensure that Federal officials have advance notice of the problem so we can begin working together now on a fair, thoughtful, and bipartisan plan to address this problem before it arrives. Timely action is critical. Inaction would be unacceptable from a moral and public policy perspective.

Let me outline the problem. The territories are treated unequally under Medicaid, which is funded in part by the Federal Government and in part by each State or territory government. In the States and D.C., Medicaid is an individual entitlement, meaning there is no limit on the amount of funding the Federal Government will provide so long as the State in question provides its share of matching funds. The Federal contribution, known as FMAP, can range from 50 percent in the case of the wealthiest States to 83 percent in the poorest States.

By contrast, Mr. Speaker, there is an annual ceiling on Federal funding for the Medicaid program in each territory. When I took office in 2009, Puerto Rico-home to 3.5 million American citizens—was subject to a ceiling of \$280 million a year and had the minimum statutory FMAP of 50 percent. Indeed, because of the annual ceiling, our true FMAP was less than 20 percent a year. Puerto Rico was spending more than \$1.4 billion in territory funds each year to provide healthcare services to about 1.2 million low-income beneficiaries and receiving only \$280 million from the Federal Government.

To place this in context, consider Mississippi, which has a 73 percent FMAP. In 2014, Mississippi—home to fewer people than Puerto Rico—paid \$1.3 billion in State funds and received \$3.6 billion in Federal funds. Or take Oregon with a 63 percent FMAP which paid \$1.8 billion in State funds and received \$5 billion in Federal funds. Again, Puerto Rico was receiving just \$280 million a year.

The Affordable Care Act provided a total of \$7.3 billion in additional Medicaid funding for the five territories, with Puerto Rico receiving \$6.3 billion of that amount. Each territory's FMAP was also increased from 50 percent to 55 percent. The result is that, instead of receiving about \$300 million a year from the Federal Government, Puerto Rico now draws down about \$1.1 billion to \$1.3 billion annually.

That is a major increase, and I can not adequately express how hard we

had to fight for it. But let me be clear. Our funding is nowhere close to Statelike treatment and remains deeply inequitable.

Moreover, Mr. Speaker, this additional Medicaid funding for the territories expires at the end of fiscal year 2019—the only coverage provision in the law that sunsets in this manner. The Puerto Rico Government has less than \$3.6 billion of its \$6.3 billion in funding remaining. This is the cliff. It is coming, one way or another; it is just a question of whether it will arrive in 2017, 2018, or 2019. If this pool of funding is not replenished, Puerto Rico will go back to receiving less than \$400 million a year.

In the coming months, I will continue to brief Federal officials on this subject. I will explain how inaction will deepen the current health, migration, and fiscal crisis in Puerto Rico, and why action is not only in Puerto Rico's interest, but also in the national interest. In short, I will fight as hard to continue this essential funding as I fought to obtain it in the first place.

IN RECOGNITION OF PETER SHIP-MAN, CRAFTSMAN FOR THE CAP-ITOL

The SPEAKER pro tempore (Ms. Foxx). The Chair recognizes the gentleman from Illinois (Mr. DOLD) for 5 minutes.

Mr. DOLD. Madam Speaker, I rise today to honor the life of Peter Shipman and his many accomplishments for this great institution and his community. He is one of the many unsung champions of this body who kept the House running over the course of his career.

Peter began his career for the United States House of Representatives on November 1, 1979, shortly after graduating from VCU with a degree in arts, specializing in furniture making and design.

Peter soon established himself as a highly regarded craftsman among a shop of senior cabinetmakers. As his passion and talent for his craft became apparent, he soon earned the role of producing more high-profile projects.

Peter's drive for perfection, creativity, and attention to unique details were second to none. Many of his coworkers still are using his techniques today. From the time he became shop foreman until his retirement, Peter had a hand in the design of most of the pieces of newly constructed furniture built by the craftsmen in the Cabinet Shop. His hard work and dedication to his craft and to this House earned him the much sought-after job of shop foreman in 2001 and, indeed, manager of the shop in 2007.

Upon his retirement in 2012, Peter was asked about his proudest accomplishments during his service here in the United States House of Representatives. Peter said he was "proudest of the individuals who have made up the Cabinet Shop, Finishing Shop, Drap-

ery, Upholstery and Carpet Shops, and my association with all past and present individuals who have been part of these groups. Sincerely this is my proudest achievement."

A small sample of the projects that Peter was involved with includes the construction of the Speaker's Chair, Madam Speaker. He also designed and managed the construction of the podiums that we are using here on the House floor, the sideboard for Speaker Gingrich, the hand-painted hummingbird desk for Speaker Foley, and the display cabinets for Leader Bob Michel.

Examples of Peter's superior talents, along with his loyalty to this House, will live on for many years in the Capitol and in the House Office Buildings. His artistic approach to furniture design added a special touch that few craftsmen possess. He was truly dedicated to his art and the talented individuals whom he mentored along the way.

Madam Speaker, he will surely be missed by his peers who knew and loved him as well as by the entire House community. Peter is survived by his wife, Jennifer; their son, Walker; stepson, Derek; brother, Tourne; and sisters, Carie, Airlie, and Mellick. Our thoughts and prayers are with his family and his colleagues who continue his tradition of beautiful craftsmanship today.

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 59 minutes a.m.), the House stood in recess.

\Box 1200

AFTER RECESS

The recess having expired, the House was called to order by the Speaker pro tempore (Mr. PAULSEN) at noon.

PRAYER

Reverend Larry Kendrick, Archer's Chapel United Methodist Church, Brownsville, Tennessee, offered the following prayer:

Father God, we place before Your throne of grace this day the United States of America and its government.

Father, in Your Word, we are told that You reprove leaders for our sakes so that we may live a quiet and a peaceable life in godliness and honesty.

O God, as You anointed leaders and called prophets of old, lead us to recognize our true representatives and authentic leaders, men and women who love Your people, who walk with and among them, who feel their pain and share their joys, who dream their dreams and strive to help them achieve their common goal.

In Your spirit, empower us to serve Your people, to bring praise and glory to Your name.