



United States  
of America

# Congressional Record

PROCEEDINGS AND DEBATES OF THE 116<sup>th</sup> CONGRESS, FIRST SESSION

Vol. 165

WASHINGTON, THURSDAY, OCTOBER 17, 2019

No. 164

## House of Representatives

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

### DESIGNATION OF SPEAKER PRO TEMPORE

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

WASHINGTON, DC,  
October 17, 2019.

I hereby appoint the Honorable HENRY CUELLAR to act as Speaker pro tempore on this day.

NANCY PELOSI,  
*Speaker of the House of Representatives.*

### MORNING-HOUR DEBATE

The SPEAKER pro tempore. Pursuant to the order of the House of January 3, 2019, 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. All time shall be equally allocated between the parties, and in no event shall debate continue beyond 11:50 a.m. Each Member, other than the majority and minority leaders and the minority whip, shall be limited to 5 minutes.

### HONORING ELIJAH CUMMINGS

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

Mr. HOYER. Mr. Speaker, I have the sad task of announcing what probably most of you already know. We have lost a great American, a decent American, a wonderful Member of this body, ELIJAH CUMMINGS, who died early this morning of illnesses he had been suffering from for a significant period of time.

Members of the House, the people of Maryland, and the people of the United

States of America woke up to this sad and shocking news that we had lost this dear friend, a devoted public servant, and a dedicated patriot, who reflected courtesy and respect for all.

At a time of confrontation, disagreement, anger, and, yes, sometimes hate, he was a beacon of civility, of fairness, and of justice. He was chairman of the Oversight and Reform Committee. He passed away too early at 68 years of age.

All of us who served with him knew his passion for justice; his sharp intellect, having graduated Phi Beta Kappa from Howard University, where he was president of the student government association; his wit; and his devotion to the cause of making government work for the people.

It will be surely said of ELIJAH that he worked hard until the very end. He was on a telephone call with all of us on Sunday talking about how we ought to proceed with the heavy duties that confronted him, his committee, and the Congress.

He never wavered in his dedication to the causes he made the hallmarks of his career, even in recent days when, as I said, his health was waning.

Those causes were equality and opportunity for all, the son of a sharecropper who rose to be a great leader in this country. He was concerned about voting rights, civil rights, alleviating poverty, establishing justice, and ensuring that those entrusted with high office are held accountable and carry out their responsibilities lawfully and ethically.

ELIJAH CUMMINGS was, of course, a true son of Baltimore, a city of grit and hope, a city of dreams and hard work. He was loved in the city of Baltimore. At a time of great distress in the city of Baltimore, it was ELIJAH CUMMINGS in the streets bringing calm and peace to that city.

His life will forever be an example to all of us of striving to better one's

community and one's country, a passion and service to one's fellow man and woman, and a perseverance in the face of adversity while in pursuit of making this country and the world a better place.

Whenever he believed we were falling short of the vision of our Founders—and many of you will hear this resonate in your ears—he would say to all of us in a loving way, as he said throughout our State at a time of trouble and difference: “We are better than this.”

As we see conflict, as we see people disparaging one another, we want to think to ourselves, “we are better than this,” and think of ELIJAH CUMMINGS, a man of great faith, of great humility, of great humanity, and of great service.

We will miss ELIJAH CUMMINGS. We are a lesser place for losing him. Like the prophet for whom he was named, he was taken from us too young, too soon, too suddenly. We can say, with Shakespeare: He should have died hereafter. Tomorrow, and tomorrow, and tomorrow.

ELIJAH will not have those tomorrows, and we will not have them with him. We will miss him dearly.

My thoughts are with his wife, Maya, and his three children.

I offer my condolences to the people of Maryland's Seventh Congressional District, who loved their Congressman. They had confidence in their Congressman, and they knew that he was, in fact, better, and they were better for his service.

May God bless ELIJAH CUMMINGS, his family, all of us, and this great country.

### IMPEACHMENT

The SPEAKER pro tempore. The Chair recognizes the gentleman from South Dakota (Mr. JOHNSON) for 5 minutes.

□ This symbol represents the time of day during the House proceedings, e.g., □ 1407 is 2:07 p.m.

Matter set in this typeface indicates words inserted or appended, rather than spoken, by a Member of the House on the floor.



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Mr. JOHNSON of South Dakota. Mr. Speaker, since I joined this body in January, I have done my darnedest to steer clear of the political circus that we see on a daily basis in Washington.

Instead, I have worked with so many Members to pass legislation preventing child abuse and legislation that makes it easier for Americans to save for school and for their retirement. We have made progress, and I have been a key part of that progress in USMCA, in welfare reform, and in implementing the farm bill.

But, Mr. Speaker, the impeachment proceedings going on in this Chamber in the last few weeks have given me pause, and they should give pause to every Member of this Chamber and to all American people.

I know—we all know—that some Members are for impeachment and others of us are opposed. But we should all admit that, by its very nature, impeachment is emotional, it is taxing, and it is divisive.

You are talking about removing our President from office. This is no small thing. This is changing the trajectory of this country.

Given how contentious and given how important that proceeding is, we have an obligation to play by the rules and to have a process that is open, that is sound, and that is fair. Mr. Speaker, we are failing at that special obligation.

First, the Speaker has launched impeachment without a vote by this body, and that is unprecedented. Members have been denied their authority, their voice, their opportunity to be on the RECORD in that matter.

Let us be clear: Under the Constitution, the authority to launch impeachment rests with the U.S. House of Representatives, not with the Speaker and not with the chair of House intelligence.

Second, this proceeding has not been open and transparent. Instead, Members have been denied access to witness testimony and kicked out of committees. There is no live streaming and there is no TV coverage as we have seen in past impeachments. The result is that Americans don't have access to important facts because they can't get them.

Finally, this proceeding has not been fair. In the past, Presidents have had an opportunity to have counsel present. Counsel has had an opportunity to cross-examine witnesses, and they have been given an opportunity to review the evidence and to prepare a defense instead of battling secondhand accounts of closed-door testimony selectively leaked to the media.

228 Members of this body have already announced that they are for impeachment even though the evidence is not fully gathered yet, and, in any case, they have not reviewed it. How is that fair?

Mr. Speaker, elections matter; transparency matters; due process matters; and faith in this Constitution, in our Constitution, and in institutions matter.

As I said, it is time that this body lives up to its special obligation. Our country deserves nothing less.

#### CHARLESTON C-17 CREW

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

Mr. CUNNINGHAM. Mr. Speaker, I rise today to honor the heroic actions of Captain Forrest Lampela, Captain Ken Dickenscheidt, Senior Airman Chris Bowers, Airman First Class Timothy Henn, and Technical Sergeant Nick Scarmeas, who broke diplomatic protocol and fought near-zero visibility to save the life of a U.S. Navy sailor who was wounded in combat.

The Joint Base Charleston crew was flying a critically injured sailor to Walter Reed from Ramstein Air Base in Germany. Halfway through their mission, the sailor took a turn for the worse and needed immediate surgery. The commander, Captain Lampela, made the decision to turn around and make an emergency landing in Shannon, Ireland, in dense fog and without diplomatic clearance.

In an incredibly stressful situation, the team fell back on their training and made a life-and-death decision that ultimately saved the life of their fellow servicemember. I am honored to commend them.

#### WARREN COUNTY BICENTENNIAL

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

Mr. THOMPSON of Pennsylvania. Mr. Speaker, I rise today to recognize Warren County, Pennsylvania's recent bicentennial.

In March of 1819, the Pennsylvania General Assembly approved legislation to establish Warren County. On October 1, later that year, the legislation became official, and Warren County became a part of the Commonwealth of Pennsylvania.

This occasion was celebrated earlier this month at the Warren County Courthouse, with local leaders and live entertainment, including the Youngsville High School band. In addition to the remarks and performances, a time capsule was buried on the grounds.

As an avid outdoorsman, I am proud to call Warren County a part of my district, particularly for its beautiful natural landscapes. Home to a portion of the Allegheny National Forest, Warren County has beautiful outdoor spaces that rival much of the Commonwealth.

This bicentennial is an exciting occasion, and I would like to congratulate Warren County on this milestone. I wish them continued success in the next 200 years.

□ 1015

#### COLLEGE AFFORDABILITY

The SPEAKER pro tempore. The Chair recognizes the gentlewoman from Connecticut (Mrs. HAYES) for 5 minutes.

Mrs. HAYES. Mr. Speaker, I rise today to commend the chairman of the Committee on Education and Labor for his steadfast leadership of the reauthorization of the Higher Education Act, and introduction of the College Affordability Act.

But I cannot do that without further recognizing my colleague and my friend, Chairman ELIJAH CUMMINGS, whose family was from South Carolina, Clarendon County, to be exact, which is the home of the Briggs v. Elliott case, one of the first cases challenging school segregation. He understood the power of a high-quality education, and I know that he would be so incredibly proud of this remarkable piece of legislation that is being introduced this week.

This is an achievement that reflects the priorities of the entire Democratic Caucus to expand opportunities and make college affordable and accessible for all students.

I am proud that this bill embraces and reflects my priorities in Congress, including the Pell Grant Restoration Act, the Teacher Debt Relief Act, the Teacher Diversity and Retention Act, and the Jumpstart on College Act.

These bills would respectively protect student aid of vulnerable students who have been defrauded; provide educators with much-needed student debt relief so that they can stay in the classroom; reinforce critical programs that help develop a diverse educator workforce; and provide a robust investment in dual-enrollment classes that will lower the cost of a degree for students who need it most.

This bill is a year's-long effort to level the playing field for every demographic of students across the country, from veteran students, to working parents; and from small family farmers, to public servants. It is for students hoping to become the first in their family to go to college and afford it.

This bill is for families who struggle to put enough in the bank for their children's education. This bill is for students who struggle to fill out the overly complicated FAFSA; who struggle to earn degrees and keep the lights on while working and raising children; who utilize the Pell grant and other Federal aid to make it through, and still find themselves in debt.

My own journey reflects the challenges of navigating a system that simply is not built for everyone, of jumping through untenable hurdles to complete a degree. So it is deeply gratifying today to be part of the change that I so desperately needed as a student, to give a new, more diverse generation of students the supports they need to succeed.

The College Affordability Act would immediately lower the cost of college

for students and families across the country by expanding Pell grants, incentivizing free community colleges, and driving States to substantially reinvest in their public institutions.

The bill invests in teachers by fixing a broken Public Service Loan Forgiveness program and TEACH Grant system, and permanently funding historically Black colleges and universities and minority-serving institutions, all proven incubators of diverse educators.

The bill raises the quality of higher education by holding accreditors and schools accountable and weeding out bad actors. The bill also improves the completion rate for underserved communities through more robust and flexible student support.

This bill tackles the growing student default crisis by making student loans cheaper to take out, simpler to understand, and easier to pay off.

With the passage of the College Affordability Act, for-profit colleges will no longer be able to look at students as mere profit centers to swindle out of their Pell or GI dollars.

The bill closes loopholes to prevent veterans and low-income students from predatory for-profit institutions and creates more guardrails to ensure that every student can have the peace of mind that the degree they are investing in has value upon graduation.

That is all Americans want—the opportunity to get an education that opens the doors to a life of achievement, fulfillment, and economic power, and to be self-sufficient.

The College Affordability Act is a downpayment on the success and financial stability of students in my district and across the country. I am proud to have contributed to it and I support it here today.

#### HONORING RONALD K. GREENLEAF

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

Mr. KATKO. Mr. Speaker, I rise today to honor Village of Hannibal Mayor Ronald K. Greenleaf who was recently named Veteran of the Year by the Oswego County Veterans Service Agency.

Ron Greenleaf has spent the vast majority of his life in public service, demonstrating an unwavering commitment to his country and community.

In 1967, he entered the United States Navy, serving in Vietnam on the USS *Harnett County*. An electrician by trade, Mr. Greenleaf assisted with maintenance, while contributing to the ship's overall mission of providing tactical assistance to American and Vietnamese forces. In recognition of his service, Mr. Greenleaf was recommended to receive the Combat Action Ribbon.

Following his deployment, Mr. Greenleaf returned to central New York to pursue a career as an electrician, to raise a family, and to continue his service in the Navy Reserves.

Ron Greenleaf has been married to his wife, Dawn, for 47 years, and together, they have two daughters. He is known for his commitment to his family, attending countless practices, games, dance recitals, and plays of his grandchildren.

Following his retirement, Mr. Greenleaf ran for the Hannibal Village board, a position he was elected to in 1994, and served in for 10 years. He then ran for the position of town supervisor where he served seven terms. Leaving this position in 2017, Mr. Greenleaf went on to be elected as the mayor of Hannibal, a role he still holds today.

Of his many accomplishments as an elected official, Mr. Greenleaf has most notably worked to improve infrastructure and promote recreation in Hannibal. He has been praised as a driving force behind the popular Hannibal ramp park, a multiuse park for bikes, skateboards, and rollerblades.

Aside from his work in public service, Mr. Greenleaf has found many other ways to serve his community. As a member of the VFW, Hannibal American Legion, and chairman of the 2013 Wounded Warrior Benefit, he has worked to assist and support his fellow veterans through adversity and hardship. A deeply patriotic man, Mr. Greenleaf has given several speeches at Memorial Day and Veterans Day ceremonies in and around Hannibal.

On several occasions, Mr. Greenleaf donated his skills as an electrician to assist with repairs for in-need neighbors. Devoted to his faith, for many years Mr. Greenleaf has been an active participant in the Hannibal United Methodist Church, serving as a trustee and youth group leader.

Mr. Speaker, I ask my colleagues in the House to join me in honoring Ronald K. Greenleaf. Serving in the military, contributing as an elected official, and volunteering in central New York, Mr. Greenleaf has spent the majority of his life serving others.

Our Nation and community need more people like Mr. Greenleaf, and we are inspired by and thankful for his commitment to public service.

#### HONORING THE LIFE OF ELIJAH CUMMINGS

Mr. KATKO. Mr. Speaker, I rise today to honor the life and passing of my friend, ELIJAH CUMMINGS.

When I first came to Congress a few terms ago, I teamed up with Mr. CUMMINGS to introduce a bill honoring the life and legacy of Harriet Tubman.

When I approached Mr. CUMMINGS about this bill, he didn't ask me what party I was in. He didn't ask me what my political philosophies were. He didn't care about partisanship. What he cared about is the fact that we had a common interest; that being, Harriet Tubman.

I always appreciated that and in the years that have passed since then, we continued to cosponsor that bill and continued to push it.

I am sad to hear of his passing, and I offer my prayers to his wife and family, and I pray that he is united with God

right now. And I think going forward, we can all be happy and proud of the legacy he set for us here in Congress.

#### SECOND CHANCES

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

Mr. BUDD. Mr. Speaker, I rise today to discuss second chances.

Across our Nation, one in three adults have an arrest or conviction that makes it difficult to find a job.

Take Kevin Miller, for example, who was incarcerated for 8 months in 1992 after a minor altercation with police officers.

Kevin was only 19 at the time, but more than a quarter century later, Kevin hasn't been able to get a steady job because he must disclose his arrest on every job application.

Michael Mirsky faced similar hardships. He lost his job as a Verizon technician in 2012 after he pled guilty to resisting arrest during a disagreement over child support payments. In the years following the incident, he faced foreclosure of his home, and even as the economy improved and more and more jobs became available, Mr. Mirsky was unable to find a permanent job and start rebuilding his life.

Mr. Speaker, stories like Kevin's and Michael's are all too common. In fact, more than 70 million Americans have minor criminal records that they must disclose on job applications. As a result, millions of Americans have been turned down from countless jobs for mistakes made decades ago.

The reluctance of employers to hire people with criminal records, combined with job applications that contain check-the-box measures, has detrimental effects on the economy and prevents millions of Americans from becoming productive members of society.

In addition, excluding people with minor criminal records from the workforce, often results in their return to crime and to drugs.

That is why I am proud to cosponsor the Fair Chance Act, which prohibits the Federal Government and Federal contractors from asking about a job applicant's prior criminal record before a conditional offer of employment. This process humanizes applicants and gives them a chance to meet employers face to face and explain their past before employers make a sweeping judgment based on one checked box.

Mr. Speaker, America is a land of second chances. Barriers to employment should not follow a person long after they have served time, paid their debt to society, and started a new life. People deserve the freedom to redeem themselves.

As my colleagues go to conference over the NDAA, I urge them to include this legislation as part of any final deal.

### HONORING SENATOR RICHARD LUGAR

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

Mr. PENCE. Mr. Speaker, I rise to celebrate legislation the House passed this week to name the post office in Indianapolis after the late Senator Richard Lugar.

Senator Lugar was a true statesman who served his country and the State of Indiana with pride. He will be remembered as one of America's greatest Senators, leaving his mark on domestic and global affairs throughout his six terms.

Senator Lugar was an essential part of American diplomacy and strived for peace throughout the globe. In 2013, Lugar's lasting contributions and decades of service to this great country earned him the Presidential Medal of Freedom.

Our Nation is stronger and safer because of Senator Lugar, and I thank my colleagues for supporting legislation to honor his legacy.

#### POSITIVE IMPACT OF U.S.-JAPAN TRADE DEAL

Mr. PENCE. Mr. Speaker, I rise to highlight the positive impact the new U.S.-Japan trade deal will have on our Nation and on the Hoosier State.

Japan is an important ally of the United States and a critical trading partner that benefits the Hoosier economy. Japan is heavily invested in the Hoosier State and in Indiana's Sixth Congressional District.

Of the 19 counties in the Sixth District, Japan is currently invested in 14 of them. This trade deal will help increase those investments in our local communities, creating opportunities and jobs for many Hoosiers. In Congress, we must build upon this successful trade agreement President Trump has struck with the American people.

We can and we must pass the USMCA, which will increase opportunities for workers and farmers across this country. I urge my colleagues to continue to support these trade deals.

#### CONGRATULATING THE WINCHESTER NEWS-GAZETTE ON SERVING HOOSIERS FOR 175 YEARS

Mr. PENCE. Mr. Speaker, I rise to congratulate the Winchester News-Gazette on celebrating their 175th year as a newspaper.

Previously called the Winchester Patriot, Hoosiers in Randolph County have relied on the News-Gazette for local news since 1844.

Local press is essential to a thriving community and is a prime example of the First Amendment in action.

Congratulations to the Winchester News-Gazette on serving Hoosiers for 175 years.

#### CONGRATULATING MUNCIE-DELAWARE CHAMBER OF COMMERCE ON 125 YEARS

Mr. PENCE. Mr. Speaker, I rise to recognize the Muncie-Delaware Chamber of Commerce for celebrating their 125th anniversary.

The chamber has been an integral part of the greater Muncie community

since 1894. Their strategy for engaging large, medium, and small businesses has been the driving factor behind the thriving economy in the city of Muncie and Delaware County.

Congratulations to the Muncie-Delaware County Chamber of Commerce.

#### RECOGNIZING ROLLS-ROYCE

Mr. PENCE. Mr. Speaker, I rise to recognize Rolls-Royce for the tremendous work they are doing in my Hoosier State. I recently visited both the Rolls-Royce Indianapolis headquarters and the Rolls-Royce LibertyWorks plant, which produces more Rolls-Royce products than anywhere else in the world.

Rolls-Royce employs 4,000 Hoosiers, and in recent years, invested hundreds of millions of dollars to create world-class engines and products that are on the cutting edge of our national defense.

Mr. Speaker, I want to thank Rolls-Royce for the great work they are doing for Indiana and the United States.

□ 1030

#### MOURNING THE DEATH OF THE HONORABLE ELIJAH CUMMINGS

The SPEAKER pro tempore. The Chair recognizes the gentlewoman from Texas (Ms. JACKSON LEE) for 5 minutes.

Ms. JACKSON LEE. Mr. Speaker, there are many things that we come to this floor to do. In the midst of our duties, we stand in this well as armor and advocates for democracy. There are moments of joy, and there are moments of high debate, but I come this morning partly for a moment of sadness.

I am looking at my iPhone at a picture of myself and the late Congressman ELIJAH CUMMINGS so many years ago. It tells the story of the breadth and depth of his life, when he invited Members of Congress to come to his district to challenge the scourge of HIV and to stand against the proliferation of addiction.

He was always standing in the gap for his constituents, his beloved Baltimore, and his beloved family. He always considered himself as someone who would find a cure for the ailments of society.

That is why, this morning, we have heard some of his words: "Come on, people, we are better than this."

The wonderment of his words that really came from his strong spiritual connection—I want everybody to know that he was able to say all of this and remain that steady figure in the eye of the storm because he was a man of faith who had no shame in his love of God and the teachings of his parents, who he reminded us all the time, as they rest in peace themselves, that they were sharecroppers.

Look at him now. He ascended to greatness. As chairman of the Oversight and Reform Committee, his focus was not only on this recent impeach-

ment inquiry. He looked at all aspects of wrongness that afflicted the American people, certainly one being the overuse of prescription drugs causing people to either lose their lives or not be able to take care of themselves.

He was also a man of justice who wanted criminal justice reform and wanted to work to ensure that our police persons and law enforcement could have the kind of training and understanding of culturally diverse communities.

He served us in many ways. He certainly was an icon amongst the Congressional Black Caucus, but he was not ours alone. He belonged to this Congress—Republicans and Democrats—and he belonged to the Nation.

But, Baltimore, I cannot leave you out. He belonged to his beloved Baltimore and also the heritage of his parents.

I stand here today to give comfort to those who are mourning, to try to ease the pain that I am experiencing, and to be able to call upon a Nation that has the beauty of allowing us to pray to any God that we worship in any faith that we may have, that we call upon that faith today to be reminded of a giant like ELIJAH CUMMINGS.

I conclude with just a moment to say that I pray for the families in Syria, the fleeing Kurds. I pray that this unmistakable disaster that has occurred, that we can put it right-side up with the Congress working to secure a no-fly zone and to have a cease-fire in northern Syria to be able to stop the blood-letting of women and children and the fleeing that is going on.

As my good friend would want, we want to fix government. In fixing government, we want to protect the American people. This threat to national security that has now been unleashed with the escaping of ISIS supporters and family members along with ISIS persons, we must come together to find a way to bring about peace.

In his name, I am grateful to have this opportunity to honor him and to also speak to peace. That is what I believe his life legacy will be, that he always wanted the best for America. He would always say to all of us, no matter what walk of life we were in, what background we came from, and what diverse part of America we represented, he would always say, "We are better than this."

His faith in a higher power was without question, and that will be the strength that I have today, faith in a higher power.

May God bless him. May he rest and have a soul that is rested. May God bless his family, may God bless all those who loved him and his constituents, and may God bless the United States of America.

#### 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 35 minutes a.m.), the House stood in recess.

□ 1200

#### AFTER RECESS

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

#### PRAYER

Pastor Phil Waldrep, Phil Waldrep Ministries, Decatur, Alabama, offered the following prayer:

Our Eternal God, today, we pause to thank You for Your blessings and to ask that You remind us that with these blessings come responsibilities.

So, we ask that You will quieten our hearts that we might find time to listen to the dreams of a child or the memories of an older adult.

Help us to find time to thank a teacher, or a veteran, or someone who puts their life at risk every day that we might be free.

Help us to find time to assist the families of military personnel and time to pray for the safety of their loved one.

Help us to find time to see the needs, and the gifts, and the worth of others.

O Lord, help us to find time to be Your hands and Your feet in a world that desperately needs love.

In Jesus' name, amen.

#### THE JOURNAL

The SPEAKER pro tempore. 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 pro tempore. Will the gentleman from New Hampshire (Mr. PAPPAS) come forward and lead the House in the Pledge of Allegiance.

Mr. PAPPAS 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.

#### ANNOUNCEMENT BY THE SPEAKER PRO TEMPORE

The SPEAKER pro tempore. Under clause 5(d) of rule XX, the Chair announces to the House that, in light of the passing of the gentleman from Maryland (Mr. CUMMINGS), the whole number of the House is 432.

#### WELCOMING REVEREND PHIL WALDREP

The SPEAKER pro tempore. Without objection, the gentleman from Ala-

bama (Mr. BROOKS) is recognized for 1 minute.

There was no objection.

Mr. BROOKS of Alabama. Mr. Speaker, it is a great privilege to welcome Reverend Phil Waldrep to the House of Representatives to serve as today's guest chaplain.

Reverend Waldrep was born in Morgan County, Alabama, near Decatur, and began preaching when he was 14 years old.

He earned his bachelor of science degree from the University of Alabama and completed seminary at Luther Rice Theological Seminary in Georgia.

Through his ministries, Reverend Waldrep connects with audiences of all ages and sizes with his sense of humor, powerful illustrations, and Scriptural insight.

He is a frequent speaker at some of America's largest churches and conferences and has been a vocational evangelist since 1975.

Reverend Waldrep is also an author, having published "Beyond Betrayal: Overcome Past Hurts and Begin to Trust Again," "Reaching Your Prodigal: What Did I Do Wrong? What Do I Do Now?" and "The Grandparent Factor: Five Principles to Help You Make a Difference in the Life of Your Grandchild."

Phil and his wife, Debbie, live in Decatur, Alabama, and have two daughters who, with their husbands, actively serve in the ministry.

#### ANNOUNCEMENT BY THE SPEAKER PRO TEMPORE

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

#### PRESCRIPTION DRUGS

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

Mr. PAPPAS. Mr. Speaker, I rise in support of individuals across New Hampshire and the country who are struggling to afford the skyrocketing cost of prescription drugs.

Across my district, I hear from individuals each and every day about the significant burden and anxiety caused by the exorbitant costs of these prescriptions. That is why I introduced H.R. 4661, the Advancing Enrollment and Reducing Drug Costs Act, along with Representative TONKO.

This is an important addition to H.R. 3, the Lower Drug Costs Now Act of 2019, to expand seniors' access to prescription drugs under Medicare part D. This legislation will automatically enroll individuals in part D's subsidy program, known as Extra Help, when they have aged out of Medicaid Expansion.

We must continue to ensure that seniors receive access to this earned benefit without having to navigate what can be a complicated process.

When seniors arrive at the pharmacy counter, they shouldn't have to worry whether they can afford the medications they need to live with health and with dignity. This legislation is a step toward addressing this injustice, and I urge my colleagues to continue to support efforts to reduce the cost of prescription drugs in a bipartisan fashion and pass this legislation.

#### NATIONAL FARM TO SCHOOL MONTH

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

Mr. THOMPSON of Pennsylvania. Mr. Speaker, I rise today to recognize October as National Farm to School Month.

The National Farm to School Network is an organization that strives to strengthen the relationship our Nation's schools have with fresh, healthy foods from local farms.

The farm to school movement focuses on agriculture education in our schools and even encourages learning opportunities through school gardens, cooking lessons, and farm field trips to better connect students with where their food comes from. It also spurs market opportunities for local farmers and ranchers.

Healthy and nutritious food is important in all stages of life, but particularly for our Nation's young people. In some unfortunate cases, the meals that students receive at school may be the only time they eat during the day. It is important that we do what we can to ensure schools have the resources they need to provide students with delicious and nutritious options.

#### LOWERING DRUG COSTS

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

Mr. CARTWRIGHT. Mr. Speaker, I rise to say this: Americans are suffering from extortionate, skyrocketing drug prices, and this is unacceptable.

Between 2013 and 2016, 67 percent of Americans who had to file for bankruptcy did so because of enormous medical expenses. That is unacceptable.

Last year, in my home State of Pennsylvania alone, one in four individuals had to forgo medical care so they could pay their rent or put food on the table. That is not a choice we can, in good conscience, allow them to have to make. It is unacceptable.

I am, therefore, proud to announce my support of the Lower Drug Costs Now Act, H.R. 3, landmark legislation which takes bold strides to lower prescription drug prices for all Americans.

On behalf of the families who demand and deserve drug pricing reform, I urge my colleagues on both sides of the aisle to ensure swift passage of this landmark, critical legislation.

### HONORING THE LIFE OF WYMAN COPASS

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

Mr. COMER. Mr. Speaker, I rise today to pay tribute to the remarkable life led by my friend and former pastor, Dr. Wyman Copass.

Wyman passed away on Friday, October 4, having lived an extraordinary life of 80 years. Wyman will live on in the memories of all who have had the privilege to know him.

For me, his influence lives on in the memory of his role in my salvation. As a graduate of Campbellsville University and Luther Rice Seminary, Dr. Copass oversaw a ministry spanning not only the Commonwealth of Kentucky, but also the breadth of the Nation.

While he enjoyed golfing, cooking, and gardening, his greatest passion was his family, whose love and devotion he cherished and returned in kind. His wife of 62 years, Glenda; his daughter, Susan; and his son, Chris; as well as his five grandchildren undoubtedly consider themselves lucky to have had such an emblematic figure in their lives, just as I do.

Dr. Wyman Copass was a force for good in the First Congressional District of Kentucky, and his example and vision will be missed.

### MEASURING REAL INCOME GROWTH

(Mrs. CAROLYN B. MALONEY of New York asked and was given permission to address the House for 1 minute and to revise and extend her remarks.)

Mrs. CAROLYN B. MALONEY of New York. Mr. Speaker, for years, our country's prosperity was broadly shared. The difference between rich and poor wasn't too big. When the economy grew, most Americans benefited. The saying was that "a rising tide lifts all boats."

But today, income inequality is at its highest level in nearly a century. The top 1 percent take home about 20 percent of all income.

But this story is not being told by economic indicators like GDP. GDP tells us how fast or slow our economy is growing, but not how that growth is spread across income levels.

I am working to change that. The Joint Economic Committee, where I serve as vice chair, held a hearing this week to examine proposed measures to track inequality. These new measures are included in my legislation, the Measuring Real Income Growth Act.

Under my bill, GDP growth will be analyzed by income level. It will tell us who the economy is working for and who is left behind, and it will help us craft policies to start reducing inequality so a rising tide really does lift all boats.

### REMEMBERING WES BARR

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

Mr. RODNEY DAVIS of Illinois. Mr. Speaker, this is a tough one today. I rise to remember Sheriff Wes Barr, who passed away on October 1. Wes was a beloved member of the Springfield community, who impacted many through his law enforcement career and charity work.

Wes' story is one of true American spirit. He lived in the former John Jay housing project in Springfield until he was 13. After graduating from Southeast High School, Wes enlisted in the United States Marine Corps.

Afterwards, he served as a correctional officer before he began his career in law enforcement. He served as an officer in Loami, Illiopolis, and Chatham before joining the Sangamon County Sheriff's Office in 1991, eventually serving his one term, where I got to serve with him, as sheriff from 2014 to 2018.

Wes and his wife, Sherry, are well known for their generous hearts and extensive charity work with several organizations. For years, and where I first met Wes, Wes led the local Toys for Tots drive, collecting thousands of toys for children in need.

In every aspect of his life, Wes put others before himself. He lived to serve others and, for so many, he was a role model and a mentor. Wes had a compassion for people and a determination to give back to his community. Words cannot describe how much he will be missed.

The thoughts and prayers of Shannon and me are with the entire central Illinois community and especially his wife, Sherry, during this difficult time.

### HONORING ED DIAZ

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

Mr. SPANO. Mr. Speaker, I rise to honor a great American, World War II veteran Seaman First Class Ed Diaz.

Mr. Diaz, a native of New York, enlisted in the Navy in 1944 and was subsequently assigned to the USS *Columbus* heavy cruiser. During World War II, he served in the South Pacific and participated in Operation Road's End, a campaign in which 24 Japanese submarines were sunk and which led to the final destruction of Japan's submarine fleet.

Mr. Diaz was discharged after the war but continued to serve in the Naval Reserve for another decade. He later worked as a machinist in Pennsylvania until a promotion relocated him to the heart of Florida District 15. In total, he served with Hazleton Pumps for 42 years.

Like many from the Greatest Generation, Seaman First Class Ed Diaz humbly and sacrificially served this

country in one of its darkest hours. He looked evil in the eye and stood up to it in the name of democracy and freedom.

Mr. Speaker, I thank Mr. Diaz for his service and his dedication. He showed us how to live and gave our State and Nation a better future. Today I salute him.

□ 1215

### RECOGNIZING 13 PLANO ISD PARENT TEACHER ASSOCIATIONS

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

Mr. TAYLOR. Mr. Speaker, I rise today to congratulate 13 Plano ISD schools on receiving the National PTA School of Excellence designation. This recognition program, accredited by the National Parent Teacher Association, works to support and celebrate the partnership between PTAs and schools across this great land.

Plano ISD is setting an incredible example with a current PTA membership of more than 16,000 parents. With the help of their PTAs, Plano ISD is cultivating crucial relationships between parents, teachers, and the surrounding community. Their dedication to improving the learning environment for students in and outside the classroom serves as a crucial reminder of the volunteerism and its role in shaping a community.

I ask my colleagues to join me in congratulating these 13 Plano PTAs on their success of putting students first and championing a quality education.

### IMPEACHMENT INQUIRY

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

Mr. JOYCE of Pennsylvania. Mr. Speaker, I rise today to shed light on House Democrats' impeachment inquiry, a scheme that has been devised in the dark.

From day one of this Congress, my colleagues have sought to use their new majority to undermine President Trump every step of the way. The majority has chosen to break precedent and deprive Republicans of the ability to do our job.

Today, I went down to the SCIF to read the classified Volker testimony for myself, and, sadly, I was turned away. It is remarkable that elected officials have been blocked from reading material, parts of which have already been leaked to the press in selective and incomplete pieces. Simply, this is wrong.

The House of Representatives has been reduced to obsessing over a perpetual Ground Hog Day cycle of relitigating the 2016 election.

For the sake of our Nation, it is time to remove what the obstacles we face

are and return to our constitutional duty of being legislators.

### SEC DISCLOSURE EFFECTIVENESS TESTING ACT

#### GENERAL LEAVE

Ms. WATERS. Mr. Speaker, I ask unanimous consent that all Members have 5 legislative days to revise and extend their remarks on H.R. 1815, and to insert extraneous material thereon.

The SPEAKER pro tempore (Mr. CARTWRIGHT). Is there objection to the request of the gentlewoman from California?

There was no objection.

The SPEAKER pro tempore. Pursuant to House Resolution 629 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. 1815.

The Chair appoints the gentleman from Rhode Island (Mr. LANGEVIN) to preside over the Committee of the Whole.

□ 1224

#### 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. 1815) to require the Securities and Exchange Commission, when developing rules and regulations about disclosures to retail investors, to conduct investor testing, including a survey and interviews of retail investors, and for other purposes, with Mr. LANGEVIN 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.

General debate shall be confined to the bill and amendments specified in the first section of House Resolution 629 and shall not exceed 1 hour equally divided and controlled by the chair and ranking minority member of the Committee on Financial Services.

The gentlewoman from California (Ms. WATERS) and the gentleman from Michigan (Mr. HUIZENGA) each will control 30 minutes.

The Chair recognizes the gentlewoman from California.

Ms. WATERS. Mr. Chairman, I yield myself such time as I may consume.

Mr. Chairman, I rise in support of H.R. 1815, the SEC Disclosure Effectiveness Testing Act crafted by Representative CASTEN from Illinois, a new Member of Congress and member of the Financial Services Committee.

H.R. 1815 requires the Securities and Exchange Commission to test its disclosure documents with retail investors through one-on-one interviews and surveys to ensure that these documents are actually understood by their target audience.

The SEC's approach to protecting retail investors from conflicts of interest and other risks has been based on informing them through disclosure. This is a problem when those disclosures are written in a way that retail investors don't understand.

Since at least 2012, when the SEC conducted a financial literacy study, we have known that many of the disclosures intended for retail investors are not well-understood by those investors.

While the public has the opportunity to comment on most rulemakings or new disclosures, these comments are largely from well-funded industry representatives, rather than the mom-and-pop investors who will be receiving these new disclosures.

H.R. 1815 ensures that the SEC gets the input it needs from retail investors on disclosure forms by requiring the SEC to test those forms and engage in qualitative one-on-one interviews and nationwide surveys.

Investor testing has been embraced by both Democratic and Republican commissioners at the SEC. In addition, the SEC itself has been engaged in investor testing in several instances, including most recently in 2018, when it tested a proposed disclosure for brokers and investment advisers to provide to retail investors known as Form Client Relationship Summary, that is, CRS.

This proposed five-page disclosure was intended to help retail investors understand the obligations owed and services provided by investment professionals, as well as the fees and costs that could affect their investment accounts.

To ensure that retail investors are able to use Form CRS as intended, the SEC conducted a nationwide online survey of 1,800 individuals and 31 qualitative, in-depth interviews in Denver and Pittsburgh. The mixed results of the SEC's testing of Form CRS showed that changes and possibly more testing were necessary.

Unfortunately, in that instance, the SEC did not engage in the robust, iterative investor testing that H.R. 1815 would require, and finalized a vague disclosure.

H.R. 1815 would require the SEC to go back and review and test existing disclosures like Form CRS and determine whether changes should be made. This review of existing documents is particularly important as the capital markets, investor behaviors, and investing trends change.

In addition to the SEC, other regulators like the Consumer Financial Protection Bureau and the Federal Trade Commission also engage in usability testing of their disclosures.

H.R. 1815 builds on the efforts of the SEC by requiring the Commission to engage in a similar iterative process for all existing or future disclosure, intended to help retail investors make informed investment decisions.

I thank Representative CASTEN for putting forth this commonsense piece of legislation that will help investors make better informed financial decisions regarding their hard-earned earnings.

Mr. Chair, I reserve the balance of my time.

□ 1230

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

Mr. Chair, I rise in opposition to H.R. 1815, the SEC Disclosure Effectiveness Testing Act of 2019.

Mr. Chair, Democrats claim that this bill would "build on efforts to engage in investor testing by requiring the SEC to conduct usability testing of any new disclosure."

If my friends on the other side really wanted to build on efforts to engage in investor testing, I believe they would have worked with Republicans on the committee and the Securities and Exchange Commission to craft a bill that would actually be signed into law. Unfortunately, this bill is a deliberate effort to not only delay the SEC's rulemaking on Regulation Best Interest and Form CRS, but it is also an effort to tie the SEC's hands with regard to future disclosure rulemakings and may have an effect even on past rulemakings.

In fact, what the bill's author won't tell you is that the SEC already conducted investor testing on the very disclosure regulation Democrats are targeting with this particular bill. With Reg BI, 1,800 Main Street investors nationwide were surveyed about the regulation. There were 31 one-on-one, in-depth interviews with retail investors. Seven roundtables were held that the SEC gained input from. Finally, more than 6,000 comment letters were received by the SEC before they actually put together the Reg BI.

The Securities and Exchange Commission collected all this, analyzed the information from all of those sources, and very carefully crafted what had been very contentious and, frankly, outside the bounds of what had normally been accepted with Regulation Best Interest by having the Department of Labor try to drive this rather than the Securities and Exchange Commission. I believe that they have a good product.

The SEC used this information to adopt a workable regulation all without the help—or the so-called help—of H.R. 1815. So what does the final rulemaking package on Reg BI and Form CRS accomplish?

It raises the standard of care owed by broker-dealers to retail investors, and that, at the end of the day, is what this is all about. It is a standard that we agree needed to be addressed.

But why make the SEC do it again and further delay a rulemaking that makes significant improvements for Main Street investors? It is a rule that is in place. I can only surmise it is because my friends on the other side didn't like the outcome and didn't like what they heard in that investor testing.

Not only did they not like the current outcome for Reg BI and Form CRS, but my friends on the other side of the aisle want to tie the SEC's hands in future disclosure rulemaking. They accomplish this by requiring investor

testing for documents and information that are relied on or “substantially likely to be materially relied upon by retail investors.”

Now, I don't know what that phrase means. Here is why I don't know what that phrase means: It is because it wasn't in the version of the bill reported out of the committee. That is a phrase thrown in at the last minute by my friends on the other side of the aisle.

If that weren't enough, the bill targets the SEC's previous disclosure rulemaking. H.R. 1815 requires the SEC to retroactively conduct investor testing on similar disclosure rulemakings that were finalized before enactment of this bill. This means disclosure rules finalized 5, 10, 15, maybe even 20 years ago could be captured and will be captured by this bill.

Finally, if subjecting past and future disclosure rulemakings to investor testing weren't enough, the bill captures present rulemaking. H.R. 1815 creates a bureaucratic loop by requiring the SEC to conduct investor testing if substantive changes are made to a proposed rulemaking, and those changes are untested before the rules are finalized.

What does this bill mean for everyday investors? It means more bureaucracy. It means less certainty. Certainly, it does not speed up what all agree is an issue that needs to be addressed. There is no doubt that investor testing is an effective tool for designing smart, workable regulatory frameworks to benefit the Main Street investor. It can help craft disclosures and information that everyday investors can actually understand and use. It does not have to come in the form of a mandate.

This bill is not only a delay tactic, but it will drastically undermine the ability of the SEC to do its primary job of protecting investors.

Under the last administration, that is all we heard about on the committee. I have been on the subcommittee that handles this, and all we heard was how Congress was undercutting the Securities and Exchange Commission, that it wasn't supporting it enough and wasn't allowing it to do its job.

What are my friends now doing? The exact thing that they were complaining about.

By delaying it or in some cases preventing the SEC from finalizing rules intended to protect investors and diverting resources from cybersecurity and enforcement actions, Main Street investors that this bill claims to serve will only be harmed.

I am confident the SEC can and will devote the utmost attention and consideration to help everyday American investors without this particular bill.

Mr. Chair, I reserve the balance of my time.

Ms. WATERS. Mr. Chair, I yield 4 minutes to the gentleman from Illinois (Mr. CASTEN), who will correct all the

misstatements that were just made by the gentleman from Michigan. Representative CASTEN is the sponsor of the bill.

Mr. CASTEN of Illinois. Mr. Chair, I rise in support of my bill, H.R. 1815, the SEC Disclosure Effectiveness Testing Act. I thank Chairwoman WATERS and Subcommittee Chair MALONEY for their leadership on the Financial Services Committee and their unwavering dedication to protecting investors.

That is exactly what this bill does. It is a pro-investor bill that has one goal: that the SEC ensures disclosures made to retail investors are clear and concise so that Americans can make informed investment decisions.

We are not here to relitigate the proper duty that brokers owe to investors. Instead, this bill is about making sure that disclosure documents convey information to investors effectively. We would never let companies post warning labels in ancient Greek, yet we too often allow disclosure documents—say, for conflicts of interest—to be written in jargon that is unintelligible to anyone without a law degree. Merely providing information to investors is not enough. We have also to make sure that information is understood.

Whether it is buying a house, sending your kids to college, investing in your retirement, or just saving for a rainy day, the American Dream depends on our ability to invest in our future. This bill protects Americans by doing pretty basic market research to ensure that legally required disclosures can be understood by the average investor. Disclosures are already legally mandated to disclose information about fees, comparisons of investment advisory services, conflicts of interest, and much more, but just because those forms are provided to investors doesn't mean that investors understand them.

As we all know, the biggest lie on the internet is that “I have read and understand the terms and conditions.” So we should not assume that just because an investor has been provided a disclosure agreement means that they understand it.

Now, in point of fact, the RAND Corporation—this was what my colleague referred to—conducted this investor testing—we agree—with 1,800 individuals, 31 qualitative, in-depth interviews. This is what they concluded: “Nearly 90 percent of respondents opined that the relationship summary would help them make more informed decisions about investment accounts and services . . . but interview discussions revealed that there were areas of confusion for participants, including differences between types of accounts or financial professionals.”

There were no changes made after that. Yes, they did the surveys, but many did not know and still do not know the difference between account types or financial professions. Others didn't appear to have synthesized the information in ways that they could apply it.

In other words, consumers want these disclosures. Qualitative testing shows that what they are getting is not informing them properly, and that is why this bill is so important.

The SEC Disclosure Effectiveness Testing Act would build on SEC's investor testing efforts and require the agency to engage in a robust iterative process for any existing or future disclosures intended to help retail investors make investment decisions.

Specifically, the bill anticipates that the SEC will test those documents used by retail investors when selecting an investment professional to work with, assessing an investment recommendation, or deciding to purchase or sell a security. This would include testing of, for example, brokers' trade confirmation statements and investment advisers' brochures that detail business practices, fees, conflicts of interest, and disciplinary information.

In short, if we are going to rely on disclosures, we need to make sure the disclosures work.

We use market research to convey simple and important messages. Take an example: We don't put warnings on a box of cigarettes that says that in multiple peer-reviewed papers, scientists have found that prolonged exposure to cigarette smoke increases your risk to certain types of cancers, and those results are less than 5 percent likely to have been the result of sampling error.

Nobody would understand that. We say, “Smoking kills,” because our job is to communicate. We would be delinquent if we weren't equally clear in this case.

We are talking about disclosures like Form CRS that would require financial professionals to deliver to their retail customers a short and simple disclosure form to clarify the scope of their customers' relationship and companies who offer them financial services.

A consumer disclosure has to do more than just protect the discloser. If an investor doesn't understand what is being disclosed, then we cannot say that anything was truly disclosed. We must make sure that investors know what is being disclosed, and that is what the bill does.

The CHAIR. The time of the gentleman has expired.

Ms. WATERS. Mr. Chair, I yield the gentleman an additional 1 minute.

Mr. CASTEN of Illinois. This isn't a mandate on high to dictate to the SEC what the disclosures should say but rather says that it must do qualitative interviews to confirm that investors understand the disclosure. That is why the AARP has endorsed the bill, as well as the Financial Planning Coalition, the Consumer Federation of America, and the Certified Financial Planner Board of Standards.

This is a narrowly tailored bill that applies to a number of disclosure statements that Main Street retail investors rely on. It does not apply to disclosures that are relied on primarily by sophisticated institutional investors.



When I was growing up, there was an ad on television for a discount menswear store called Syms. At the end of every commercial, their president, Sy Syms, would say, "An educated consumer is our best customer." We owe nothing less to the American people, and I urge my colleagues to vote "yes."

Mr. HUIZENGA. Mr. Chair, I yield 2 minutes to the gentleman from Indiana (Mr. HOLLINGSWORTH), who is the vice ranking member of the subcommittee.

Mr. HOLLINGSWORTH. Mr. Chair, I rise in opposition to the bill being discussed today. While I appreciate my good friend Mr. CASTEN's effort on the bill, the problem is in the details.

While he clearly stated that this is a narrowly tailored bill, the reality is that a casual counting of SEC-promulgated rules yields over 600 rules that this would apply to. At 6 months of testing each, that is over 300 years' worth of testing—300 years. Our Republic hasn't been in existence for 300 years.

What I hear from Hoosiers back home is they are tired of our regulators being distracted and going back and looking at the history, and what they want to be focused on is how they protect investors going forward.

As Mr. CASTEN and I have discussed before, I think we share those laudable aims about ensuring that disclosures truly convey the information we want them to convey, but this bill doesn't do that.

This bill distracts the SEC from the necessary work on regulating our markets and protecting our investors by going back and doing hundreds of investor tests on over 600 different SEC-promulgated rules. Because of that, I will oppose the bill.

Ms. WATERS. Mr. Chair, I yield 2 minutes to the gentlewoman from New York (Mrs. CAROLYN B. MALONEY), who is the chairwoman for the Subcommittee on Investor Protection, Entrepreneurship, and Capital Markets.

Mrs. CAROLYN B. MALONEY of New York. Mr. Chair, I thank the chairwoman for yielding and for her leadership on the committee.

Mr. Chair, I strongly support H.R. 1815, which is just plain common sense, and I congratulate my colleague and friend for his leadership and hard work on this bill.

We want investors to understand the disclosures that companies, brokers, and advisers are required to give them.

What would be the point of requiring disclosures that the vast majority of investors don't even understand? If they don't understand the disclosures—or worse, if they haven't even read the disclosures—then they are not making their investment decisions with all the information that they need.

The best way to ensure that investors understand the disclosures is actually to engage in investor testing of proposed disclosure forms.

□ 1245

Disclosures that a sophisticated institutional investor might understand

or that the experts on the SEC staff might understand might not be clear and understandable to the average retail investor.

This isn't surprising. The SEC staff who designed these disclosures are typically lawyers and not disclosure design experts. That is why it is important to require the SEC to engage in investor testing of these disclosures. That way, they don't end up requiring a disclosure that simply does not work.

Quite frankly, I don't understand why anyone would oppose this bill, because that would be the equivalent of saying that you don't want investors to understand the disclosures. And if you think the SEC has the authority to do investor testing, then why would you oppose simply codifying that authority? Other agencies have done effective usability testing for disclosures.

The CHAIR. The time of the gentlewoman has expired.

Ms. WATERS. Mr. Chair, I yield an additional 1 minute to the gentlewoman from New York.

Mrs. CAROLYN B. MALONEY of New York. The Consumer Financial Protection Bureau, under Director Cordray, engaged in extensive consumer testing of new disclosure forms that it was proposing for prepaid cards. It came up with two different proposed disclosure forms and then field-tested the two forms for months before finalizing the prepaid card rule. That is the kind of data-driven regulation that helps consumers, investors, and, ultimately, all market participants because it improves trust in the entire financial markets.

Mr. Chair, I urge my colleagues to support this bill.

Mr. HUIZENGA. Mr. Chairman, I yield 2 minutes to the gentlewoman from Missouri (Mrs. WAGNER), who has had extensive history and experience with this particular issue at the Securities and Exchange Commission.

Mrs. WAGNER. Mr. Chair, I thank the gentleman from Michigan (Mr. HUIZENGA) for yielding his time. He has been a terrific leader on capital markets and has been serving in his capacity as we try and work hard for that low- and middle-income investor, that Main Street investor who is so important that we finally get some regulation and some guidance in place that is going to make sure that they are getting the information that is going to help them make good investment and savings decisions that are truly in the best interest of that consumer. The gentleman from Michigan (Mr. HUIZENGA), the ranking member of the Subcommittee on Investor Protection, Entrepreneurship, and Capital Markets, is absolutely right.

Since my very first year in Congress 7 years ago, I have been fighting for that Main Street investor. I have been fighting to make sure that the best interest of that investor is in place.

This is not about Wall Street; it is about Main Street. It is about taking care of the low- and middle-income

consumer. And the SEC has been dealing with this fiduciary rule and with the best interest standard for years and years and years.

Mr. Chairman, we have studied it. We have had countless comment periods. It has been litigated. The investor testing has been done. Years and years have gone into this moment where the SEC is finally ready and has, in fact, moved forward with the best interest standard.

The difficulty with this piece of legislation, H.R. 1815, is it is, frankly, just a political ploy. Mr. Chairman, a political ploy that is an attempt to stop the rule in its tracks, one that is going to take care of those that need the kind of support from their broker-dealer the most.

It is important that we finally have this issue back in the jurisdiction of the SEC where it belongs. It is time that this rule move forward and that we look out—all of us—for the best interest of our retail investors. Let's let this go forward and stop the political ploys.

Ms. WATERS. Mr. Chair, I yield 2 minutes to the gentleman from Illinois (Mr. FOSTER).

Mr. FOSTER. Mr. Chair, I thank the gentlewoman from California (Ms. WATERS), the chairwoman, for yielding.

Mr. Chair, I rise in support of H.R. 1815, which would simply require the SEC to conduct investor testing when developing rules and regulations about disclosures to retail investors.

Creating effective disclosures is often a difficult task and requires developmental testing with consumers. It is a complex and technical task in its nature. These disclosures are meant to be clear and concise so that retail investors understand the scope of their relationships with brokers and investment advisers and important decisions regarding their investments.

The SEC has had evidence since at least 2012, when it conducted a financial literacy study, that many of the disclosure documents that we currently rely on are not well understood by those investors. This includes cost disclosures that don't clearly convey costs, risk disclosures that don't clearly convey risks, and conflict disclosures that do not clearly convey the nature and the impact of these conflicts.

Effective disclosure testing is imperative for facilitating informed decisionmaking on the part of consumers who are trying to save and invest their hard-earned money, and that is why the AARP and many other groups have endorsed H.R. 1815.

By requiring qualitative testing in the form of one-on-one cognitive interviews of investors, it provides a deeper look into how typical retail investors synthesize information. If investors understand key differences in firms' conflicts, obligations, and revenue streams, then more retail investors will receive and interpret correctly the professional guidance that is right for them.

The framework laid out here will increase transparency and access to critical and understandable information, as well as facilitate informed decision-making for Americans making investment decisions and saving for their retirement. This should be accomplished without delay.

Mr. Chair, I urge a “yes” vote on H.R. 1815.

Mr. HUIZENGA. Mr. Chairman, I include in the RECORD the following letters:

An October 16, 2019, letter from the SIFMA expressing support for both of my amendments that exempt Regulation Best Interest and Form CRS from the bill’s requirements, and the gentleman from Missouri, Mrs. WAGNER’s amendment, which would make the bill effective beginning on January 21, 2021, and apply only to future rulemaking; an October 16, 2019, letter from SIFMA opposing H.R. 1815; and also, an October 16, 2019, letter to the Speaker of the House and Leader MCCARTHY from ACLI, FSI, IPA, IRI, ICI, NAIFA, SIFMA, and the Chamber of Commerce expressing concern with H.R. 1815 and the negative impact it would have on retail investors.

As we are starting to have discussion on these particular amendments, I look forward to my friends across the aisle who are saying that the bill does not change any of the current situation, I look forward to them potentially supporting these amendments.

SIFMA,  
October 16, 2019.

Hon. NANCY PELOSI,  
*Speaker, House of Representatives,*  
*Washington, DC.*

Hon. KEVIN MCCARTHY,  
*Minority Leader, House of Representatives,*  
*Washington, DC.*

DEAR SPEAKER PELOSI AND LEADER MCCARTHY: The Securities Industry and Financial Markets Association (SIFMA) appreciates the opportunity to comment on two of the amendments made in order by the Rules Committee to H.R. 1815, the “SEC Disclosure Effectiveness Testing Act.” This legislation would impose on the Securities and Exchange Commission (“SEC”) an investor testing requirement for all past and future regulations, with some exceptions, about disclosure to retail investors.

The amendment offered by Representative Huizenga would exempt Form CRS from the bill’s retroactive investor testing requirements. In the development of the Regulation Best Interest rulemaking package (commonly referred to as “Reg BI”), the SEC conducted extensive investor testing of Form CRS. The SEC’s testing involved both a comprehensive national survey to collect information on the opinions, preferences, attitudes, and level of self-assessed comprehension of the Form CRS, as well as qualitative interviews to obtain further insight into individuals’ attitudes toward the Form CRS. We support Rep. Huizenga’s amendment, as further testing of Form CRS would unduly interfere with and delay the implementation process which is already well underway.

Representative Wagner’s amendment would apply the bill’s investor testing requirements only to applicable disclosure documents developed after January 21, 2021. Based on our firm belief in the heightened strength of the new Reg BI conduct standards and their value to everyday investors,

which have been fully effective since September 10, 2019 with a compliance date of June 30, 2020, SIFMA supports the Wagner amendment. We believe the underlying legislation would unnecessarily delay the implementation of a new set of sweeping regulations that would provide strong investor and consumer protections for 43 million households. SIFMA has long supported enhancing the standard of conduct applicable to broker-dealers when providing personalized investment advice about securities to retail investors and we believe the SEC has successfully accomplished this important goal through Reg BI.

SIFMA appreciates and shares the interest of Representative Casten and the Committee on Financial Services in advocating for robust investor testing of retail investor disclosures. We agree that in many cases, investor testing is appropriate and makes sense. We believe disclosures are designed to give the investing public the information they need to make informed financial decisions but could be held up in an endless loop of repeated testing if the underlying bill is enacted. SIFMA therefore supports the proposed amendments made by Representatives Huizenga and Wagner, which improve the legislation and offer a better approach to investor testing.

We appreciate the opportunity to comment and we appreciate your consideration of our views. If you have any questions or require any additional information, please feel free to contact us.

Sincerely,  
KENNETH E. BENTSEN, JR.,  
*President & CEO, Securities Industry*  
*and Financial Markets Association.*

SIFMA,  
October 16, 2019.

Hon. NANCY PELOSI,  
*Speaker, House of Representatives,*  
*Washington, DC.*

Hon. KEVIN MCCARTHY,  
*Minority Leader, House of Representatives,*  
*Washington, DC.*

DEAR SPEAKER PELOSI AND LEADER MCCARTHY: The Securities Industry and Financial Markets Association (SIFMA) appreciates the opportunity to comment on H.R. 1815, the “SEC Disclosure Effectiveness Testing Act.” H.R. 1815 would impose on the Securities and Exchange Commission (“SEC”) an investor testing requirement for all past and future broker-dealer regulations, with some exceptions, about disclosure to retail investors.

SIFMA appreciates and shares the interest of Representative Casten and the Committee on Financial Services in advocating for robust investor testing of retail investor disclosures. We agree that in many cases, investor testing is appropriate and makes good common sense. In fact, the SEC conducted extensive investor testing of the proposed Form CRS, an important component of the Regulation Best Interest rulemaking package (collectively, “Reg BI”)—the most comprehensive enhancement of standard of conduct rules governing broker-dealers since the enactment of the Securities Exchange Act of 1934. The SEC’s testing involved both a comprehensive national survey to collect information on the opinions, preferences, attitudes, and level of self-assessed comprehension of the Form CRS, as well as qualitative interviews to obtain further insights related to the reasoning and beliefs behind individuals’ attitudes toward the Form CRS.

Reg BI has been fully effective since September 10, 2019 and has a compliance date of June 30, 2020. Further testing of Reg BI would unduly interfere with and delay the implementation process which is already well underway. Ultimately, the bill would di-

vert valuable and limited regulatory resources and thereby undermine the roll-out of a significantly strengthened best interest standard of conduct designed to better protect and serve retail investors.

Over the past several months, the SEC and FINRA have been working diligently to assist financial services firms in answering Reg BI interpretive questions and developing Reg BI compliance programs. Late last month, the SEC published a small entity compliance guide to Reg BI. Just last week, FINRA published a Reg BI compliance checklist and announced additional resources to aid firms in compliance.

Based on our firm belief in the heightened strength of the new Reg BI conduct standards and their value to everyday investors, SIFMA respectfully opposes H.R. 1815. We believe the bill would likely unnecessarily delay the implementation of historically new set of regulations that would provide strong investor and consumer protections for forty-three million households. SIFMA has long supported enhancing the standard of conduct applicable to broker-dealers when providing personalized investment advice about securities to retail investors and we believe the SEC has succeed in accomplishing this important goal through Reg BI.

Further, enactment of the bill as written, despite the carve outs listed in the manager’s amendment, will subject other rules that apply to broker dealers under the federal securities laws to retroactive review and testing, including Form ABD, Investment Company Act disclosures, Trust Indenture Act disclosures, order routing, order execution, penny stock disclosures and others. These disclosures are designed to give the investing public the information they need to make informed financial decisions, but could be held up in an endless loop of repeated testing under the bill. While we understand and appreciate that this was likely not the Committee’s intent or purpose, we believe that imposing such a requirement would likely result in an unprecedented, costly, resource intensive undertaking by the SEC.

We appreciate the opportunity to comment and we appreciate your consideration of our views. If you have any questions or require any additional information, please feel free to contact us.

Sincerely,  
KENNETH E. BENTSEN, JR.,  
*President & CEO, Securities Industry*  
*and Financial Markets Association.*

OCTOBER 16, 2019.

Hon. NANCY PELOSI,  
*Speaker, House of Representatives,*  
*Washington, DC.*

Hon. KEVIN MCCARTHY,  
*Minority Leader, House of Representatives,*  
*Washington, DC.*

DEAR SPEAKER PELOSI AND LEADER MCCARTHY: The undersigned associations, representing investment advisers, broker-dealer firms, life insurers and their financial professionals as well as registered investment companies, appreciate the opportunity to comment on H.R. 1815, the “SEC Disclosure Effectiveness Testing Act,” which would impose on the Securities and Exchange Commission (“SEC”) an investor testing requirement for all past and future regulations, with some exceptions, about disclosure to retail investors.

We appreciate and share the interest of Representative Casten and the Committee on Financial Services in advocating for robust investor testing of retail investor disclosures. Retail investors should be provided clear and understandable disclosures, and we agree that in many cases, investor testing

makes good common sense. However, we are concerned that this legislation will have an immediate negative impact on retail consumers as it would interfere with the implementation of the Regulation Best Interest rulemaking package (collectively, “Reg BI”)—the most comprehensive enhancement of standard of conduct rules governing broker-dealers since the enactment of the Securities Exchange Act of 1934. This result is nonsensical—as investor testing was part of SEC’s Reg. BI rulemaking promulgation. Specifically, the SEC conducted extensive investor testing of the proposed Form CRS, an important component of the Regulation Best Interest rulemaking package. The SEC’s testing involved both a comprehensive national survey as well as qualitative interviews with investors.

Reg BI has been fully effective since September 10, 2019 and has a compliance date of June 30, 2020. Financial services firms have spent months developing Reg BI compliance programs, and further testing of Reg BI would unduly interfere with and delay this ongoing implementation process. Based on our firm belief in the heightened strength of the Reg BI conduct standards that will better protect forty-three million households, we respectfully oppose H.R. 1815.

Further, despite the carve outs in the manager’s amendment, enactment of the bill as written will subject other rules regarding disclosure to retail investors to retroactive review and testing. These rules include, among others, retail disclosure requirements that are designed to give consumers the information they need to make informed investing decisions. Under H.R. 1815, however, these existing rules could be held up in an endlessly iterative loop of repeated testing.

In addition, with respect to future rulemakings, the SEC is well-positioned to determine the most efficient way to test and support their disclosure related rulemakings. The SEC conducting investor testing may or may not be appropriate, depending on the rulemaking. For each rulemaking, however, the SEC already is required to seek public comment; the comment period is intended to get public input, including from investors and entities that represent investors and entities that regularly engage with investors. In this way, the SEC is able to get real insights into what may or may not work well for investors. H.R. 1815 may impede rulemakings intended to provide valuable information to investors, a cost that exceeds its possible benefits.

We appreciate the opportunity to comment and your consideration of our views. If you have any questions or require any additional information, please feel free to contact us.

Sincerely,

AMERICAN COUNCIL OF LIFE INSURERS (ACLI).  
 FINANCIAL SERVICES INSTITUTE, INC. (FSI).  
 INSTITUTE FOR PORTFOLIO ALTERNATIVES (IPA).  
 INSURED RETIREMENT INSTITUTE (IRI).  
 INVESTMENT COMPANY INSTITUTE (ICI).  
 NATIONAL ASSOCIATION OF INSURANCE AND FINANCIAL ADVISORS (NAIFA).  
 SECURITIES INDUSTRY AND FINANCIAL MARKETS ASSOCIATION (SIFMA).  
 U.S. CHAMBER OF COMMERCE.

Mr. HUIZENGA. Mr. Chair, I reserve the balance of my time.

Ms. WATERS. Mr. Chairman, I yield myself such time as I may consume.

Mr. Chairman, H.R. 1815 is a commonsense bill that is supported by our Nation’s seniors, investment advisers, and investor advocates. Here is what they have said about the bill:

According to AARP, they wrote: “AARP, on behalf of our nearly 38 million members and all older Americans nationwide, is pleased to endorse H.R. 1815, which would require the Securities and Exchange Commission to conduct investor testing when developing rules and regulations about disclosures to retail investors. Robust investor testing of retail investor disclosures will assist investors in getting the information they need to make informed choices about their hard-earned savings.”

According to the Financial Planning Coalition: “The coalition believes that H.R. 1815 would provide the statutory framework necessary for the SEC to ensure to Congress and Main Street investors that disclosures required under SEC rules have been thoroughly and adequately tested by the SEC and are reasonably effective in achieving their intended purpose.”

According to the Consumer Federation of America: “Disclosure is both an important investor protection tool and a regulatory requirement that imposes significant cost on industry. We, therefore, have an obligation to make those disclosures as effective as possible. H.R. 1815 would help to achieve that goal by updating the SEC’s approach to disclosure development. Anyone who supports commonsense, evidence-based regulation should support this legislation.”

Mr. Chair, before reserving the balance of my time, I include in the RECORD correspondence from the Financial Planning Coalition, the AARP, and the CFA, that is the Consumer Federation of America.

FINANCIAL PLANNING COALITION,

October 11, 2019.

Re Support for H.R. 1815, the “SEC Disclosure Effectiveness Testing Act”.

DEAR MEMBER OF CONGRESS: On behalf of the Financial Planning Coalition (Coalition), we are writing to express our strong support for H.R. 1815, the “SEC Disclosure Effectiveness Testing Act.” We encourage you to support the legislation when it is considered on the House floor in the coming week.

A fundamental public policy goal of the federal securities laws is to ensure full and adequate disclosure of “material” information to American investors. The expectation is that the disclosure will assist investors in making an informed investment decision. Given this, we appreciate the work the U.S. Securities and Exchange Commission’s (SEC) Office of the Investor Advocate has done to identify and confront the challenges to improve investor disclosure.

Research conducted on behalf of AARP, Consumer Federation of America and the Coalition organizations, as well as separate research conducted by the SEC, all highlight the challenges and difficulties in developing clear, understandable investor disclosures. Information about financial issues and investments is often complex and technical in nature, and investor comprehension of this information typically is poor. All too often, mandated disclosures contain technical lan-

guage and concepts that, as research confirms, are confusing to or misunderstood by investors. Indeed, research studies prove time and again how difficult it is to convey even the most basic financial and investment concepts in a way that typical Main Street investors understand.

To determine whether proposed investor disclosures would be effective at achieving their regulatory purpose of informing investor decision-making, it is not enough simply to survey investors generally on their likes or preferences. Thorough and adequate investor testing must go beyond that and, more importantly, must assess investors’ ability to integrate information and synthesize it into a rational evaluation. This involves a more complex and higher-level cognitive skill. Conducting thorough one-on-one cognitive testing is the only proven way to determine whether a proposed disclosure document will achieve its intended purpose.

For these reasons, we are particularly pleased that the proposed legislation includes a requirement for qualitative testing in the form of one-on-one cognitive interviews of investors. A deeper look into the way investors analyze and synthesize information is necessary to determine the usefulness and effectiveness of any disclosure document in an investor’s decision-making process.

The Coalition believes that H.R. 1815 will provide the statutory framework necessary for the SEC to ensure to Congress and Main Street investors that disclosures required under SEC rules have been thoroughly and adequately tested by the SEC and are reasonably effective in achieving their intended purpose. The legislation to be considered on the House floor appropriately clarifies that the scope of testing is limited to those disclosures that are intended to be used by retail investors in choosing a financial professional or investment product. The modified legislation to be considered on the House floor makes additional important clarifications that the Coalition supports.

We urge a “Yes” vote when the legislation comes up for a vote on the House floor.

Sincerely,

KEVIN R. KELLER, CAE,  
 Chief Executive Officer, CFP Board.

LAUREN SCHADLE, CAE,  
 Executive Director/  
 CEO, FPA™.

GEOFFREY BROWN, CAE,  
 Chief Executive Officer, NAPFA.

AARP®

Washington, DC, October 16, 2019.

Hon. MAXINE WATERS,  
 House of Representatives,  
 Washington, DC.

DEAR CHAIRWOMAN WATERS: AARP, on behalf of our nearly 38 million members and all older Americans nationwide, is pleased to endorse H.R. 1815, which would require the Securities and Exchange Commission (SEC) to conduct investor testing when developing rules and regulations about disclosures to retail investors. Robust investor testing of retail investor disclosures will assist investors in getting the information they need to make informed choices about their hard-earned savings.

AARP has a long history of fighting for investor protections and is especially eager to provide clarity and transparency to the often confusing and overly complicated investment world. AARP has experienced firsthand the value of investor testing to provide individuals with meaningful information needed for financial decision-making. In response to the SEC’s proposed Client Relationship Summary (CRS) disclosure forms, AARP commissioned two, independent rounds of research

and testing to gauge retail investor understanding. The findings provided valuable information that helped guide our recommendations for design and content modifications to improve consumer understanding. AARP believes that such retail testing should be utilized extensively by the SEC for the development of effective, consumer facing disclosures.

AARP appreciates that creating effective disclosure is often a difficult and daunting task. We also understand that the price of ineffective disclosures can be poor investment decisions and inadequate levels of retirement savings. We believe testing is imperative for facilitating informed decision-making on the part of consumers trying to save and invest their hard-earned money.

We look forward to working with you and your colleagues to increase transparency and access to critical and understandable information, as well as facilitate informed decision-making for older Americans making investment decisions and saving for their retirement. If you have any questions, please feel free to contact me.

Sincerely,

BILL SWEENEY,  
Senior Vice President, Government  
Affairs.

—  
CONSUMER FEDERATION OF AMERICA.

DEAR REPRESENTATIVE: We understand that H.R. 1815, the SEC Disclosure Effectiveness Testing Act, will soon be brought to the House floor for a vote. We are writing to urge you to vote yes on this pro-investor bill, which would help to ensure that the disclosures retail investors rely on convey as effectively as possible the key information needed to make an informed choice about decisions that are critical to their financial wellbeing.

The sad reality is that the disclosures investors receive when choosing investment professionals or evaluating investment options often do a poor job of conveying critically important information in a way that typical retail investors can understand. This includes cost disclosures that don't clearly convey costs, risk disclosures that don't clearly convey risks, and conflict of interest disclosure that do not clearly convey the nature or impact of those conflicts. Evidence of this can be found, for example, in a 2018 SEC proposal to create a summary prospectus for variable products that, while sound in concept, is long, dense, poorly organized, and full of technical jargon.

As a result, retail investors, and particularly the least sophisticated retail investors, are too often flying blind when making investment decisions that will affect their ability to afford a secure and independent retirement or fund other long-term financial goals. There are several reasons for this. One is the inherent difficulty of the Securities and Exchange Commission's task of developing clear disclosures of complex topics for a non-expert retail audience. But the other is the SEC's failure to adopt best practices widely used by industry and some other government agencies to develop more effective disclosures, including incorporating qualitative testing of disclosure effectiveness early in the development process.

This bill would help to correct the second of these two problems. It would do so, first, by requiring the SEC to incorporate qualitative disclosure effectiveness testing in the development of new disclosures designed for retail investors. Importantly findings of the testing would have to be made available for public comment. This would both hold the SEC accountable for addressing those findings in any rulemaking subject to the testing requirement and provide all stakeholders with an opportunity to weigh in.

Second, the bill would require the SEC, with input from the Office of Investor Advocate, to develop a plan for testing existing retail disclosures, without imposing a rigid timeframe for completing that review. Appropriately, disclosures primarily relied on by institutional investors, analysts, and other sophisticated market participants would not be subject to the testing requirement. This, along with the involvement of the Office of Investor Advocate in determining which existing disclosures are priorities for testing, would help to ensure resources are devoted to testing the disclosures most important for retail investors.

Disclosure is both an important investor protection tool and a regulatory requirement that imposes significant costs on industry. We, therefore, have an obligation to make those disclosures as effective as possible. H.R. 1815 would help to achieve that goal by updating the SEC's approach to disclosure development. Anyone who supports common sense, evidence-based regulation should support this legislation.

Respectfully submitted,

BARBARA ROPER,  
Director of Investor  
Protection.

MICAH HAUPTMAN,  
Financial Services  
Counsel.

Ms. WATERS. I reserve the balance of my time.

Mr. HUIZENGA. Mr. Chair, may I inquire how much time is remaining on each side and whether the gentlewoman is prepared to close at this time.

The CHAIR. The gentleman from Michigan has 21½ minutes remaining. The gentlewoman from California has 14 minutes remaining.

Ms. WATERS. Mr. Chair, I am prepared to close.

Mr. HUIZENGA. Mr. Chair, I yield myself the balance of my time.

Mr. Chair, I do want to point out that as the gentlewoman from Missouri and I were chatting a little bit about this, it is amazing, when this issue came to a head at the end of the Obama administration, there was a massive move away from the Securities and Exchange Commission where this Reg Best Interest traditionally has been the domain of such regulation and was moved over to the Department of Labor.

Why? Because the administration believed they needed to move so quickly and they couldn't get the Securities and Exchange Commission to act and agree—parenthetically, agree—with them as to what it should look like, they kicked it over to the Department of Labor, which has a small little silver of oversight of this area because of pensions. But, nonetheless, they came up with a wholly unsatisfactory rule that caused a tremendous amount of confusion. The Securities and Exchange Commission put itself forward and said: No, we need to get this done.

That is what kicked off all of the roundtables and the interviews and the 1,800 surveys and the 6,000 comment letters. We are now at this point where we can deliver on much-needed reform, and my colleagues across the aisle want to kick it backwards.

Now, Mr. Chairman, you heard the author say that they are not interested

in relitigating current rulemaking, so I look forward to them all supporting my amendment that we are going to be talking about. And let's exempt Form CRS and the Reg BI. But I am afraid, Mr. Chair, that is not their goal and intent. I am afraid that they don't like the policy; therefore, they want to go back in and delay.

When the gentleman was talking about how there was no changes because of this, that is simply not true. The Form CRS went from four pages down to two pages, with significant, simplified changes that were inserted into that.

And so that is the goal and objective at the end of the day, Mr. Chairman: to protect investors, to give them certainty and clarity; to give those who provide the advice to them certainty and clarity; and, frankly, to move forward.

I am afraid that H.R. 1815 here does the exact opposite. It is going to delay it. It is going to make it even more murky than what it had been previously.

I just want to urge my colleagues to think this through, what they are proposing to do to the Securities and Exchange Commission, the power of the Securities and Exchange Commission.

And again, my first term was spent listening to how the Republicans "were trying to destroy the Securities Exchange Commission" by not funding them enough, by not allowing them to do their job, by not having the appointees do what their backgrounds and expertise would allow them to do. I never bought that charge, Mr. Chairman, because it simply wasn't true.

But we can see clearly, right now, this is a delaying tactic by the opposition; and how we would put not just current rulemaking, not just future rulemaking, but even past rulemaking back into this system would simply be a huge mistake.

Mr. Chairman, I urge my colleagues to oppose this bill, and I yield back the balance of my time.

□ 1300

Ms. WATERS. Mr. Chairman, I yield myself such time as I may consume.

Mr. Chairman, I must admit that I am a bit surprised at this opposition. I am a bit surprised at this opposition because, first of all, everyone must understand that the SEC is our cop on the block. This agency has, as its basic mission, to protect investors.

Who best to be protected than the small, retail investors? We have so many schemes, so much fraud that we witness every day that is being brought forth to basically take advantage of the most vulnerable people in our society, many of them who don't have a lot of resources, who don't have money that they could lose. So, we believe that they must understand in what they are investing.

This is not about the big, institutional investors. This is about your retail investors. This is about the little

guy. This is about those people who are depending on the information that they get and their investment advisers to help guide them so they can have enough money in retirement, for example.

Why is it we would have any elected official coming to represent the people from their districts who would be opposed to making sure that these small investors are represented, that they are protected, that they are cared about?

So, I am surprised at this opposition, and I don't know why there would be so much time spent saying that the SEC does not need to do additional kinds of testing, that they don't need to be concerned about these disclosures.

What is it you need to protect about the SEC from doing its basic job? I don't understand that.

But, however, let me just say that H.R. 1815 is a commonsense bill that benefits mom-and-pop investors by putting a process in place to ensure that the SEC's disclosures are clear and comprehensible for those investors.

A disclosure is only useful if it can be understood by its audience, and this legislation ensures that disclosures are tested in a robust way so that they are clear.

This bill is supported, again, by groups such as the AARP, our seniors; the Financial Planning Coalition; and the Consumer Federation of America, looking out for consumers.

I, again, commend Representative CASTEN for putting forth this important legislation, and I thank him for his work. But, more than that, I thank him as a new Member of Congress who understands that his job, his responsibility, is to look out for his constituents and for the small investors, the little people, those people who need some protection, those people who don't need to be ripped off, those people who need to have clear information and disclosure about what they are getting into.

I thank Representative CASTEN for his vision, for his foresight, and for understanding the responsibility of the SEC.

Mr. Chair, I urge all Members to vote "yes" on this bill, and I yield back the balance of my time.

The CHAIR. All time for general debate has expired.

Pursuant to the rule, the bill shall be considered for amendment under the 5-minute rule.

In lieu of the amendment in the nature of a substitute recommended by the Committee on Financial Services, printed in the bill, an amendment in the nature of a substitute consisting of the text of Rules Committee Print 116-34 modified by the amendment printed in part A of House Report 116-237, shall be considered as adopted. The bill, as amended, shall be considered as the original bill and shall be considered as read.

The text of the bill, as amended, is as follows:

H.R. 1815

*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 "SEC Disclosure Effectiveness Testing Act".*

**SEC. 2. DISCLOSURE TESTING.**

(a) *IN GENERAL.*—Section 23(a) of the Securities Exchange Act of 1934 (15 U.S.C. 78w(a)) is amended by adding at the end the following:

"(4) **INVESTOR TESTING.**—

"(A) *IN GENERAL.*—The Commission shall engage in investor testing prior to issuing any rule or regulation which designates documents or information to be disclosed under the securities laws, if such documents or information are required to be delivered to, and are intended or substantially likely to be materially relied upon by, a retail investor when—

"(i) selecting a broker-dealer or investment adviser, evaluating their services and fees, or materially altering a brokerage or advisory relationship;

"(ii) assessing a securities recommendation or investment advice provided by a broker-dealer or investment adviser;

"(iii) making a decision to purchase or sell a security; or

"(iv) such other circumstances as the Commission may, with input from the Investor Advocate, determine appropriate for the protection of retail investors.

"(B) **EXEMPTION FOR CERTAIN DISCLOSURES.**—This section shall not apply to—

"(i) disclosures made pursuant to Regulations S-K and S-X (including Industry Guides), Regulation 14A, Form N-PX, Form 10-K, Form 10-Q, Form 8-K, Form SD, Form N-PORT, Form PF, Regulation SBSR, disclosures mandated by or jointly with the Board of Governors of the Federal Reserve System or the Financial Stability Oversight Council, or successors thereto; or

"(ii) any other documents or information that the Commission, with input from the Investor Advocate, determines are outside the intended scope and purposes of this Act.

"(C) **COMMISSION AUTHORITY TO CONDUCT ADDITIONAL TESTING.**—This section shall not be construed to limit the Commission's ability to conduct any investor testing on any other documents or information not subject to this section 23(a), provided that any such investor testing shall not be subject to the requirements of this section 23(a).

"(D) **CONTENTS.**—Investor testing conducted pursuant to subparagraph (A) shall include the following:

"(i) Qualitative testing in the form of one-on-one cognitive interviews of retail investors about documents or information, or samples of such documents or information, to be provided.

"(ii) Such other forms of testing that the Commission, with input from the Investor Advocate, deems appropriate for evaluating the effectiveness of retail disclosures.

"(iii) Analysis and publication in the Federal Register of the results of the testing.

"(iv) An opportunity for the public to comment on such results published in the Federal Register.

"(E) **SUBSTANTIVE CHANGES.**—If the Commission, in the period between engaging in investor testing and publishing a final rule, makes substantive changes to such rule that the Commission determines would have a significant impact on retail investors, and such changes were not already investor tested, the Commission shall again engage in investor testing related to such changes.

"(F) **PUBLIC AVAILABILITY OF RETAIL TESTING RESULTS.**—The Commission shall make the data and results of any investor testing performed pursuant to this paragraph available to the public.

"(G) **RULES OF CONSTRUCTION.**—

"(i) The determination that some or all of a document or information is deemed to be subject

to this paragraph shall not forestall the determination that such document or information may also be used or relied upon by the public, market participants other than retail investors, or government agencies.

"(ii) The Commission may, in consultation with the Investor Advocate, determine which, if any, components of such document or information are substantially likely to be relied on by retail investors for the purposes outlined in paragraph (4)(A) above and focus testing under this paragraph on those components of the disclosure.

"(iii) Notwithstanding clause (ii) above, where any information subject to testing under this paragraph may be used or relied upon by the public, market participants other than retail investors, or government agencies, the results of testing made pursuant to this paragraph shall not provide grounds for reducing or eliminating (including any undermining of reliability of and accountability for) the information that existing or proposed regulation requires or would require be made available to the public, market participants other than retail investors, and government agencies, whether or not such information is delivered to retail investors."

(b) **PARTICIPATION OF INVESTOR ADVOCATE.**—Section 4(g) of the Securities Exchange Act of 1934 (15 U.S.C. 78d(g)) is amended—

(1) in paragraph (4)—

(A) in subparagraph (D)(ii), by striking "and" at the end;

(B) by redesignating subparagraph (E) as subparagraph (F); and

(C) by inserting after subparagraph (D) the following: "(E) engage in investor testing—

"(i) to carry out the functions of the Office; and

"(ii) pursuant to section 23(a)(4), as appropriate; and";

(2) by adding at the end the following:

"(9) **PUBLICATION OF DATA AND RESULTS OF INVESTOR TESTING.**—With respect to any investor testing carried out by the Investor Advocate pursuant to paragraph (4)(E), the Investor Advocate may make the data and results of such investor testing available to the public, without further review or editing by the Commission.

"(10) **PERSONNEL.**—If the Investor Advocate decides, within its sole discretion, to conduct testing under this Section, the Investor Advocate may do so and the Commission shall provide the Office of the Investor Advocate with sufficient personnel and funding necessary to carry out such testing. Such testing may qualify as the testing covered by this section, provided that all requirements of the section are met."

(c) **PRIOR RULES.**—

(1) *IN GENERAL.*—For any final rule or regulation issued by the Securities and Exchange Commission (in this subsection referred to as the "Commission") before the date of the enactment of this Act that would be subject to investor testing under section 23(a)(4) of the Securities Exchange Act of 1934, had such rule been issued on or after the date of enactment of this Act, the Commission shall perform investor testing with respect to such rule or regulation that includes the contents described in such section 23(a)(4).

(2) **SCHEDULE.**—The Commission shall, not later than 6 months after the date of the enactment of this Act, with input from the Investor Advocate, establish a schedule for completing any investor testing required under paragraph (1) that prioritizes testing of any final rules and regulations that designate documents or information central to retail investor decision making, and in particular prioritize the testing of documents or information required to be delivered to retail investors in the form of summary documents or summary sections of documents including for the purpose of determining whether and how such summary documents can achieve the goals of informed investor decision-making in the circumstances set forth in Section 23(a)(4) of the Securities Exchange Act of 1934

above while maintaining full accessibility by retail investors, the public, other market participants, and government regulators to the full range of documents and information that they may utilize or rely on, whether or not such documents or information are required to be delivered to retail investors.

(3) REPORT.—The Commission shall, with input from the Investor Advocate, issue a report to Congress each year containing the following:

(A) The status of any investor testing required under paragraph (1) initiated within the last year or otherwise ongoing.

(B) The results of any investor testing completed under paragraph (1) within the last year.

(C) Any priorities the Commission has, based on results of investor testing required by paragraph (1), for—

(i) revising any proposed or final rule or regulation based on the results of testing pursuant to;

(ii) initiating any rulemaking or actions to arising from the results of the testing pursuant to; and

(iii) the Investor Advocate's views on the above priorities and any such other matters arising from the testing or results of testing pursuant to.

The CHAIR. No further amendment to the bill, as amended, shall be in order except those printed in part B of House Report 116-237. Each such further amendment may be offered only in the order printed in the report, may be offered only by a Member designated in the report, shall be considered as read, shall be debatable for the time specified in the report equally divided and controlled by the proponent and an opponent, shall not be subject to amendment, and shall not be subject to a demand for division of the question.

AMENDMENT NO. 1 OFFERED BY MR. HUIZENGA

The CHAIR. It is now in order to consider amendment No. 1 printed in part B of House Report 116-237.

Mr. HUIZENGA. 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:

Page 2, line 17, after “(Guides),” insert the following: “Form CRS”.

The CHAIR. Pursuant to House Resolution 629, the gentleman from Michigan (Mr. HUIZENGA) and a Member opposed each will control 5 minutes.

The Chair recognizes the gentleman from Michigan.

Mr. HUIZENGA. Mr. Chairman, my amendment is very simple. It would add Form CRS to the list of exempted disclosures that would not require SEC investor testing. They have gone through it.

Now, you just heard one of my colleagues talk about why somebody would oppose this. I can tell you why somebody would oppose this: Because we have been doing it for 7 years.

For 7 years Reg BI has been debated. It has been litigated. It has been confusing. And it is time to move forward.

The Securities and Exchange Commission has done that.

So, again, the author of the bill earlier had said, Mr. Chair, that he was not interested in relitigating current rulemaking. Now is the time to show

that. Now is the time to prove that. Support my amendment.

So, Form CRS was part of the Regulation Best Interest rulemaking package. The form is a short, plain-language description of an investor-advisor or a broker-dealer's relationship summary.

It is designed to help retail investors select or determine to remain with an advisory or brokerage firm. They are trying to figure it out.

Importantly, Form CRS was the result of an extensive deliberative process at the SEC. Beyond the typical comment process—and the SEC did consider 6,000 comments for the Reg BI rulemaking package—the SEC also engaged in substantial investor outreach, including in-person meetings across the country; surveys—1,800 of those surveys—and, importantly, engaged the RAND Corporation to perform one-on-one, in-depth investor testing of the proposed Form CRS.

Now, earlier it was claimed, Mr. Chair, that the initial form was unchanged. That is not true. The SEC did figure out that four pages was too long, too confusing. They streamlined that down to two.

So, that is, the SEC did its work—again, for the last 7 years. And we are now at a critical juncture. We can choose to take this road, or we can choose to turn around and head backward. I, for one, do not want to turn around and head backward. I want to provide that protection to my Main Street investors and my constituents back in my district.

So, the SEC did its job. It did testing that was substantially similar to what was proposed by this bill on Form CRS already. It has been 7 years that we have been going through this process. We could not get, under the last administration and in the beginning of this administration, the Department of Labor and the Securities and Exchange Commission to agree on how to move forward.

And when in the Trump administration, this current administration, the Department of Labor was trying to assert itself, the Securities and Exchange Commission did its job and stepped in, which it didn't do under the last administration, and said: Nope. We got it. We are the lead agency. We will take this, and we will come up with a final product.

And the reason why I oppose this bill, certainly without my amendment, is all this does is it reverts back to what we had before this rulemaking was done by the Securities and Exchange Commission. Confusion, muddiness, and uncertainty will be the rule of law, and we are trying to clear that up. The Securities and Exchange Commission is trying to clear that up.

Mr. Chair, I reserve the balance of my time.

Ms. WATERS. Mr. Chairman, I claim the time in opposition to the amendment.

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

Ms. WATERS. Mr. Chair, this amendment is unnecessary and could undermine the investor understanding of how retail investors relate to brokers.

H.R. 1815, the SEC Disclosure Effectiveness Testing Act, simply requires the Securities and Exchange Commission to test its documents with retail investors through one-on-one interviews and surveys to ensure that disclosure documents intended for retail investors are actually understood by their target audience.

H.R. 1815 is in no way intended to repeal Regulation Best Interest, a rule adopted by the SEC in June to change the standard of conduct for brokers when providing retail investors with personalized investment advice.

And, to be clear, the bill does not require testing of the standard imposed by the SEC under Regulation Best Interest. Instead, it requires testing of how well retail investors understand the standard and how it impacts the advice they receive, along with any other disclosures.

In addition, the bill contemplates that the SEC, in consultation with the investor advocate, would develop a schedule of disclosures that it intends to test and report to Congress. There is nothing in the bill that requires investor testing of disclosures related to Regulation Best Interest on day one of enactment.

But this amendment would say that the SEC should never test these disclosures, regardless of changes to the markets, investment product offerings, investor behaviors, and investment trends. This makes little sense, particularly considering the rise of riskier products like cryptocurrencies that are being targeted to retail investors.

I would also point out that, to the extent that the SEC, in consultation with the investor advocate, determines that it should make substantial changes to the disclosures that would have a significant impact on retail investors, H.R. 1815 would simply require the SEC to test new and existing disclosure forms to ensure that they are actually understood by the intended audience.

Mr. Chair, I oppose this amendment, I ask all of my colleagues to do so, and I reserve the balance of my time.

Mr. HUIZENGA. Mr. Chairman, just to address a couple of things: This bill clearly says it will add Form CRS to the list of exempted disclosures that would not require SEC investor testing. It has nothing to do with cryptocurrencies unless, somehow, magically, a crypto broker appears.

There is no such thing. It has no application. This amendment is only going to be narrow. It is going to exempt Form CRS from having to go through this again.

The author of the bill had said that he had no interest in relitigating current rulemaking. Here is the opportunity to prove it because, I would hope, Mr. Chairman, that we would all agree that Form CRS does not need to be subject to further testing.

It has been 7 years. I don't want it to be another 7 years. As my colleague from Indiana earlier was saying, 600 rules at 6 months per rule is 300 years. We don't have that time.

Mr. Chair, I hope that my colleagues would support my amendment, and I yield back the balance of my time.

Ms. WATERS. Mr. Chairman, I would like to inquire how much time I have remaining.

The CHAIR. The gentlewoman from California has 2½ minutes remaining.

Ms. WATERS. Mr. Chair, I yield the balance of my time to the gentleman from Illinois (Mr. CASTEN), the sponsor of this important legislation.

□ 1315

Mr. CASTEN of Illinois. Mr. Chairman, I rise in opposition to the Huizenga amendment, and I want to clarify a couple of points.

The bill gives the SEC Office of the Investor Advocate a larger role to prioritize which disclosures to test. The bill also says that once testing is completed and is found to be clear, there is no need to do further testing unless there are substantive changes.

To argue that every single bill is going to have to be reviewed every single time is not an argument that is made in good faith. The question here on the amendment is simply: Should we exempt one single form from the broad discretion given to the SEC in this rule? It is not clear to me why you would exempt Form CRS from investor testing, unless you don't want investors to understand the fees, costs, or conflicts of interest of investment professionals.

We know, through the testing that was done, that Form CRS appeared to be helpful for investors who had already read similar documents and who had more investing experience. And we know from the testing that was done that Form CRS, as currently written, is not that helpful for investors who haven't otherwise read similar documents.

We can't tie the SEC's hands in determining which disclosure documents need further investor testing. But if we are sitting here and believe that we have an obligation to look out for the best interests of the American people, for investors, for Main Street investors, then the only choice before us is to vote "no" on this amendment, and I encourage all of my colleagues to do so.

Ms. WATERS. Mr. Chairman, I yield back the balance of my time.

The CHAIR. The question is on the amendment offered by the gentleman from Michigan (Mr. HUIZENGA).

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

Mr. HUIZENGA. Mr. Chairman, I demand a recorded vote.

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

AMENDMENT NO. 2 OFFERED BY MR. GOTTHEIMER

The CHAIR. It is now in order to consider amendment No. 2 printed in part B of House Report 116-237.

Mr. GOTTHEIMER. 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:

Page 4, insert after line 8 the following:  
(v) A consideration of unique challenges faced by retail investors age 65 or older.

The CHAIR. Pursuant to House Resolution 629, the gentleman from New Jersey (Mr. GOTTHEIMER) and a Member opposed each will control 5 minutes.

The Chair recognizes the gentleman from New Jersey.

Mr. GOTTHEIMER. Mr. Chairman, my amendment is straightforward. It simply requires the SEC to specifically consider the unique challenges senior investors face as part of its overall investor testing.

Since I took office, I have been committed to helping seniors save their hard-earned money for retirement so they can afford to stay in New Jersey and enjoy their lives with their kids and grandkids.

Unfortunately, there are millions of senior investors across the country who have been the victims of financial scammers, hucksters, and snake oil salesmen who have cheated them out of their rightful retirement.

That is why, earlier this year, I introduced the Senior Security Act, bipartisan legislation that overwhelmingly passed out of the House to help the SEC protect vulnerable seniors from predatory scams and financial abuse.

This amendment is another critical step in making sure that the SEC continues to do right by our seniors, by making sure there is explicit consideration of senior investors as they proceed with investor testing.

New Jersey seniors have given us so much. I will always have their backs to ensure they have the help they need to stay in Jersey and to protect them from those who would seek to take advantage of them.

I thank my colleague and friend, Mr. CASTEN, for introducing this bill and for his commitment to protecting seniors. I thank the chairwoman also for her excellent leadership. And I urge my colleagues to support this commonsense amendment.

Mr. Chairman, I reserve the balance of my time.

Mr. HUIZENGA. Mr. Chairman, I rise in opposition to the proposed amendment.

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

Mr. HUIZENGA. Mr. Chairman, I share my colleague's concerns about the challenges that senior investors face. I have had that with my own parents, who, unfortunately, are no longer with us. But I was a part of those investment discussions and decisions, and I had a brother who was very, very

involved in that and a sister who also. We all worked together as a family, trying to figure this all out. This is a concern that all of us had.

The author of the amendment was also the author of the Senior Security Act, which I supported, and massive bipartisan support came out of this House. Many people would be surprised about that, I would bet.

But I am opposed, however, to adding to the already significant requirements of this investor testing bill. I will note that the bill, as drafted, would already require that the SEC do whatever testing it, in consultation with the Office of the Investor Advocate, determines is "appropriate for evaluating the effectiveness of retail disclosures."

It doesn't say for young people. It doesn't say for middle-income people. It doesn't say for old people. It says for everyone. This is already covered.

Earlier, you heard my amendment, that I was going to add to an exemption. Well, there is already a list of exemptions, that forms are exempted. Mine would have been in addition to that.

The purpose of my amendment and my opposition to this amendment is to simplify, not to make it duplicative, not to make it more complicated, not to make it more cumbersome, burdened, and bureaucratic.

As I read it, for the amendment to have any type of meaning, the amendment suggests that testing is either: A, flawed as it currently is; or, B, wouldn't consider seniors.

I am assuming that is not what the author is intending to do, to question that.

I just see this as unnecessary, duplicative testing that would add to the bill's cost and expand another layer of bureaucracy that doesn't ultimately help those retail investors. John and Jane 401(k), those mom-and-pop investors, whatever title you want to put to them, they need to be our focus.

Now, there is a cottage industry of now-congressionally mandated investor testers. I am not really interested in continuing to give them jobs. I want to make sure that we protect those investors, but also give them that protection in a timely manner because timeliness is part of that protection.

Mr. Chairman, I reserve the balance of my time.

Mr. GOTTHEIMER. Mr. Chairman, I would like to add one thing. Given the gravity of the situation with seniors in this country getting scammed out of billions of dollars or more every year, I don't think we can do enough.

The only thing I would urge my friend here is, anything we can do to actually protect our seniors, we should be doing because what we are doing now is not working.

When I go anywhere, I hear from seniors about these awful instances and stories of what is happening to them on these calls and getting defrauded. I think anything that we can do to help protect our seniors and go the extra

mile to help them is critically important. This is a way to do it that I think is effective, efficient, and will get the backs of our seniors, which, to me, is the least we can do for our seniors who have given so much to us.

Mr. Chair, I yield 2 minutes to the gentleman from Illinois (Mr. CASTEN), the sponsor of the bill.

Mr. CASTEN of Illinois. Mr. Chairman, I rise in support of the Gottheimer amendment. I would like to thank my friend, Representative GOTTHEIMER, for his amendment and for his longtime support for seniors and their financial health.

This amendment rightfully highlights that the SEC should take into account the unique circumstances that seniors face in making investment decisions when they do their investor testing.

The financial health of seniors is critically important, and I am delighted that this bill has the support of the AARP and the 38 million seniors who they represent across our country. I stand with them in making clear that effective disclosure testing is imperative for facilitating informed decision-making for Americans trying to save and invest their hard-earned money.

I urge my colleagues to vote “yes” on the Gottheimer amendment.

Mr. HUIZENGA. Mr. Chair, I am prepared to close. I am curious on the remaining balance of time on both sides.

The CHAIR. The gentleman from Michigan has 2 minutes remaining. The gentleman from New Jersey has 2 minutes remaining.

Mr. HUIZENGA. Mr. Chair, I reserve the balance of my time.

Mr. GOTTHEIMER. Mr. Chairman, I would like to add, just one more time, to the critical importance, please.

There is a reason why I think Mr. CASTEN and so many others have been driving this bipartisan legislation, and why the Senior Security Act was bipartisan is for a pretty simple reason.

We all recognize that we have to do whatever possible to keep these fraudsters, these hucksters, these snake oil salesmen from scamming our seniors. It is beyond upsetting when you hear these stories of what has happened to our moms, our dads, and so many people in our community who have been, frankly, ripped off by these scam artists.

This legislation—not just this amendment, but the legislation—will help protect our seniors; will help protect investors; and with my amendment, will make sure that when people are ready to retire, they have the nest egg they need to not just take care of themselves and have the medicine they need but, of course, buy a gift for their grandkid and make sure they are able to have those resources that they spent their whole lives saving for.

Mr. Chairman, I yield back the balance of my time.

Mr. HUIZENGA. Mr. Chairman, again, my opposition to the amendment has nothing to do with putting

seniors in danger. In fact, that is why I supported a litany of bills and a package of bills that included the author’s Senior Security Act this last April. The House is unified in supporting seniors. What we are not unified in is supporting bureaucracy.

By the way, the aforementioned that I had talked about, the Office of the Investor Advocate, would you like to know where that came from? The Dodd-Frank Act.

What this amendment is saying is the Dodd-Frank Act failed in protecting seniors. The Dodd-Frank Act must have failed in protecting investors because we now need to have a specific, senior-worded sort of category that needs to be looked out after.

The law is supposed to be blind, whether you are young, old, middle income, rich, poor, whatever it is. That protection also goes there.

My opposition, again, is not about who has been affected but what is going to slow down that protection that those people deserve.

Reasonable cost equals access. If we continue to increase costs, it limits the ability for people to access that protection, that advice. That is why I rise in opposition to my friend’s amendment.

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

The CHAIR. The question is on the amendment offered by the gentleman from New Jersey (Mr. GOTTHEIMER).

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

Mr. GOTTHEIMER. Mr. Chairman, I demand a recorded vote.

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

AMENDMENT NO. 3 OFFERED BY MRS. WAGNER

The CHAIR. It is now in order to consider amendment No. 3 printed in part B of House Report 116–237.

Mrs. WAGNER. 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:

Page 1, line 11, insert after “regulation” the following “after January 21, 2021”.

Page 7, strike line 12 and all that follows through the end.

The CHAIR. Pursuant to House Resolution 629, the gentlewoman from Missouri (Mrs. WAGNER) and a Member opposed each will control 5 minutes.

The Chair recognizes the gentlewoman from Missouri.

Mrs. WAGNER. Mr. Chairman, I rise in support of my amendment to H.R. 1815, which would apply the bill’s additional investor testing requirements only to disclosure documents developed after January 21, 2021.

If enacted, this legislation would hinder the implementation of important rules designed to better protect Main Street investors, particularly, the SEC’s Regulation Best Interest rule. This rule has been in effect since

September 10, 2019, but it has a compliance date of June 30, 2020.

If further and ongoing testing were required, it would onerously roll back and delay further—after 7 years of testing, debate, deliberation, comment periods, litigation, it would only roll back and further delay, Mr. Chairman, all of the SEC’s efforts to better protect those retail investors.

□ 1330

The bottom line is that this legislation is duplicative for rules already under consideration. The SEC has already conducted extensive investor testing of the proposed Form CRS, a component of the Regulation Best Interest rule. This is nothing, Mr. Chairman, but a political ploy, rope-a-dope, more neglect in not doing the work of the people. It does not serve those low- and middle-income investors, those constituents of mine in Missouri’s Second Congressional District.

It makes no sense to go back and conduct repetitive investor testing, leaving broker dealers and their clients—again, there are low- and middle-income investors—without a uniform best interest standard.

That is why I ask all of my colleagues to support this commonsense amendment, and if it is not agreed to, to oppose the underlying bill, H.R. 1815, that does nothing but delay and disserve the people that we should be working hard to protect, those low- and middle-income retail investors that are a part of our beautiful and wonderful Main Street districts.

I reserve the balance of my time.

Ms. WATERS. Mr. Chairman, I claim the time in opposition to the amendment.

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

Ms. WATERS. Mr. Chairman, I yield myself such time as I may consume.

First, let me just say, no matter how many amendments the opposite side can come up with, no matter how many ways they try to explain why they are not speaking for the retail investors, the small folks, the people with not a lot of resources, the people who depend on good information to be disclosed to them, they can come up with all the amendments they want, but no one thinking clearly about this will understand why they are trying to protect the SEC, our cop on the block, from doing everything they possibly can do to protect our seniors and our most vulnerable people.

So H.R. 1815 seeks, again, to ensure that disclosures specifically designed for the most vulnerable investors, including mom-and-pop retail investors, can actually be used and understood by their intended audiences. Isn’t that a simple request in this bill, that our most vulnerable retail investors understand what they are investing in, that that information should be disclosed to them? I don’t get the arguments against it.

This amendment, however, directly conflicts with the scope of the bill,



which covers new as well as existing disclosures. Requiring existing disclosures to be subjected to investor testing makes good sense. Evidence has shown many existing disclosures are not understood. The evidence is there that tells you that we have discovered that the disclosures are not understood by these vulnerable people. We have information that documents that, that the investors, the small investors, these seniors, don't understand. This bill is about helping them to understand what they are signing on the dotted line for.

Mandatory disclosures that are unused or not understood impose unnecessary costs on the companies making those disclosures, and importantly, fail to inform retail investors of key risks that they should know when making investment decisions.

However, this amendment that is before you would treat disclosures that are put forth before the next Presidential election as perfect, without need for further investor input through testing. Such an exemption is inconsistent with the object and purpose of this bill.

This undermines H.R. 1815 and its value to retail investors. So I could say this another 100 ways, they can come up with all the amendments they want to come up with; the fact of the matter is, this bill that is put forward by Mr. CASTEN is to protect the citizens who need the information the most, because they are vulnerable. And so having said that, I would urge my colleagues to join me in opposing this amendment.

I reserve the balance of my time.

Mrs. WAGNER. Mr. Speaker, may I inquire how much time is remaining?

The CHAIR. The gentlewoman from Missouri has 2 minutes remaining. The gentlewoman from California has 1½ minutes remaining.

Mrs. WAGNER. Mr. Chairman, I yield such time as he may consume to the gentleman from Michigan (Mr. HUIZENGA), the ranking member of the Investor Protection, Entrepreneurship, and Capital Markets Subcommittee, my friend, to speak in support of the amendment and in opposition to the underlying bill.

Mr. HUIZENGA. Mr. Chairman, I thank my colleague and friend for yielding.

Nobody is opposed to the idea of investor testing of SEC disclosure documents. By the way, neither is the SEC. They just proved that, as we know, from their testing of Form CRS.

What I am opposed to, and I believe the gentlewoman is opposed to, is a testing loop. You test and refine, test-refine, test-refine. What is happening in between those time periods? What does it revert back to? And we can get into a death spiral or paralysis by analysis sometimes. Not that we don't have the best intentions and have the SEC move forward, we just need closure.

Again, cost is a part of the access, but timeliness is part of access for everybody as well, and I am just afraid

that with what we could get into we are going to be in this testing loop.

Mrs. WAGNER. Mr. Chairman, let me just say, I have been working on this issue and fighting for the retail investors for all 7 of my years here in Congress with several pieces of legislation to bring this to fruition and to always, always hold that retail investor in the best interest to make sure that we are taking care of them and giving them the best advice, the best access, the best cost, but most of all that we secure their savings and their retirement investment and do everything we can to serve in their best interests. And that is why we must bring this after 7 long years to a close.

It is time that we stop playing rope-a-dope with duplicative rules that have already been under consideration and by conducting extensive investor testing that has already been done. The SEC is the absolute body of jurisdiction. They must harmonize with the Department of Labor, and have, and now we have got a short, two-form page. We have got disclosures and titles that are clear that is serving the best interests of our constituents.

I would ask everyone to consider my amendment to H.R. 1815, and if it is not agreed to, to oppose the underlying bill.

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

Ms. WATERS. Mr. Chairman, I yield such time as he may consume to the gentleman from Illinois (Mr. CASTEN), the author of this bill, to continue to tell the public why we must protect the most vulnerable in our society.

Mr. CASTEN of Illinois. Mr. Chairman, I rise in strong opposition to the Wagner amendment. The wealth that Americans hold in their retirement accounts, in their 401(k)s, in their IRAs, all the places that they hold their wealth, the fees they pay on that wealth, the returns they earn on that wealth do not care when the law was written, or the form was processed.

We know, we have evidence, that many of the existing disclosure documents intended for retail investors are not well understood by their target audience. So I would ask you: What is the cost to your wealth of another percent a year in asset management fees? What is the cost to you, to your wealth, of another percent a year compounding in the growth of your wealth? Multiply that by all the Americans who make their investments. Billions, trillions of dollars.

This amendment was offered as a way to protect people. It is protecting people, but it isn't protecting investors. I strongly urge my colleagues to vote "no" on this amendment.

Ms. WATERS. Mr. Chairman, I yield back the balance of my time.

The CHAIR. The question is on the amendment offered by the gentleman from Missouri (Mrs. WAGNER).

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

Mrs. WAGNER. Mr. Chairman, I demand a recorded vote.

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

AMENDMENT NO. 4 OFFERED BY MR. CASTEN OF ILLINOIS

The CHAIR. It is now in order to consider amendment No. 4 printed in part B of House Report 116-237.

Mr. CASTEN of Illinois. Mr. Chairman, I rise as the designee for the gentleman from New York (Mr. SEAN PATRICK MALONEY) to offer amendment No. 4.

The CHAIR. The Clerk will designate the amendment.

The text of the amendment is as follows:

Page 6, insert after line 5 the following:  
 "(H) RETAIL INVESTOR DEFINED.—For the purposes of this paragraph, the term 'retail investor' means any investor that is not an institutional investor."

The CHAIR. Pursuant to House Resolution 629, the gentleman from Illinois (Mr. CASTEN) and a Member opposed each will control 5 minutes.

The Chair recognizes the gentleman from Illinois.

Mr. CASTEN of Illinois. Mr. Chair, H.R. 1815 was drafted specifically for SEC disclosures that are required to be delivered to or intended or substantially likely to be materially relied on by retail investors, but not by sophisticated institutional investors like mutual funds or hedge funds.

Representative SEAN MALONEY's amendment clarifies that this bill is intended to protect retail investors. That is a commonsense amendment, which allows the bill to achieve our goal, which is to ensure that mom-and-pop investors are able to use the disclosures intended specifically for them.

I thank Representative MALONEY for this amendment, and I urge my colleagues to vote "yes."

I reserve the balance of my time.

Mr. HUIZENGA. Mr. Chairman, I claim the time in opposition to the amendment.

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

Mr. HUIZENGA. Mr. Chairman, this amendment simply attempts to define an unclear and undefined term by making reference to another unclear and undefined term.

For context, let me be clear on where this comes from. The Securities and Exchange Act of 1934 does not define either the term "retail investor" or "institutional investor." This amendment pretends to add clarity, but arguably further muddies an already confusing bill by adding a second new undefined term.

In fact, there are some who believe that the amendment might actually expand the bill's reach, because the bill, as amended, could be interpreted to apply to any document designed to reach anybody other than that "institutional investor."

So we have a problem here, Mr. Chairman. We have undefined terms. We have muddled, not clear goals and objectives here, and so, I would rhetorically ask, what is an institutional investor? Is it a small-town investment manager who is a sole practitioner, but has set up their own business and now is, thus, an institution? Does the business require multiple employees? Does it require a large number of employees? I, for one, am not sure. Does it have a dollar amount attached to it? It could be one person, a very wealthy person investing millions or a whole bunch of smaller investors, who don't have millions, banding together and now they are suddenly institutional investors.

So let's just not make H.R. 1815 more confusing than it already is. I urge my colleagues to oppose this amendment, and I reserve the balance of my time.

□ 1345

Mr. CASTEN of Illinois. Mr. Chair, I encourage my colleagues to vote for the amendment, and I yield back the balance of my time.

Mr. HUIZENGA. Mr. Chairman, the Securities Exchange Act of 1934 has been a living, breathing document; but in those subsequent years from 1934, there has never been a definition of either "retail investor" or "institutional investor," and to hang an amendment on those terms which are undefined legally is simply a mistake.

So, Mr. Chair, I do not support this unnecessarily confusing amendment, and I urge a "no" vote on this amendment.

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

The CHAIR. The question is on the amendment offered by the gentleman from Illinois (Mr. CASTEN).

The amendment was agreed to.

ANNOUNCEMENT BY THE CHAIR

The CHAIR. Pursuant to clause 6 of rule XVIII, proceedings will now resume on those amendments printed in part B of House Report 116-237 on which further proceedings were postponed, in the following order:

Amendment No. 1 by Mr. HUIZENGA of Michigan.

Amendment No. 2 by Mr. GOTTHEIMER of New Jersey.

Amendment No. 3 by Mrs. WAGNER of Missouri.

The Chair will reduce to 2 minutes the minimum time for any electronic vote after the first vote in this series.

AMENDMENT NO. 1 OFFERED BY MR. HUIZENGA

The CHAIR. The unfinished business is the demand for a recorded vote on the amendment offered by the gentleman from Michigan (Mr. HUIZENGA) 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 CHAIR. A recorded vote has been demanded.

A recorded vote was ordered.

The vote was taken by electronic device, and there were—ayes 188, noes 229, not voting 20, as follows:

[Roll No. 561]

AYES—188

Abraham	Gosar	Norman
Aderholt	Graves (GA)	Nunes
Allen	Graves (LA)	Olson
Amodei	Graves (MO)	Palazzo
Armstrong	Green (TN)	Palmer
Arrington	Griffith	Pence
Bacon	Grothman	Perry
Baird	Guest	Posey
Balderson	Guthrie	Reed
Banks	Hagedorn	Reschenthaler
Barr	Harris	Rice (SC)
Bergman	Hartzler	Riggleman
Biggs	Hern, Kevin	Roby
Bilirakis	Herrera Beutler	Rodgers (WA)
Bishop (UT)	Hice (GA)	Roe, David P.
Bost	Higgins (LA)	Rogers (AL)
Brady	Hill (AR)	Rogers (KY)
Brooks (AL)	Holding	Rooney (FL)
Brooks (IN)	Hollingsworth	Rose, John W.
Buchanan	Horn, Kendra S.	Rouzer
Buck	Hudson	Roy
Bucshon	Huizenga	Rutherford
Budd	Hunter	Scalise
Burchett	Hurd (TX)	Schweikert
Burgess	Johnson (LA)	Scott, Austin
Byrne	Johnson (OH)	Sensenbrenner
Calvert	Johnson (SD)	Shimkus
Carter (GA)	Jordan	Simpson
Carter (TX)	Joyce (OH)	Slotkin
Chabot	Joyce (PA)	Smith (MO)
Cheney	Katko	Smith (NE)
Cline	Keller	Smith (NJ)
Cloud	Kelly (MS)	Smucker
Cole	Kelly (PA)	Spano
Collins (GA)	King (IA)	Staubert
Comer	King (NY)	Stefanik
Conaway	Kinzinger	Steil
Cook	Kustoff (TN)	Steube
Crawford	LaHood	Stewart
Crenshaw	LaMalfa	Stivers
Curtis	Lamborn	Taylor
Davidson (OH)	Latta	Thompson (PA)
Davis, Rodney	Long	Thornberry
DesJarlais	Lucas	Timmons
Diaz-Balart	Luetkemeyer	Tipton
Duncan	Marchant	Turner
Dunn	Marshall	Upton
Emmer	Massie	Wagner
Estes	Mast	Walberg
Ferguson	McCarthy	Walden
Fitzpatrick	McCaul	Walker
Fleischmann	McClintock	Walorski
Flores	McHenry	Waltz
Fortenberry	McKinley	Watkins
Foxx (NC)	Meadows	Webster (FL)
Fulcher	Meuser	Wenstrup
Gaetz	Miller	Westerman
Gallagher	Mitchell	Wilson (SC)
Gianforte	Moolenaar	Wittman
Gibbs	Mooney (WV)	Womack
Gonzalez (OH)	Mullin	Woodall
González-Colón	Murphy (NC)	Young
(PR)	Newhouse	Zeldin

NOES—229

Adams	Casten (IL)	Dean
Aguilar	Castor (FL)	DeFazio
Allred	Castro (TX)	DeGette
Amash	Chu, Judy	DeLauro
Axne	Cicilline	DelBene
Barragán	Cisneros	Delgado
Bass	Clark (MA)	Demings
Beatty	Clarke (NY)	DeSaulnier
Bera	Clay	Deutch
Beyer	Cleaver	Dingell
Bishop (GA)	Clyburn	Doggett
Blumenauer	Cohen	Doyle, Michael
Blunt Rochester	Connolly	F.
Bonamici	Cooper	Engel
Boyle, Brendan	Correa	Escobar
F.	Costa	Eshoo
Brindisi	Courtney	Española
Brown (MD)	Cox (CA)	Evans
Brownley (CA)	Craig	Finkenauer
Bustos	Crist	Fletcher
Butterfield	Crow	Foster
Carbajal	Cuellar	Frankel
Cárdenas	Cunningham	Fudge
Carson (IN)	Davids (KS)	Gabbard
Cartwright	Davis (CA)	Gallego
Case	Davis, Danny K.	Garamendi

Garcia (IL)	Lowey	Ruppersberger
Garcia (TX)	Luján	Sablan
Golden	Luria	Sánchez
Gomez	Lynch	Sarbanes
Gonzalez (TX)	Malinowski	Scanlon
Gottheimer	Maloney,	Schakowsky
Green, Al (TX)	Carolyn B.	Schiff
Grijalva	Maloney, Sean	Schneider
Haaland	Matsui	Schrader
Harder (CA)	McAdams	Schrier
Hastings	McBath	Scott (VA)
Hayes	McCollum	Scott, David
Heck	McGovern	Serrano
Higgins (NY)	McNerney	Sewell (AL)
Hill (CA)	Meeks	Shalala
Himes	Meng	Sherman
Horsford	Moore	Sherrill
Houlahan	Morelle	Sires
Hoyer	Moulton	Smith (WA)
Huffman	Mucarsel-Powell	Soto
Jackson Lee	Murphy (FL)	Spanberger
Jayapal	Nadler	Speier
Jeffries	Napolitano	Stanton
Johnson (GA)	Neal	Stevens
Johnson (TX)	Neguse	Suozyi
Kaptur	Norcross	Swalwell (CA)
Keating	Norton	Takano
Kelly (IL)	O'Halleran	Thompson (CA)
Kennedy	Omar	Thompson (MS)
Khanna	Pallone	Titus
Kildee	Panetta	Tlaib
Kilmer	Pappas	Tonko
Kim	Pascrell	Torres (CA)
Kind	Payne	Torres Small
Kirkpatrick	Perlmutter	(NM)
Krishnamoorthi	Peters	Trahan
Kuster (NH)	Peterson	Trone
Lamb	Phillips	Underwood
Langevin	Pingree	Van Drew
Larsen (WA)	Plaskett	Vargas
Larson (CT)	Pocan	Veasey
Lawrence	Porter	Vela
Lee (CA)	Pressley	Velázquez
Lee (NV)	Price (NC)	Visclosky
Lee (VA)	Quigley	Wasserman
Levin (MI)	Raskin	Schultz
Lewis	Rice (NY)	Waters
Lieu, Ted	Richmond	Watson Coleman
Lipinski	Rose (NY)	Welch
Loebsock	Rouda	Wexton
Lofgren	Roybal-Allard	Wild
Lowenthal	Ruiz	Yarmuth

NOT VOTING—20

Babin	Loudermilk	San Nicolas
Bishop (NC)	McEachin	Weber (TX)
Gohmert	Ocasio-Cortez	Williams
Gooden	Radewagen	Wilson (FL)
Granger	Ratcliffe	Wright
Lawson (FL)	Rush	Yoho
Lesko	Ryan	

□ 1415

Messrs. PANETTA, O'HALLERAN, ENGEL, and JOHNSON of Georgia changed their vote from "aye" to "no."

Messrs. CRAWFORD, BILLIRAKIS, BURCHETT, and BROOKS of Alabama changed their vote from "no" to "aye."

So the amendment was rejected.

The result of the vote was announced as above recorded.

AMENDMENT NO. 2 OFFERED BY MR. GOTTHEIMER

The Acting CHAIR (Ms. PINGREE). The unfinished business is the demand for a recorded vote on the amendment offered by the gentleman from New Jersey (Mr. GOTTHEIMER) 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 2-minute vote.

The vote was taken by electronic device, and there were—ayes 240, noes 178, not voting 19, as follows:

[Roll No. 562]

AYES—240

Adams  
Aguilar  
Allred  
Axne  
Bacon  
Barragán  
Bass  
Beatty  
Bera  
Beyer  
Bishop (GA)  
Blumenauer  
Blunt Rochester  
Bonamici  
Boyle, Brendan F.  
Brindisi  
Brown (MD)  
Brownley (CA)  
Bustos  
Butterfield  
Carbajal  
Carson (IN)  
Cartwright  
Case  
Casten (IL)  
Castor (FL)  
Castro (TX)  
Chu, Judy  
Cicilline  
Cisneros  
Clark (MA)  
Clarke (NY)  
Clay  
Cleaver  
Clyburn  
Cohen  
Connolly  
Cooper  
Correa  
Costa  
Courtney  
Cox (CA)  
Craig  
Crist  
Crow  
Cuellar  
Cunningham  
Davids (KS)  
Davis (CA)  
Davis, Danny K.  
Dean  
DeFazio  
DeGette  
DeLauro  
DelBene  
Delgado  
Demings  
DeSaulnier  
Deutch  
Dingell  
Doggett  
Doyle, Michael F.  
Engel  
Escobar  
Eshoo  
Españillat  
Evans  
Finkenauer  
Fitzpatrick  
Fletcher  
Foster  
Frankel  
Fudge  
Gallego  
Garamendi  
Garcia (IL)  
Garcia (TX)  
Golden  
Gomez  
Gonzalez (TX)

Gottheimer  
Green, Al (TX)  
Haaland  
Harder (CA)  
Hastings  
Harragán  
Heck  
Higgins (NY)  
Hill (CA)  
Himes  
Horn, Kendra S.  
Horsford  
Houlihan  
Hoyer  
Huffman  
Hurd (TX)  
Jackson Lee  
Jayapal  
Jeffries  
Johnson (GA)  
Johnson (TX)  
Kaptur  
Katko  
Keating  
Kelly (IL)  
Kennedy  
Khanna  
Kildee  
Kilmer  
Kim  
Kind  
Kirkpatrick  
Krishnamoorthi  
Kuster (NH)  
Lamb  
Langevin  
Larsen (WA)  
Larson (CT)  
Lawrence  
Lee (CA)  
Lee (NV)  
Levin (CA)  
Levin (MI)  
Lewis  
Lieu, Ted  
Lipinski  
Loebsock  
Lofgren  
Lowenthal  
Lowe  
Lujan  
Luria  
Lynch  
Malinowski  
Maloney  
Carolyn B.  
Maloney, Sean  
Mast  
Matsui  
McAdams  
McBath  
McCollum  
McGovern  
McNerney  
Meeks  
Meng  
Moore  
Morelle  
Moulton  
Mucarsel-Powell  
Murphy (FL)  
Nadler  
Napolitano  
Neal  
Neguse  
Norcross  
Norton  
O'Halleran  
Ocasio-Cortez  
Omar  
Pallone  
Panetta

Pappas  
Pascrell  
Payne  
Perlmutter  
Peters  
Peterson  
Phillips  
Pingree  
Plaskett  
Pocan  
Porter  
Posey  
Pressley  
Price (NC)  
Quigley  
Raskin  
Reed  
Rice (NY)  
Richmond  
Rose (NY)  
Rouda  
Roybal-Allard  
Ruiz  
Ruppersberger  
Sablan  
Sánchez  
Sarbanes  
Gibbs  
Scanlon  
Schakowsky  
Schiff  
Schneider  
Schradler  
Schrier  
Scott (VA)  
Scott, David  
Serrano  
Sewell (AL)  
Shalala  
Sherman  
Sherrill  
Sires  
Slotkin  
Smith (NJ)  
Smith (WA)  
Soto  
Spanberger  
Speier  
Stanton  
Stefanik  
Stevens  
Suozi  
Swalwell (CA)  
Takano  
Thompson (CA)  
Thompson (MS)  
Titus  
Tlaib  
Tonko  
Torres (CA)  
Torres Small (NM)  
Trahan  
Trone  
Underwood  
Van Drew  
Vargas  
Veasey  
Vela  
Velázquez  
Visclosky  
Wasserman  
Schultz  
Waters  
Watson Coleman  
Webster (FL)  
Welch  
Wexton  
Wild  
Wilson (FL)  
Yarmuth  
Young

NOES—178

Abraham  
Aderholt  
Allen  
Amash  
Amodei  
Armstrong  
Arrington  
Baird

Balderson  
Banks  
Barr  
Bergman  
Biggs  
Bilirakis  
Bishop (UT)  
Bost

Brady  
Brooks (AL)  
Brooks (IN)  
Buchanan  
Buck  
Bucshon  
Budd  
Burchett

Burgess  
Byrne  
Calvert  
Carter (GA)  
Carter (TX)  
Chabot  
Cheney  
Cline  
Cloud  
Crawford  
Crenshaw  
Curtis  
Davidson (OH)  
Davis, Rodney  
DesJarlais  
Diaz-Balart  
Duncan  
Dunn  
Emmer  
Estes  
Ferguson  
Fleischmann  
Flores  
Fortenberry  
Foxy (NC)  
Fulcher  
Gaetz  
Gallagher  
Gianforte  
Gibbs  
Gonzalez (OH)  
González-Colón (PR)  
Gosar  
Graves (GA)  
Schrier  
Graves (MO)  
Green (TN)  
Griffith  
Grijalva  
Grothman  
Guest  
Guthrie  
Hagedorn  
Harris  
Hartzler  
Hern, Kevin

Herrera Beutler  
Hice (GA)  
Higgins (LA)  
Hill (AR)  
Holding  
Hollingsworth  
Hudson  
Huizenga  
Hunter  
Johnson (LA)  
Johnson (OH)  
Johnson (SD)  
Jordan  
Joyce (OH)  
Joyce (PA)  
Keller  
Kelly (MS)  
Kelly (PA)  
King (IA)  
King (NY)  
Kinzinger  
Kustoff (TN)  
LaHood  
LaMalfa  
Lamborn  
Latta  
Lesko  
Long  
Lucas  
Luetkemeyer  
Marchant  
Marshall  
Massie  
McCarthy  
McCaul  
McClintock  
McHenry  
McKinley  
Meadows  
Meuser  
Miller  
Mitchell  
Moolenaar  
Mooney (WV)  
Mullin  
Murphy (NC)  
Newhouse  
Norman  
Nunes  
Olson  
Palazzo  
Palmer

Pence  
Perry  
Reschenthaler  
Rice (SC)  
Riggleman  
Roby  
Rodgers (WA)  
Roe, David P.  
Rogers (AL)  
Rogers (KY)  
Rooney (FL)  
Rose, John W.  
Rouzer  
Roy  
Rutherford  
Scalise  
Schweikert  
Scott, Austin  
Sensenbrenner  
Shimkus  
Simpson  
Smith (MO)  
Smith (NE)  
Smucker  
Spano  
Staubert  
Steil  
Steube  
Stewart  
Stivers  
Taylor  
Thompson (PA)  
Thornberry  
Timmons  
Tipton  
Turner  
Upton  
Wagner  
Walberg  
Walden  
Walker  
Walorski  
Waltz  
Watkins  
Wenstrup  
Westerman  
Wilson (SC)  
Wittman  
Womack  
Woodall  
Zeldin

NOT VOTING—19

Babin  
Bishop (NC)  
Cárdenas  
Gabbard  
Gohmert  
Gooden  
Granger

Lawson (FL)  
Loudermilk  
McEachin  
Radewagen  
Ratcliffe  
Rush  
Ryan

San Nicolas  
Weber (TX)  
Williams  
Wright  
Yoho

ANNOUNCEMENT BY THE ACTING CHAIR

The Acting CHAIR (during the vote). There is 1 minute remaining.

□ 1422

So the amendment was agreed to. The result of the vote was announced as above recorded.

AMENDMENT NO. 3 OFFERED BY MRS. WAGNER

The Acting CHAIR. The unfinished business is the demand for a recorded vote on the amendment offered by the gentlewoman from Missouri (Mrs. WAGNER) 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 Acting CHAIR. This will be a 2-minute vote.

The vote was taken by electronic device, and there were—ayes 188, noes 230, not voting 19, as follows:

[Roll No. 563]

AYES—188

Abraham  
Aderholt  
Allen  
Amodei  
Armstrong  
Arrington  
Baird  
Balderson  
Banks  
Barr  
Bergman  
Biggs  
Bilirakis  
Bishop (UT)  
Bost  
Brady  
Brooks (AL)  
Brooks (IN)  
Buchanan  
Buck  
Bucshon  
Budd  
Burchett  
Burgess  
Byrne  
Calvert  
Carter (GA)  
Carter (TX)  
Chabot  
Cheney  
Cline  
Cloud  
Cole  
Collins (GA)  
Comer  
Conaway  
Cook  
Crawford  
Crenshaw  
Curtis  
Davidson (OH)  
Davis, Rodney  
DesJarlais  
Diaz-Balart  
Duncan  
Dunn  
Emmer  
Estes  
Ferguson  
Fleischmann  
Flores  
Fortenberry  
Foxy (NC)  
Fulcher  
Gaetz  
Gallagher  
Gianforte  
Gibbs  
Gonzalez (OH)  
González-Colón (PR)  
Gosar  
Graves (GA)  
Graves (LA)  
Graves (MO)  
Green (TN)  
Griffith  
Grothman  
Guest  
Guthrie  
Hagedorn  
Harris  
Hartzler  
Hern, Kevin  
Herrera Beutler  
Hice (GA)  
Higgins (LA)  
Hill (AR)  
Holding  
Hollingsworth  
Hudson  
Huizenga  
Hunter  
Hurd (TX)  
Johnson (GA)  
Johnson (LA)  
Johnson (OH)  
Johnson (SD)  
Jordan  
Joyce (OH)  
Joyce (PA)  
Katko  
Keller  
Kelly (MS)  
Kelly (PA)  
King (IA)  
King (NY)  
Kinzinger  
Kustoff (TN)  
LaHood  
LaMalfa  
Lamborn  
Latta  
Lesko  
Long  
Lucas  
Luetkemeyer  
Marchant  
Marshall  
Massie  
McCaul  
McClintock  
McHenry  
McKinley  
Meadows  
Meuser  
Miller  
Mitchell  
Moolenaar  
Mooney (WV)  
Mullin  
Murphy (NC)  
Newhouse  
Norman  
Nunes  
Olson  
Palazzo  
Palmer  
Pence  
Perry  
Reschenthaler  
Rice (SC)  
Riggleman  
Roby  
Rodgers (WA)  
Roe, David P.  
Rogers (AL)  
Rogers (KY)  
Rooney (FL)  
Rose, John W.  
Rouzer  
Roy  
Rutherford  
Scalise  
Schweikert  
Scott, Austin  
Sensenbrenner  
Shimkus  
Simpson  
Smith (MO)  
Smith (NE)  
Smucker  
Spano  
Staubert  
Steil  
Steube  
Stewart  
Stivers  
Taylor  
Thompson (PA)  
Thornberry  
Timmons  
Tipton  
Turner  
Upton  
Wagner  
Walberg  
Walden  
Walker  
Walorski  
Waltz  
Watkins  
Wenstrup  
Westerman  
Wilson (SC)  
Wittman  
Womack  
Woodall  
Zeldin

Gosar  
Graves (GA)  
Graves (LA)  
Graves (MO)  
Green (TN)  
Griffith  
Grothman  
Guest  
Guthrie  
Hagedorn  
Harris  
Hartzler  
Hern, Kevin  
Herrera Beutler  
Hice (GA)  
Higgins (LA)  
Hill (AR)  
Holding  
Hollingsworth  
Hudson  
Huizenga  
Hunter  
Hurd (TX)  
Johnson (GA)  
Johnson (LA)  
Johnson (OH)  
Johnson (SD)  
Jordan  
Joyce (OH)  
Joyce (PA)  
Katko  
Keller  
Kelly (MS)  
Kelly (PA)  
King (IA)  
King (NY)  
Kinzinger  
Kustoff (TN)  
LaHood  
LaMalfa  
Lamborn  
Latta  
Lesko  
Long  
Lucas  
Luetkemeyer  
Marchant  
Marshall  
Massie  
McCaul  
McClintock  
McHenry  
McKinley  
Meadows  
Meuser  
Miller  
Mitchell  
Moolenaar  
Mooney (WV)  
Mullin  
Murphy (NC)  
Newhouse  
Norman  
Nunes  
Olson  
Palazzo  
Palmer  
Pence  
Perry  
Reschenthaler  
Rice (SC)  
Riggleman  
Roby  
Rodgers (WA)  
Roe, David P.  
Rogers (AL)  
Rogers (KY)  
Rooney (FL)  
Rose, John W.  
Rouzer  
Roy  
Rutherford  
Scalise  
Schweikert  
Scott, Austin  
Sensenbrenner  
Shimkus  
Simpson  
Smith (MO)  
Smith (NE)  
Smith (NJ)  
Smucker  
Spano  
Staubert  
Stefanik  
Steil  
Stewart  
Stivers  
Taylor  
Thompson (PA)  
Thornberry  
Timmons  
Tipton  
Turner  
Upton  
Wagner  
Walberg  
Walden  
Walker  
Walorski  
Waltz  
Watkins  
Webster (FL)  
Wenstrup  
Westerman  
Wilson (SC)  
Wittman  
Womack  
Woodall  
Young  
Zeldin

NOES—230

Clark (MA)  
Clarke (NY)  
Clay  
Cleaver  
Clyburn  
Cohen  
Connolly  
Cooper  
Correa  
Costa  
Courtney  
Cox (CA)  
Craig  
Crist  
Crow  
Cuellar  
Cunningham  
Davids (KS)  
Davis (CA)  
Davis, Danny K.  
Dean  
DeFazio  
DeGette  
DeLauro  
DelBene  
Demings  
DeSaulnier  
Dingell  
Dingell  
Doggett

Doyle, Michael F.  
Engel  
Escobar  
Eshoo  
Españillat  
Evans  
Finkenauer  
Fletcher  
Foster  
Frankel  
Fudge  
Gallego  
Garamendi  
Garcia (IL)  
Garcia (TX)  
Golden  
Gomez  
Gonzalez (TX)  
Gottheimer  
Green, Al (TX)  
Haaland  
Harder (CA)  
Hastings  
Hayes  
Heck  
Higgins (NY)  
Hill (CA)  
Himes  
Horn, Kendra S.  
Horsford

Houlahan	Meeks	Schrader
Hoyer	Meng	Schrier
Huffman	Moore	Scott (VA)
Jackson Lee	Morelle	Scott, David
Jayapal	Moulton	Serrano
Jeffries	Mucarsel-Powell	Sewell (AL)
Johnson (TX)	Murphy (FL)	Shalala
Kaptur	Nadler	Sherman
Keating	Napolitano	Sherrill
Kelly (IL)	Neal	Sires
Kennedy	Neguse	Slotkin
Khanna	Norcross	Smith (WA)
Kildee	Norton	Soto
Kilmer	O'Halleran	Spanberger
Kim	Ocasio-Cortez	Speier
Kind	Omar	Stanton
Kirkpatrick	Pallone	Stevens
Krishnamoorthi	Panetta	Suozi
Kuster (NH)	Pappas	Swalwell (CA)
Lamb	Pascrell	Takano
Langevin	Payne	Takano
Larsen (WA)	Perlmutter	Thompson (CA)
Larson (CT)	Peters	Thompson (MS)
Lawrence	Peterson	Titus
Lee (CA)	Phillips	Tlaib
Lee (NV)	Pingree	Tonko
Levin (CA)	Plaskett	Torres (CA)
Levin (MI)	Pocan	Torres Small
Lewis	Porter	(NM)
Lieu, Ted	Pressley	Trahan
Lipinski	Price (NC)	Trone
Loeb sack	Quigley	Underwood
Lofgren	Raskin	Van Drew
Lowenthal	Rice (NY)	Vargas
Lowey	Richmond	Veasey
Lujan	Rose (NY)	Vela
Luria	Rouda	Velázquez
Lynch	Roybal-Allard	Visclosky
Malinowski	Ruiz	Wasserman
Maloney,	Ruppersberger	Schultz
Carolyn B.	Rush	Waters
Maloney, Sean	Sablan	Watson Coleman
Matsui	Sánchez	Welch
McAdams	Sarbanes	Wexton
McBath	Scanlon	Wild
McCollum	Schakowsky	Wilson (FL)
McGovern	Schiff	Yarmuth
McNerney	Schneider	

## NOT VOTING—19

Babin	Grijalva	San Nicolas
Bishop (NC)	Lawson (FL)	Weber (TX)
Cárdenas	Loudermilk	Williams
Gabbard	McEachin	Wright
Gohmert	Radewagen	Yoho
Gooden	Ratchiffe	
Granger	Ryan	

□ 1428

Mr. BUCHANAN changed his vote from “no” to “aye.”

So the amendment was rejected.

The result of the vote was announced as above recorded.

The Acting CHAIR (Mr. RICHMOND). There being no further amendments under the rule, the Committee rises.

Accordingly, the Committee rose; and the Speaker pro tempore (Ms. PINGREE) having assumed the chair, Mr. RICHMOND, 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. 1815) to require the Securities and Exchange Commission, when developing rules and regulations about disclosures to retail investors, to conduct investor testing, including a survey and interviews of retail investors, and for other purposes, and, pursuant to House Resolution 629, he reported the bill, as amended by that resolution, back to the House with sundry further amendments 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 reported from the Com-

mittee of the Whole? If not, the Chair will put them en gros.

The amendments were 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.

(By unanimous consent, Mr. HOYER was allowed to speak out of order.)

MOURNING THE PASSING OF THE HONORABLE  
ELIJAH CUMMINGS

Mr. HOYER. Today, Mr. Speaker, is a sad day. It is a sad day for us; it is a sad day for this institution; and it is a sad day for America. We have lost a wonderful human being, a good and decent human being, a human being who made a difference for this institution, for all of us who knew him and were his friend, for his constituents, and for all Americans. All of us in this House lost a respected colleague. Many of us lost a dear, longtime, and good friend.

He came in 1996 to this body, and every time I ran for a leadership position, my friend ELIJAH CUMMINGS nominated me. The passing this morning of Chairman ELIJAH CUMMINGS of the Committee on Oversight and Reform was a painful shock to all who have served with him, more, of course, to his family, Dr. Rocketmoore Cummings, his wife, and his three children.

Elijah was a prophet of God whose name means “my God is the Lord.” ELIJAH CUMMINGS was true to his name.

He was a leader for our country and for our State of Maryland, and we have the Members, including our favorite daughter. He was a leader for our State. He was a leader, like our brother JOHN LEWIS, for principle, for comity, and for civility.

He was a quiet man who did not seek the limelight, but he was not afraid to step out into the arena and fight hard for the causes in which he believed strongly. As all of us know, those causes were justice, equality, opportunity, civil rights, education, and children. He liked to say that children are the message we send to a future that we will never see. His parents sent ELIJAH into the future, and how much better the future was.

He was beloved by his constituents, both those in the city of Baltimore and those in its suburbs. Indeed, ELIJAH was probably better loved in my district than I am. Most of my colleagues will understand that, of course.

He worked hard, even in his final days. The Speaker is going to speak, and I am sure she will say something about the telephone call she had with him just days ago, doing the people’s business. As his health faltered, his passion for his work did not.

In the days ahead, we will have many opportunities, of course, to speak about our friend, ELIJAH, about his passion for service, his many contributions to Maryland and our Nation, and his deep convictions as a moral leader and a man of decency and love for his neighbor.

Some of you recall ELIJAH at the time of great distress in Baltimore—anger, outbursts. ELIJAH walked among them as a man of peace and, like no other person in our State, brought peace where there was no peace. We will have opportunities to remember that. And we have a chance to reflect on the love he had for his wife, Maya, and his three children.

Today, in remembering ELIJAH CUMMINGS, we have a chance to promote the vision he held of the people’s House coming together in a spirit of unity and purpose. Sadly, today, that purpose is to mourn his passing and remember a dear friend who will no longer be with us as we continue his work to which he gave his all. But, hopefully, his example will be with us.

ELIJAH used to say, when he saw conflict and confrontation, when he saw things he thought were not up to the standards we had set for our country and for ourselves because of our faith, our Constitution, and our Declaration, he would say, “We are better than that.”

As we human beings do things, from time to time, that are not kind to one another, not thoughtful, and not respectful to one another, let us say to ourselves: We are better than that. That is what ELIJAH said to himself.

Mr. Speaker, in that spirit of unity, I will be yielding shortly to the Republican leader to share his reflections. But first, as I referred to her as Maryland’s favorite daughter, I am honored to yield to the Speaker of the House, NANCY PELOSI D’ALESSANDRO. Now she would say NANCY D’ALESSANDRO PELOSI. I understand that. We are so proud of our Speaker.

Mr. Speaker, I yield to the gentlewoman from California (Ms. PELOSI).

Ms. PELOSI. Mr. Speaker, it is a very disconcerting day for so many of us here.

I thank Mr. HOYER for bringing us together to mourn the loss of our dear friend and colleague, ELIJAH CUMMINGS. I thank my friend for his beautiful statement calling forth so many of the beautiful attributes of ELIJAH CUMMINGS.

As the gentleman spoke, I was reminded of how he always was a calmer of the waters. No matter how rough and tumble things would be, he would always just calm the waters and reach out, whether it was across the aisle, across the issue, across the Capitol, or down Pennsylvania Avenue.

I know that the people of Baltimore, the U.S. Congress, and America have lost the voice of the unsurpassed moral clarity and truth of our beloved Mr. Chairman, ELIJAH CUMMINGS. I am personally devastated by his passing, as I know many of us are.

We have flowers in his place where he sat, where we all sought counsel, learned more, or calmed down and were lifted up by the wisdom, the graciousness, and the goodness of ELIJAH CUMMINGS.

In the House, ELLJAH was the North Star. He was a leader of towering character and integrity whose stirring voice and steadfast values pushed the Congress and the country to give rise to a higher purpose of why we are here.

His principled leadership as the chair of the Committee on Oversight and Reform was a perfect testament to his commitment to restoring honesty and honor to government, and he leaves a powerful legacy for years to come.

People think of him as that chairman but meaning so much to him was his role as a senior member of the Transportation and Infrastructure Committee. He was always fighting for his district, for his State of Maryland, and for the country. He was a powerful voice for building the infrastructure of America and for creating good-paying jobs. He was a working-class guy in terms of whom he was here to serve.

I was very proud of him as a member of the U.S. Naval Academy Board of Visitors. He took great pride in the Naval Academy, his role on the board, and Maryland's role in our national security. I know we have some Naval Academy graduates here, and that was a source of great pride. He said that you have taken me to a new level of decisionmaking, in terms of national security.

Chairman CUMMINGS' story was the story of America. He was a sharecropper's son who dedicated his life to advancing justice, respecting human dignity, and—as the gentleman from Maryland said—ending discrimination.

He believed in the promise of America because he had lived it. He dedicated his life to advancing those values that safeguard our Republic: justice, equality, liberty, and fairness.

As our distinguished leader, Mr. HOYER, said earlier, we were always listening to ELLJAH. These flowers remind me of it because of the growth and renewal that are there. He said, "Our children are the living messages we send to a future we will never see."

He also wanted to build a future that was worthy of the aspirations of our children. He always wanted to make sure that they took with them the values that nurtured him and that he was promoting in his public service.

Earlier this year, Chairman CUMMINGS asked us: "When we are dancing with the angels, the question will be asked: In 2019, what did we do to make sure we kept our democracy intact?"

He is now with the angels, out of pain.

And Maya said this morning, he fought the fight right up until the end. And those of us who communicated with him—I didn't know he was this close. I thought he was coming back in a few weeks.

But our Members, as I stated to our Republican colleagues, we had a conference call on Friday, this past Friday, not a full week ago, in which ELLJAH, as always, was passionate about what he believed in, dispassionate about how he conveyed a plan for how

we would go forward with fairness, with justice, with dignity, worthy of the oath of office that we take to the Constitution, worthy of the vision of our Founders establishing this institution, and worthy, again, of the aspirations of our children, his words: messengers to a future we will never see.

His leadership made a difference in strengthening our democracy. Again, during difficult times, let us draw strength from his righteous words that the leader has been reminding us of all day: "We are better than this. We are better than this."

In the Congress, we will miss his wisdom, his dignity, the brilliance of his mind, the kindness of his heart, the friendship that meant so much to us and that we could all call upon.

In Baltimore, we will miss him as a champion.

May it be a comfort to his wife, Maya, to whom I conveyed the good wishes of the Congress this morning, may it be a comfort to Maya, to his three children and Chairman CUMMINGS' entire family and, I want to add to that, his dedicated and devoted staff, in every capacity—as a Member, as a chairman, as a member of the committee, whom he just treated with such fairness and respect, his staff—may it be a comfort to them all that so many mourn their loss and are praying for them at this sad time and that he will always be inside of our hearts as we make decisions about our responsibilities and how we will be accountable when we are dancing with the angels.

God bless you, darling ELLJAH. We all love you. We miss you, but we will never forget you, and your legacy will live in the Congress of the United States in this House of Representatives.

Mr. HOYER. Mr. Speaker, I thank the gentlewoman from California (Ms. PELOSI), Speaker of the House, for her remarks.

I know ELLJAH felt very strongly about her and his support of her and her leadership and how proud he was that she was from the city of Baltimore that he loved so greatly.

Mr. Speaker, I yield to the gentleman from California (Mr. MCCARTHY), my friend, the minority leader, and another good friend of ELLJAH's.

Mr. MCCARTHY. Mr. Speaker, I thank my friend for yielding. I thank him for his words, and I thank the Speaker.

We lost more than just a Member of Congress when we lost ELLJAH CUMMINGS. As the Speaker spoke of his life, she talked about him bringing calmness. I want you to reflect for one moment, when have you ever served in this body that we have been this calm and this quiet and this reflective? ELLJAH's work is still good with us right now.

Chairman CUMMINGS had enormous presence. As many times he would be an adversary, he was a respected adversary because he was tough. He had such

a presence on this side of the aisle and an impression that, when we would sit inside our steering committee—and maybe I am breaking the rule; we are never supposed to talk about what we say in there. When we would select a chair or a ranking member, this is the one committee we weighed who we went against.

And every time we spoke of selecting an individual who can rise to the occasion, to be in debate with him, we would look for somebody who was strong. And every time someone was selected, they would come back to be a very best friend of ELLJAH CUMMINGS.

It is a tough committee. It is a committee of accountability. It is a committee of debate. I can't tell you how many friends would call me and be in fear because they got a letter from CUMMINGS. But he was a man of fairness.

You will know this because, in committees, at times, you have these debates. But when you are sitting as a chair and ranking member, what we would talk about is ELLJAH would share with us the life lessons, you know what he would say privately to the chair or the ranking member on the other side, what he would say to JIM JORDAN, what he would say to Trey Gowdy.

Trey shared with me today, he never stopped talking, even though he left Congress.

JIM JORDAN shared with me today that he was talking to ELLJAH just last week about committee business.

Trey talked about a story.

Trey was pretty tough on one person. And Trey is good; that prosecutor in him can get to the point. ELLJAH turned to him and said: She is not a government employee. She has a family, and she has children. You can be a little softer next time.

And that hit on his heart.

And what I fear in the world today, that when they look at us, they get this persona through cameras and social media, but it doesn't show our character. We are the only ones who get the window into one another's character of how we act. We are the ones who should share the message.

Because he was so strong in his beliefs, I am afraid some people in America won't know what type of character he actually had, not as a Member of Congress and not as a political figure, but as a person, because that is how I knew ELLJAH. He was a fighter. So many times in his life people told him no, and he would say, yes, he could.

He was a leader, but not in the sense that America probably thinks as a Member of Congress. His entire life he wanted to overturn racial injustice.

A Member shared with me the first time he got to know him was on a codel down in Mexico. Most of the people on the bus were asleep because it was one of those long trips, and ELLJAH sat and talked to him. This Member was from the South, and he talked about how his grandparents were there, but his grandparents moved him away

because they felt he would have a better chance just because of the color of his skin, that he would get a better education.

ELIJAH was not upset by that. He felt this country gave him the opportunity. That is why he wanted to serve.

So, all those who are here, it was an honor, a fortune, and a privilege to know him. If you are a freshman, I hope you took a few moments with him, because it didn't matter if you were a chair or a ranking member or if you were a Republican or a Democrat, he would spend that time with you.

I feel I am better for having known him, and I want you to know, from this side of the aisle, no matter how hard of a debate we were in, I have only heard respect for how he carried out the business. We respected him because he was good. We respected him because he beat us many times. We respected him because of what he fought for, he believed in.

Our deepest prayers go to Maya, because in those life lessons and in that window that we get to see, it is not the easiest to have a family in these jobs. We have a lot of things pulled on us, but we knew where his heart stood, where his family mattered, and what he continued to believe in.

So, yes, today we lost more than just a Member, but I hope as the days progress, as the times change and our debate gets heated again, that we reflect on this moment of calmness, reflect on this moment of thinking of one another, and we reflect on the idea that, yes, television may give us a different persona of who we are, but, yes, you and I get to see the window of the character within each and every one of us. I think that is what ELIJAH would want us to do.

So in his honor, let's find that tomorrow will be better than today and that this calmness will last longer than the next vote.

Mr. HOYER. Mr. Speaker, I thank the gentleman for his remarks.

Mr. Speaker, in that spirit, I will ask for a moment of silence. But before I do that, let me mirror the remarks of the leader on the other side of the aisle.

A moment of silence will not be enough to respect the life of ELIJAH CUMMINGS. What will be enough is we follow his example for a lifetime—not for a moment, but for a lifetime—if we give one another the respect that he would give to us, if we give one another the consideration that the leader indicated that he gave to him.

So, Mr. Speaker, I ask that we stand for a moment of silence and a lifetime of following an example.

The SPEAKER pro tempore (Mr. CLYBURN). The Chair asks that all Members please rise for a moment of silence in remembrance of our good friend and colleague, the Honorable Chairman ELIJAH E. CUMMINGS.

The SPEAKER pro tempore (Ms. PINGREE). 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.

Mr. STEIL. Madam Speaker, on that I demand the yeas and nays.

The yeas and nays were ordered.

The SPEAKER pro tempore. This is a 5-minute vote.

The vote was taken by electronic device, and there were—yeas 229, nays 186, not voting 16, as follows:

[Roll No. 564]

YEAS—229

Adams	Golden	Ocasio-Cortez
Aguilar	Gomez	Omar
Allred	Gonzalez (TX)	Pallone
Axne	Gottheimer	Panetta
Barragán	Green, Al (TX)	Pappas
Bass	Grijalva	Pascrell
Beatty	Haaland	Payne
Bera	Harder (CA)	Perlmutter
Beyer	Hastings	Peters
Bishop (GA)	Hayes	Peterson
Blumenauer	Heck	Phillips
Blunt Rochester	Higgins (NY)	Pingree
Bonamici	Hill (CA)	Pocan
Boyle, Brendan F.	Himes	Porter
Brindisi	Horn, Kendra S.	Pressley
Brown (MD)	Horsford	Price (NC)
Brownley (CA)	Houlahan	Quigley
Bustos	Hoyer	Raskin
Butterfield	Huffman	Rice (NY)
Carbajal	Jackson Lee	Richmond
Cardenas	Jayapal	Rose (NY)
Carson (IN)	Jeffries	Rouda
Cartwright	Johnson (GA)	Roybal-Allard
Case	Johnson (TX)	Ruiz
Casten (IL)	Kaptur	Ruppersberger
Castor (FL)	Keating	Rush
Castro (TX)	Kelly (IL)	Sánchez
Chu, Judy	Kennedy	Sarbanes
Cicilline	Khanna	Scanlon
Cisneros	Kildee	Schakowsky
Clark (MA)	Kilmer	Schiff
Clarke (NY)	Kim	Schneider
Clay	Kind	Schrader
Cleaver	Kirkpatrick	Schrier
Clyburn	Krishnamoorthi	Scott (VA)
Cohen	Kuster (NH)	Scott, David
Connolly	Lamb	Serrano
Cooper	Langevin	Sewell (AL)
Correa	Larsen (WA)	Shalala
Costa	Larson (CT)	Sherman
Courtney	Lawrence	Sherrill
Cox (CA)	Lee (CA)	Sires
Craig	Lee (NV)	Slotkin
Crist	Levin (CA)	Smith (WA)
Crow	Levin (MI)	Soto
Cuellar	Lewis	Spanberger
Cunningham	Lieu, Ted	Speier
Davids (KS)	Lipinski	Stanton
Davis (CA)	Lipinski	Stanton
Davis, Danny K.	Loebsock	Stevens
Dean	Lofgren	Suozzi
DeFazio	Lowenthal	Swalwell (CA)
DeGette	Lowey	Takano
DeBene	Lujan	Thompson (CA)
Delgado	Luria	Thompson (MS)
Demings	Lynch	Titus
DeSaulnier	Malinowski	Tlaib
Deutch	Maloney,	Tonko
Dingell	Carolyn B.	Torres (CA)
Doggett	Maloney, Sean	Torres Small
Doyle, Michael F.	Matsui	(NM)
Engel	McAdams	Trahan
Escobar	McBath	Trone
Eshoo	McCollum	Underwood
Españlat	McGovern	Van Drew
Evans	McNerney	Vargas
Finkenauer	Meeks	Veasey
Fletcher	Meng	Vela
Foster	Moore	Velázquez
Frankel	Morelle	Visclosky
Fudge	Moulton	Wasserman
Gabbard	Mucarsel-Powell	Schultz
Gallego	Nadler	Waters
Garamendi	Napolitano	Watson Coleman
Garcia (IL)	Neal	Welch
Garcia (TX)	Neguse	Wexton
	Norcross	Wild
	O'Halleran	Wilson (FL)
		Yarmuth

NAYS—186

Abraham	Arrington	Bergman
Aderholt	Bacon	Biggs
Allen	Baird	Bilirakis
Amash	Balderson	Bishop (UT)
Amodei	Banks	Bost
Armstrong	Barr	Brady

Brooks (AL)	Hern, Kevin	Perry
Brooks (IN)	Herrera Beutler	Posey
Buchanan	Hice (GA)	Reed
Buck	Higgins (LA)	Reschenthaler
Bucshon	Hill (AR)	Rice (SC)
Budd	Holding	Riggleman
Burchett	Hollingsworth	Roby
Burgess	Hudson	Rodgers (WA)
Byrne	Huizenga	Roe, David P.
Calvert	Hunter	Rice (AL)
Carter (GA)	Hurd (TX)	Rogers (KY)
Carter (TX)	Johnson (LA)	Rooney (FL)
Chabot	Johnson (OH)	Rose, John W.
Cheney	Johnson (SD)	Rouzer
Cline	Jordan	Roy
Clout	Joyce (OH)	Rutherford
Cole	Joyce (PA)	Scalise
Collins (GA)	Katko	Schweikert
Comer	Keller	Scott, Austin
Conaway	Kelly (MS)	Sensenbrenner
Cook	Kelly (PA)	Shimkus
Crawford	King (IA)	Simpson
Crenshaw	King (NY)	Smith (MO)
Curtis	Kinzinger	Smith (NE)
Davidson (OH)	Kustoff (TN)	Smith (NJ)
Davis, Rodney	LaHood	Smucker
DesJarlais	LaMalfa	Spano
Diaz-Balart	Lamborn	Stauber
Duncan	Latta	Stefanik
Dunn	Lesko	Steil
Emmer	Long	Steube
Estes	Lucas	Stewart
Ferguson	Luetkemeyer	Stivers
Fitzpatrick	Marshall	Taylor
Fleischmann	Massie	Thompson (PA)
Flores	Mast	Thornberry
Fortenberry	McCarthy	Timmons
Fox (NC)	McClaul	Tipton
Fulcher	McClintock	Turner
Gaetz	McHenry	Upton
Gallagher	McKinley	Wagner
Gianforte	Meadows	Walberg
Gibbs	Meuser	Walden
Gonzalez (OH)	Miller	Walker
Gosar	Mitchell	Walorski
Graves (GA)	Moolenaar	Waltz
Graves (LA)	Mooney (WV)	Watkins
Graves (MO)	Mullin	Webster (FL)
Green (TN)	Murphy (NC)	Wenstrup
Griffith	Newhouse	Westerman
Grothman	Norman	Wilson (SC)
Guest	Nunes	Wittman
Guthrie	Olson	Womack
Hagedorn	Palazzo	Woodall
Harris	Palmer	Young
Hartzler	Pence	Zeldin

NOT VOTING—16

Babin	Lawson (FL)	Weber (TX)
Bishop (NC)	Loudermilk	Williams
DeLauro	Marchant	Wright
Gohmert	McEachin	Yoho
Gooden	Ratcliffe	
Granger	Ryan	

□ 1503

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. 1815, SEC DISCLOSURE EFFECTIVENESS TESTING ACT

Mr. CASTEN of Illinois. Madam Speaker, I ask unanimous consent that, in the engrossment of H.R. 1815, the Clerk be authorized to correct section numbers, punctuation, spelling, and cross-references, and to make such other technical and conforming changes as may be necessary to reflect the actions of the House, including the changes now at the desk.

The SPEAKER pro tempore. The Clerk will report the changes.

The Clerk read as follows:

Page 8, line 13, after "Section 23(a)(4) of the Securities" strike "6".

Page 8, line 13, strike “above”.

Page 9, line 9, strike “pursuant to”.

Page 9, line 12, strike “pursuant to”.

Page 9, line 16, strike “pursuant to”.

The SPEAKER pro tempore. Is there objection to the request of the gentleman from Illinois?

There was no objection.

#### EXPRESSING THE PROFOUND SORROW OF THE HOUSE OF REPRESENTATIVES ON THE DEATH OF THE HONORABLE ELIJAH E. CUMMINGS

Mr. HOYER. Madam Speaker, I offer a privileged resolution and ask for its immediate consideration.

The Clerk read the resolution, as follows:

##### H. RES. 635

*Resolved*, That the House has heard with profound sorrow of the death of the Honorable Elijah E. Cummings, a Representative from the State of Maryland.

*Resolved*, That a committee of such Members of the House as the Speaker may designate, together with such Members of the Senate as may be joined, be appointed to attend the funeral.

*Resolved*, That the Sergeant-at-Arms of the House be authorized and directed to take such steps as may be necessary for carrying out the provisions of these resolutions and that the necessary expenses in connection therewith be paid out of applicable accounts of the House.

*Resolved*, That the Clerk communicate these resolutions to the Senate and transmit a copy thereof to the family of the deceased.

*Resolved*, That when the House adjourns today, it adjourn as a further mark of respect to the memory of the deceased.

The resolution was agreed to.

A motion to reconsider was laid on the table.

#### ADJOURNMENT

Mr. HOYER. Madam Speaker, I move that the House do now adjourn.

The motion was agreed to; accordingly (at 3 o'clock and 8 minutes p.m.), pursuant to House Resolution 635, the House adjourned until tomorrow, Friday, October 18, 2019, at 9 a.m., as a further mark of respect to the memory of the late Honorable ELIJAH E. CUMMINGS.

#### EXECUTIVE COMMUNICATIONS, ETC.

Under clause 2 of rule XIV, executive communications were taken from the Speaker's table and referred as follows:

2635. A letter from the Administrator, Specialty Crops Program, Specialty Crops Inspection Division, Agricultural Marketing Service, Department of Agriculture, transmitting the Department's final rule — U.S. Standards for Grades of Apples [Document Number: AMS-SC-18-0055, SC-18-330] received October 15, 2019, pursuant to 5 U.S.C. 801(a)(1)(A); Public Law 104-121, Sec. 251; (110 Stat. 868); to the Committee on Agriculture.

2636. A letter from the Assistant General Counsel, MRFSPD, Office of the General Counsel, Department of Agriculture, transmitting the Department's final rule — Rules of Practice and Procedure Governing Formal

Rulemaking Proceedings Instituted by the Secretary received October 15, 2019, pursuant to 5 U.S.C. 801(a)(1)(A); Public Law 104-121, Sec. 251; (110 Stat. 868); to the Committee on Agriculture.

2637. A letter from the PRAO Branch Chief, Food and Nutrition Service, Department of Agriculture, transmitting the Department's final rule — The Emergency Food Assistance Program: Implementation of the Agriculture Improvement Act of 2018 [FNS-2019-0013] (RIN: 0584-AE73) received October 15, 2019, pursuant to 5 U.S.C. 801(a)(1)(A); Public Law 104-121, Sec. 251; (110 Stat. 868); to the Committee on Agriculture.

2638. A letter from the Under Secretary, Comptroller, Department of Defense, transmitting a report of violations of the Antideficiency Act, pursuant to 31 U.S.C. 1351; Public Law 97-258; (96 Stat. 926); to the Committee on Appropriations.

2639. A letter from the Under Secretary, Acquisition and Sustainment, Department of Defense, transmitting a complete report on the Defense Electronics Industrial Base Report to Congress in response to the requirement of the John S. McCain National Defense Authorization Act for FY 2019, pursuant to Public Law 115-232, Sec. 845(a); (132 Stat. 1881); to the Committee on Armed Services.

2640. A letter from the Director, Regulations Management Team, Rural Development, Department of Agriculture, transmitting the Department's final rule — Section 538 Guaranteed Rural Rental Housing Program Notice of Funding Availability Elimination [Docket No.: RHS-18-MFH-0027] (RIN: 0575-AD12) received October 15, 2019, pursuant to 5 U.S.C. 801(a)(1)(A); Public Law 104-121, Sec. 251; (110 Stat. 868); to the Committee on Financial Services.

2641. A letter from the General Counsel, National Credit Union Administration, transmitting the Administration's final rule — Real Estate Appraisals (RIN: 3133-AE79) received October 15, 2019, pursuant to 5 U.S.C. 801(a)(1)(A); Public Law 104-121, Sec. 251; (110 Stat. 868); to the Committee on Financial Services.

2642. A letter from the Acting Director, Office of Management and Budget, Executive Office of the President, transmitting the Office's report on discretionary appropriations legislation within seven calendar days of enactment, pursuant to 2 U.S.C. 901(a)(7)(B); Public Law 99-177, Sec. 251(a)(7)(B) (as amended by Public Law 114-113, Sec. 1003); (129 Stat. 3035); to the Committee on the Budget.

2643. A letter from the Secretary, Department of Education, transmitting a notification of a determination that a section of the Higher Education Act of 1965 is unconstitutional under the First Amendment's Free Exercise Clause, pursuant to 28 U.S.C. 530D(a)(1); Public Law 107-273, Sec. 202(a); (116 Stat. 1771); to the Committee on Education and Labor.

2644. A letter from the NACIQI Executive Director, Department of Education, transmitting the Annual Report of the National Advisory Committee on Institutional Quality and Integrity for FY 2019; to the Committee on Education and Labor.

2645. A letter from the Assistant General Counsel, Office of General Counsel, Consumer Product Safety Commission, transmitting the Commission's final rule — Amendment to Requirements for Consumer Registration of Durable Infant or Toddler Products [Docket No. CPSC-2018-0018] received October 15, 2019, pursuant to 5 U.S.C. 801(a)(1)(A); Public Law 104-121, Sec. 251; (110 Stat. 868); to the Committee on Energy and Commerce.

2646. A letter from the Chair, United States Nuclear Waste Technical Review Board,

transmitting a report titled, “Preparing for Nuclear Waste Transportation — Technical Issues that Need to Be Addressed in Preparing for a Nationwide Effort to Transport Spent Nuclear Fuel and High-Level Radioactive Waste”, pursuant to the Nuclear Waste Policy Amendments Act of 1987, Public Law 100-203; to the Committee on Energy and Commerce.

2647. A letter from the Secretary, Department of the Treasury, transmitting a six-month periodic report on the national emergency with respect to Sudan that was declared in Executive Order 13067 of November 3, 1997, pursuant to 50 U.S.C. 1641(c); Public Law 94-412, Sec. 401(c); (90 Stat. 1257) and 50 U.S.C. 1703(c); Public Law 95-223, Sec. 204(c); (91 Stat. 1627); to the Committee on Foreign Affairs.

2648. A letter from the Secretary, Department of the Treasury, transmitting a six-month periodic report on the national emergency with respect to South Sudan that was declared in Executive Order 13664 of April 3, 2014, pursuant to 50 U.S.C. 1641(c); Public Law 94-412, Sec. 401(c); (90 Stat. 1257) and 50 U.S.C. 1703(c); Public Law 95-223, Sec. 204(c); (91 Stat. 1627); to the Committee on Foreign Affairs.

2649. A letter from the Secretary, Department of the Treasury, transmitting a six-month periodic report on the national emergency with respect to significant malicious cyber-enabled activities that was declared in Executive Order 13694 of April 1, 2015, pursuant to 50 U.S.C. 1641(c); Public Law 94-412, Sec. 401(c); (90 Stat. 1257) and 50 U.S.C. 1703(c); Public Law 95-223, Sec. 204(c); (91 Stat. 1627); to the Committee on Foreign Affairs.

2650. A letter from the Secretary, Department of the Treasury, transmitting a six-month periodic report on the national emergency with respect to Somalia that was declared in Executive Order 13536 of April 12, 2010, pursuant to 50 U.S.C. 1641(c); Public Law 94-412, Sec. 401(c); (90 Stat. 1257) and 50 U.S.C. 1703(c); Public Law 95-223, Sec. 204(c); (91 Stat. 1627); to the Committee on Foreign Affairs.

2651. A letter from the Assistant Legal Advisor, Office of Treaty Affairs, Department of State, transmitting reports concerning international agreements other than treaties entered into by the United States to be transmitted to the Congress within the sixty-day period specified in the Case-Zablocki Act, pursuant to 1 U.S.C. 112b(a); Public Law 92-403, Sec. 1(a) (as amended by Public Law 108-458, Sec. 7121(b)); (118 Stat. 3807); to the Committee on Foreign Affairs.

2652. A letter from the Director, Human Resources Management Division, Environmental Protection Agency, transmitting two (2) notifications of a vacancy, a designation of acting officer, and a discontinuation of service in acting role, pursuant to 5 U.S.C. 3349(a); Public Law 105-277, 151(b); (112 Stat. 2681-614); to the Committee on Oversight and Reform.

2653. A letter from the Senior Procurement Executive, Office of Acquisition Policy, General Services Administration, transmitting the Administration's small entity compliance guide — Federal Acquisition Regulation; Federal Acquisition Circular 2020-01 [Docket No.: FAR-2019-0001, Sequence No. 6] received October 15, 2019, pursuant to 5 U.S.C. 801(a)(1)(A); Public Law 104-121, Sec. 251; (110 Stat. 868); to the Committee on Oversight and Reform.

2654. A letter from the Senior Procurement Executive, Office of Acquisition Policy, General Services Administration, transmitting the Administration's final rule — Federal Acquisition Regulation: Definition of “Commercial Item” [FAC 2020-01; FAR Case 2018-008; Docket No. FAR-2018-0008; Sequence No. 1] (RIN: 9000-AN68) received October 15, 2019,

pursuant to 5 U.S.C. 801(a)(1)(A); Public Law 104-121, Sec. 251; (110 Stat. 868); to the Committee on Oversight and Reform.

2655. A letter from the Senior Procurement Executive, Office of Acquisition Policy, General Services Administration, transmitting the Administration's summary presentation of a final rule — Federal Acquisition Regulation; Federal Acquisition Circular 2020-01; Introduction [Docket No.: FAR-2019-0001, Sequence No.: 6] received October 15, 2019, pursuant to 5 U.S.C. 801(a)(1)(A); Public Law 104-121, Sec. 251; (110 Stat. 868); to the Committee on Oversight and Reform.

2656. A letter from the Senior Advisor, Office of the Secretary, Department of Health and Human Services, transmitting a notification of an action on nomination and a discontinuation of service in acting role, pursuant to 5 U.S.C. 3349(a); Public Law 105-277, 151(b); (112 Stat. 2681-614); to the Committee on Oversight and Reform.

2657. A letter from the Acting Director, Office of Sustainable Fisheries, NMFS, National Oceanic and Atmospheric Administration, transmitting the Administration's temporary rule — Atlantic Highly Migratory Species; Atlantic Bluefin Tuna Fisheries [Docket No.: 180117042-8884-02] (RIN: 0648-XT018) received October 15, 2019, pursuant to 5 U.S.C. 801(a)(1)(A); Public Law 104-121, Sec. 251; (110 Stat. 868); to the Committee on Natural Resources.

2658. A letter from the Deputy Assistant Administrator for Regulatory Programs, NMFS, Office of Sustainable Fisheries, National Oceanic and Atmospheric Administration, transmitting the Administration's final rule — Fisheries of the Northeastern United States; Atlantic Mackerel, Squid, and Butterfish Fisheries; Specifications [Docket No.: 190729-0006] (RIN: 0648-XG657) received October 10, 2019, pursuant to 5 U.S.C. 801(a)(1)(A); Public Law 104-121, Sec. 251; (110 Stat. 868); to the Committee on Natural Resources.

2659. A letter from the Deputy Assistant Administrator for Regulatory Affairs, NMFS, Office of Sustainable Fisheries, National Oceanic and Atmospheric Administration, transmitting the Administration's final rule — Fisheries Off West Coast States; Coastal Pelagic Species Fisheries; Annual Specifications [Docket No.: 190409351-9512-02] (RIN: 0648-XG972) received October 10, 2019, pursuant to 5 U.S.C. 801(a)(1)(A); Public Law 104-121, Sec. 251; (110 Stat. 868); to the Committee on Natural Resources.

2660. A letter from the Deputy Assistant Administrator for Regulatory Programs, NMFS, Office of Sustainable Fisheries, National Oceanic and Atmospheric Administration, transmitting the Administration's interim final rule — Fisheries of the Northeastern United States; Summer Flounder, Scup, and Black Sea Bass Fisheries; Revised 2019 Summer Flounder Specifications [Docket No.: 190312234-9412-01] (RIN: 0648-XG898) received October 10, 2019, pursuant to 5 U.S.C. 801(a)(1)(A); Public Law 104-121, Sec. 251; (110 Stat. 868); to the Committee on Natural Resources.

2661. A letter from the Attorney-Advisor, U.S. Coast Guard, Department of Homeland Security, transmitting the Department's temporary final rule — Safety Zone, Saint Simons Sound, GA [Docket Number: USCG-2019-0794] (RIN: 1625-AA00) received October 10, 2019, pursuant to 5 U.S.C. 801(a)(1)(A); Public Law 104-121, Sec. 251; (110 Stat. 868); to the Committee on Transportation and Infrastructure.

2662. A letter from the Management and Program Analyst, FAA, Department of Transportation, transmitting the Department's final rule — Airworthiness Directives; Sikorsky Aircraft Corporation Helicopters [Docket No.: FAA-2019-0389; Product

Identifier 2018-SW-035-AD; Amendment 39-19748; AD 2019-19-12] (RIN: 2120-AA64) received October 10, 2019, pursuant to 5 U.S.C. 801(a)(1)(A); Public Law 104-121, Sec. 251; (110 Stat. 868); to the Committee on Transportation and Infrastructure.

2663. A letter from the Management and Program Analyst, FAA, Department of Transportation, transmitting the Department's final rule — Airworthiness Directives; Airbus SAS Airplanes [Docket No.: FAA-2019-0495; Product Identifier 2019-NM-029-AD; Amendment 39-19752; AD 2019-19-16] (RIN: 2120-AA64) received October 10, 2019, pursuant to 5 U.S.C. 801(a)(1)(A); Public Law 104-121, Sec. 251; (110 Stat. 868); to the Committee on Transportation and Infrastructure.

2664. A letter from the Chairman, U.S. International Trade Commission, transmitting the Commission's report titled, "The Year in Trade 2018", pursuant to 19 U.S.C. 2213(c); Public Law 93-618, Sec. 163(c) (as amended by Public Law 100-418, Sec. 1641); (102 Stat. 1271); to the Committee on Ways and Means.

#### 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:

Ms. VELÁZQUEZ: Committee on Small Business. H.R. 4387. A bill to establish Growth Accelerator Fund Competition within the Small Business Administration, and for other purposes (Rept. 116-238). Referred to the Committee of the Whole House on the state of the Union.

Ms. VELÁZQUEZ: Committee on Small Business. H.R. 4405. A bill to amend the Small Business Act to improve the women's business center program, and for other purposes (Rept. 116-239). Referred to the Committee of the Whole House on the state of the Union.

Ms. VELÁZQUEZ: Committee on Small Business. H.R. 4406. A bill to amend the Small Business Act to improve the small business development centers program, and for other purposes (Rept. 116-240). Referred to the Committee of the Whole House on the state of the Union.

Ms. VELÁZQUEZ: Committee on Small Business. H.R. 4407. A bill to amend the Small Business Act to reauthorize the SCORE program, and for other purposes (Rept. 116-241). Referred to the Committee of the Whole House on the state of the Union.

Mr. ENGEL: Committee on Foreign Affairs. House Resolution 326. Resolution expressing the sense of the House of Representatives regarding United States efforts to resolve the Israeli-Palestinian conflict through a negotiated two-state solution; with amendments (Rept. 116-242). Referred to the House Calendar.

#### 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. GARAMENDI (for himself and Mrs. HARTZLER):

H.R. 4710. A bill to direct the Secretary of Defense to include in each national defense strategy steps to strengthen the United States industrial base and to assure an uninterrupted supply of medicines, and for other purposes; to the Committee on Armed Services, and in addition to the Committees on

Veterans' Affairs, and Financial Services, 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. LIPINSKI:

H.R. 4711. A bill to amend the Internal Revenue Code of 1986 to deny any deduction for advertising prescription drugs; to the Committee on Ways and Means.

By Ms. DEAN (for herself, Mr. VEASEY, Mr. CARTER of Georgia, and Mr. MCKINLEY):

H.R. 4712. A bill to amend the Federal Food, Drug, and Cosmetic Act with respect to limitations on exclusive approval or licensure of orphan drugs, and for other purposes; to the Committee on Energy and Commerce.

By Mr. GREEN of Texas (for himself and Mr. THOMPSON of Mississippi):

H.R. 4713. A bill to amend the Homeland Security Act of 2002 to make certain improvements in the Office for Civil Rights and Civil Liberties of the Department of Homeland Security, and for other purposes; to the Committee on Homeland Security.

By Mrs. BUSTOS (for herself, Mr. PANNETTA, Ms. SCHRIER, and Mr. SEAN PATRICK MALONEY of New York):

H.R. 4714. A bill to prioritize funding for an expanded and sustained national investment in agriculture research; 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 Mr. CICILLINE (for himself, Mr. CLINE, Ms. NORTON, and Ms. JACKSON LEE):

H.R. 4715. A bill to amend the Ethics in Government Act of 1978 to require more detailed travel disclosure filings from judicial officers, and for other purposes; to the Committee on the Judiciary.

By Mr. COX of California (for himself and Ms. SEWELL of Alabama):

H.R. 4716. A bill to amend the Internal Revenue Code of 1986 to provide a safe harbor for high deductible health plans without a deductible for certain inhalers; to the Committee on Ways and Means.

By Mr. CRAWFORD (for himself and Mr. AUSTIN SCOTT of Georgia):

H.R. 4717. A bill to improve swap execution facility administration, swap entity compliance, and other purposes; to the Committee on Agriculture.

By Ms. GARCIA of Texas (for herself, Ms. NORTON, Ms. ESCOBAR, Ms. JACKSON LEE, Mr. VELA, Mr. CISNEROS, Ms. HAALAND, Mr. EVANS, and Ms. BARRAGÁN):

H.R. 4718. A bill to restrict the enforcement of the immigration laws at polling places, and for other purposes; to the Committee on the Judiciary, and in addition to the Committees on Homeland Security, and 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. GOLDEN (for himself and Mr. YOUNG):

H.R. 4719. A bill to amend the Federal share of the fishing safety standards grants; to the Committee on Transportation and Infrastructure.

By Mr. GREEN of Tennessee:

H.R. 4720. A bill to amend title 10, United States Code, to establish the Assistant Secretary of Defense for Space, and for other purposes; to the Committee on Armed Services.

By Ms. HILL of California (for herself and Mr. SIREN):



H.R. 4721. A bill to prohibit the authorization of Federal funds to facilitate Russian participation in G7 or reconstituted G8 meetings, and for other purposes; to the Committee on Foreign Affairs.

By Ms. HOULAHAN (for herself, Mr. ENGEL, Mrs. LOWEY, Ms. FRANKEL, Ms. SPEIER, Ms. DEGETTE, Ms. DELAURO, Ms. LEE of California, Mrs. CAROLYN B. MALONEY of New York, Ms. MOORE, Mr. GRIJALVA, Ms. SHALALA, Mr. QUIGLEY, Mr. PAYNE, Mr. HUFFMAN, Ms. WASSERMAN SCHULTZ, Ms. NORTON, Mr. MCGOVERN, Mr. DEFAZIO, Mr. ESPAILLAT, Mr. PAPPAS, Mrs. LAWRENCE, Mr. CICILLINE, Mr. PALLONE, Mr. CASTEN of Illinois, Mr. CLEAVER, Mr. BARRAGÁN, Mr. BLUMENAUER, Mr. LEVIN of Michigan, Mr. COOPER, Ms. BASS, Mr. RUSH, Mr. NADLER, Mr. COSTA, Mr. COHEN, Mr. DEUTCH, Mr. TONKO, Mr. RASKIN, Ms. WILD, Ms. DEAN, Ms. JUDY CHU of California, Mr. POGAN, Ms. ROYBAL-ALLARD, Mr. CARBAJAL, Ms. HAALAND, Mr. HIMES, Ms. SCANLON, Mr. SMITH of Washington, Ms. SÁNCHEZ, Mrs. NAPOLITANO, Mr. CASE, Mrs. TRAHAN, Mr. RYAN, Mr. EVANS, Mr. KENNEDY, Mr. WELCH, Ms. HILL of California, Mr. BERA, Mr. PRICE of North Carolina, Mr. TED LIEU of California, Ms. MENG, Mr. SHERMAN, Ms. BLUNT ROCHESTER, Ms. KUSTER of New Hampshire, Ms. MATSUI, Mr. NEGUSE, Mr. KIND, Mr. KILMER, Mr. SEAN PATRICK MALONEY of New York, Mrs. DINGELL, Ms. SCHAKOWSKY, Mr. HIGGINS of New York, Mrs. DAVIS of California, Mr. CROW, Mr. CONNOLLY, Ms. PINGREE, Miss RICE of New York, Ms. MCCOLLUM, Mr. SIRES, Ms. ESCOBAR, Mrs. LEE of Nevada, Mr. DAVID SCOTT of Georgia, Ms. KELLY of Illinois, Mr. ALLRED, Mr. VARGAS, Ms. TITUS, Mr. CÁRDENAS, Mr. JOHNSON of Georgia, Ms. SCHRIER, Ms. JOHNSON of Texas, Mr. CISNEROS, Mr. SOTO, Ms. BROWNLEY of California, Mr. CASTRO of Texas, Ms. VELÁZQUEZ, Mr. VEASEY, Mr. MEEKS, Mr. TRONE, Mr. GALLEGO, Ms. SHERRILL, Mr. KEATING, and Mr. LARSEN of Washington):

H.R. 4722. A bill to authorize contributions to the United Nations Population Fund, and for other purposes; to the Committee on Foreign Affairs.

By Mr. HUFFMAN:

H.R. 4723. A bill to require the identification of salmon conservation areas, and for other purposes; to the Committee on Natural Resources, and in addition to the Committees on Agriculture, and Foreign Affairs, 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. JAYAPAL (for herself, Ms. BARRAGÁN, Mr. BLUMENAUER, Mr. GARCÍA of Illinois, Ms. GARCIA of Texas, Ms. OMAR, Ms. PRESSLEY, and Ms. TLAIB):

H.R. 4724. A bill to amend the Higher Education Act of 1965 to make for-profit institutions ineligible for Federal student aid and to protect the integrity of nonprofit institutions of higher education; to the Committee on Education and Labor.

By Mr. LAMBORN (for himself, Mr. TIPTON, Mr. BUCK, Ms. DEGETTE, Mr. CROW, Mr. NEGUSE, and Mr. PERLMUTTER):

H.R. 4725. A bill to designate the facility of the United States Postal Service located at 8585 Criterion Drive in Colorado Springs, Colorado, as the "Chaplain (Capt.) Dale Goetz

Memorial Post Office Building"; to the Committee on Oversight and Reform.

By Mr. MARSHALL:

H.R. 4726. A bill to help end-users better utilize derivatives markets by refining the definition of financial entity, clarifying how affiliates can utilize the end-user exception, and harmonizing clearing and margin exemptions; to the Committee on Agriculture.

By Mr. MCEACHIN (for himself and Mr. THOMPSON of Mississippi):

H.R. 4727. A bill to amend the Homeland Security Act of 2002 to establish a mentor-protégé program, and for other purposes; to the Committee on Homeland Security.

By Ms. MOORE (for herself, Mr. ESTES, Mr. CISNEROS, Mr. YOUNG, Mr. PANNETTA, Mr. COLE, Mr. KILDEE, Mr. CALVERT, Ms. DAVIDS of Kansas, Mr. STEUBE, and Ms. HAALAND):

H.R. 4728. A bill to amend the Internal Revenue Code of 1986 to modify the taxation of unearned income of certain children; to the Committee on Ways and Means.

By Ms. SPEIER (for herself, Mr. BROOKS of Alabama, Ms. FRANKEL, Mr. PERRY, Mrs. BUSTOS, Ms. CASTOR of Florida, Mr. CISNEROS, Mr. COHEN, Mrs. DINGELL, Ms. NORTON, Mr. RYAN, Mrs. TORRES of California, and Mrs. WAGNER):

H.R. 4729. A bill to protect the rights of crime victims, and for other purposes; to the Committee on the Judiciary.

By Ms. SPEIER (for herself, Ms. LOFGREN, Ms. JOHNSON of Texas, Ms. ROYBAL-ALLARD, Mr. GARAMENDI, Ms. NORTON, Mr. HASTINGS, and Mr. LYNCH):

H.R. 4730. A bill to authorize the Attorney General to carry out a pilot program to make grants to entities to develop gun safety technology, and for other purposes; to the Committee on the Judiciary.

By Mr. TIPTON:

H.R. 4731. A bill to authorize the deviation from service level requirement of military aircraft operating outside of designated Department of Defense airspace in the wilderness areas in mountainous regions if necessary to maintain safety of flight; to the Committee on Armed Services.

By Ms. VELÁZQUEZ (for herself, Mrs. NAPOLITANO, and Ms. ROYBAL-ALLARD):

H.R. 4732. A bill to establish a Global Climate Change Resilience Strategy, to authorize the admission of climate-displaced persons, and for other purposes; to the Committee on Foreign Affairs, and in addition to the Committees on the Judiciary, 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 Mr. HOYER:

H. Res. 635. A resolution expressing the profound sorrow of the House of Representatives on the death of the Honorable Elijah E. Cummings; considered and agreed to.

By Mr. JOHNSON of Georgia (for himself, Mr. LIPINSKI, Mr. BILIRAKIS, Mr. PAYNE, Ms. BLUNT ROCHESTER, Mr. BUTTERFIELD, Mr. RUSH, Ms. NORTON, Mr. CLAY, Ms. BARRAGÁN, Mr. LEWIS, Mr. CLEAVER, Ms. SEWELL of Alabama, Ms. MOORE, Mr. THOMPSON of Mississippi, Ms. JACKSON LEE, Mr. CARSON of Indiana, Mr. ESPAILLAT, Ms. BASS, Mr. MEEKS, Mr. GRIJALVA, Mr. DANNY K. DAVIS of Illinois, Mr. KRISHNAMOORTHY, Mr. LEVIN of Michigan, Ms. JOHNSON of Texas, Mr. COX of California, Ms. LEE of California, Ms. CLARKE of New York, Mr. BISHOP of Georgia, Mrs. MCBATH, Mr. DAVID SCOTT of Georgia, Mr. COHEN, Mr. HASTINGS, and Mr. RASKIN):

H. Res. 636. A resolution expressing support for the designation of October 17, 2019, as "National Vitiligo Awareness Day"; to the Committee on Energy and Commerce.

By Mr. CÁRDENAS (for himself and Mr. TRONE):

H. Res. 637. A resolution expressing support for the designation of October 2019 as "National Youth Justice Action Month"; to the Committee on Education and Labor.

By Ms. NORTON (for herself, Mr. TRONE, Mr. HOYER, Mr. BROWN of Maryland, Mr. RASKIN, Mr. CONNOLLY, and Mr. RUPPERSBERGER):

H. Res. 638. A resolution congratulating the Washington Mystics on winning the 2019 Women's National Basketball Association championship; to the Committee on Oversight and Reform.

#### 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. GARAMENDI:

H.R. 4710.

Congress has the power to enact this legislation pursuant to the following:

Article I, Section 8 of the U.S. Constitution.

By Mr. LIPINSKI:

H.R. 4711.

Congress has the power to enact this legislation pursuant to the following:

Article I, Section 8 of the United States Constitution.

By Ms. DEAN:

H.R. 4712.

Congress has the power to enact this legislation pursuant to the following:

Article I, Section 8 of the U.S. Constitution.

By Mr. GREEN of Texas:

H.R. 4713.

Congress has the power to enact this legislation pursuant to the following:

Article I, Section 8

By Mrs. BUSTOS:

H.R. 4714.

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, Clause 18 of the United States Constitution.

By Mr. CICILLINE:

H.R. 4715.

Congress has the power to enact this legislation pursuant to the following:

Article I, Section 8 of the United States Constitution

By Mr. COX of California:

H.R. 4716.

Congress has the power to enact this legislation pursuant to the following:

Article 1 Section 8 of the U.S. Constitution.

By Mr. CRAWFORD:

H.R. 4717.

Congress has the power to enact this legislation pursuant to the following:

Congress has the power to enact this legislation pursuant to the enumerated powers listed in Article I, Section 8, Clause 3 of the U.S. Constitution.

By Ms. GARCIA of Texas:

H.R. 4718.

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, Clause 18 of the United States Constitution.

By Mr. GOLDEN:  
H.R. 4719.

Congress has the power to enact this legislation pursuant to the following:

Article I, Section 8 of the U.S. Constitution

By Mr. GREEN of Tennessee  
H.R. 4720.

Congress has the power to enact this legislation pursuant to the following:

Article I, Section 8  
By Ms. HILL of California:  
H.R. 4721.

Congress has the power to enact this legislation pursuant to the following:

Article I, Section 1  
By Ms. HOULAHAN:  
H.R. 4722.

Congress has the power to enact this legislation pursuant to the following:

Article I, Section 8, of the U.S. Constitution

By Mr. HUFFMAN:  
H.R. 4723.

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.

Article I, Section 8, Clause 18: 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 Ms. JAYAPAL:  
H.R. 4724.

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 Mr. LAMBORN:  
H.R. 4725.

Congress has the power to enact this legislation pursuant to the following:

Article I, Section 8, Clause 7  
By Mr. MARSHALL:  
H.R. 4726.

Congress has the power to enact this legislation pursuant to the following:

Section 8, clause 3: To regulate Commerce with foreign Nations, and among the several States, and with the Indian Tribes;

By Mr. McEACHIN:  
H.R. 4727.

Congress has the power to enact this legislation pursuant to the following:

Article I, Section 8  
By Ms. MOORE:  
H.R. 4728.

Congress has the power to enact this legislation pursuant to the following:

Article I, section 8.  
By Ms. SPEIER:  
H.R. 4729.

Congress has the power to enact this legislation pursuant to the following:

section 1 of article III of the Constitution & clause 18 of section 8 of article I of the Constitution.

By Ms. SPEIER:  
H.R. 4730.

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 1, Section 8 of the United States Constitution.

By Mr. TIPTON:

H.R. 4731.  
Congress has the power to enact this legislation pursuant to the following:

section 8 of article I of the Constitution

By Ms. VELÁZQUEZ:

H.R. 4732.  
Congress has the power to enact this legislation pursuant to the following:

Article I, Section 8, Clause 1  
The Congress shall have Power to . . . provide for the . . . general Welfare of the United States; . . .

#### ADDITIONAL SPONSORS

Under clause 7 of rule XII, sponsors were added to public bills and resolutions, as follows:

H.R. 93: Mrs. HAYES.  
H.R. 140: Mr. ARRINGTON.  
H.R. 220: Miss RICE of New York.  
H.R. 478: Ms. SLOTKIN.  
H.R. 566: Mr. BYRNE, Mr. WELCH, Mr. GOLDEN, and Mr. STEUBE.  
H.R. 649: Mrs. HARTZLER and Mr. CROW.  
H.R. 683: Mr. DIAZ-BALART.  
H.R. 727: Mr. SOTO.  
H.R. 737: Mr. KILDEE.  
H.R. 827: Mr. PAPPAS.  
H.R. 832: Ms. SPANBERGER.  
H.R. 847: Mrs. BEATTY and Mr. NEGUSE.  
H.R. 871: Ms. SLOTKIN.  
H.R. 919: Ms. ESHOO.  
H.R. 925: Mr. STAUBER.  
H.R. 935: Ms. HAALAND, Mr. LEVIN of Michigan, and Mr. LAWSON of Florida.  
H.R. 945: Mr. PAYNE, Mr. CROW, and Ms. HOULAHAN.  
H.R. 1042: Mr. HUFFMAN.  
H.R. 1049: Mr. CARTER of Georgia.  
H.R. 1074: Mrs. TORRES of California.  
H.R. 1083: Miss RICE of New York.  
H.R. 1111: Mr. KIM.  
H.R. 1139: Mr. LEVIN of Michigan, Mr. FOSTER, and Mr. GOMEZ.  
H.R. 1151: Ms. DEAN.  
H.R. 1156: Mrs. MILLER.  
H.R. 1221: Ms. WEXTON.  
H.R. 1225: Mr. TED LIEU of California.  
H.R. 1377: Ms. FINKENAUER.  
H.R. 1380: Mr. SCHRADER and Ms. WEXTON.  
H.R. 1400: Mrs. HAYES.  
H.R. 1456: Mrs. BEATTY, Mr. TED LIEU of California, Mr. RYAN, and Mr. EVANS.  
H.R. 1549: Mr. BISHOP of Georgia.  
H.R. 1570: Mrs. MILLER.  
H.R. 1601: Mr. CRIST.  
H.R. 1611: Mr. RESCIENTHALER.  
H.R. 1695: Mr. EVANS.  
H.R. 1709: Mrs. TRAHAN, Mr. GOTTHEIMER, Ms. GARCIA of Texas, Mr. HORSFORD, Mr. PHILLIPS, Ms. FRANKEL, Ms. ADAMS, and Ms. KENDRA S. HORN of Oklahoma.  
H.R. 1788: Mr. RASKIN.  
H.R. 1846: Mr. SMITH of Washington.  
H.R. 1865: Ms. BARRAGÁN, Mr. CRIST, Mr. BUTTERFIELD, Mr. TED LIEU of California, Mr. HECK, Ms. ROYBAL-ALLARD, Mr. PALAZZO, Mr. NADLER, Mr. JEFFRIES, Mr. LEWIS, Ms. WEXTON, Mr. GRAVES of Louisiana, Ms. SCHRIER, Ms. MCCOLLUM, Mr. CLINE, Mr. BANKS, Mr. BIGGS, Ms. KAPTUR, Mr. BERGMAN, Mr. SCHNEIDER, Mr. AUSTIN SCOTT of Georgia, Mr. PRICE of North Carolina, Mr. MARCHANT, Mr. HOLDING, Mr. RICE of South Carolina, Mr. REED, Mr. BLUMENAUER, Mr. RASKIN, Mr. WALTZ, Mr. PENCE, and Ms. SHALALA.  
H.R. 1897: Mr. BERA.  
H.R. 1903: Ms. FINKENAUER and Mr. VELA.  
H.R. 1923: Mr. COURTNEY, Mr. RYAN, Mr. NADLER, Mr. ESPAILLAT, Mrs. KIRKPATRICK, Mr. DAVID SCOTT of Georgia, and Mr. MEEKS.  
H.R. 1982: Mr. VELA.

H.R. 2013: Ms. WILD and Mrs. LURIA.

H.R. 2038: Mrs. LESKO.  
H.R. 2048: Mr. EVANS.  
H.R. 2146: Mr. PALLONE, Mr. ESPAILLAT, Mr. GARCIA of Illinois, Mr. CLAY, Mrs. NAPOLI-TANO, and Mr. LIPINSKI.  
H.R. 2168: Mr. EVANS and Mr. COOPER.  
H.R. 2178: Mr. CORREA.  
H.R. 2179: Mr. JOHNSON of Ohio.  
H.R. 2184: Mr. GRIJALVA, Mr. LIPINSKI, and Ms. FINKENAUER.  
H.R. 2200: Mr. DELGADO, Mr. VAN DREW, and Mr. COX of California.  
H.R. 2201: Mr. DELGADO, Mr. SCHNEIDER, and Mr. LAHOOD.  
H.R. 2214: Mrs. LURIA, Mr. DIAZ-BALART, and Mr. NEAL.  
H.R. 2215: Mr. DESAULNIER.  
H.R. 2245: Ms. TITUS, Ms. ESHOO, and Mr. DESAULNIER.  
H.R. 2256: Ms. BLUNT ROCHESTER and Mr. NADLER.  
H.R. 2350: Ms. SHERRILL, Mr. BISHOP of Utah, and Ms. KENDRA S. HORN of Oklahoma.  
H.R. 2386: Mr. PENCE.  
H.R. 2407: Mr. DESAULNIER.  
H.R. 2420: Mr. NEGUSE, Ms. WEXTON, and Mrs. RADEWAGEN.  
H.R. 2423: Mrs. DINGELL, Mr. BERGMAN, Mr. COURTNEY, Mr. GARCÍA of Illinois, Mrs. KIRKPATRICK, Ms. BROWNLEY of California, Ms. SCANLON, Mr. QUIGLEY, Ms. KUSTER of New Hampshire, Mr. MALINOWSKI, Mr. ROSE of New York, Mr. ROGERS of Kentucky, Mr. GOHMERT, Mr. JOHNSON of Louisiana, Mr. VISLOSKEY, and Ms. SHERRILL.  
H.R. 2435: Mr. CURTIS, Mr. RICHMOND, Ms. DELBENE, and Ms. SCHRIER.  
H.R. 2501: Ms. FINKENAUER.  
H.R. 2577: Mr. LEVIN of Michigan.  
H.R. 2651: Ms. FINKENAUER.  
H.R. 2674: Ms. MCCOLLUM.  
H.R. 2689: Ms. FINKENAUER.  
H.R. 2694: Ms. SCHRIER.  
H.R. 2719: Miss RICE of New York.  
H.R. 2731: Ms. MENG and Mr. WRIGHT.  
H.R. 2771: Mr. WITTMAN and Mr. HECK.  
H.R. 2778: Ms. FUDGE and Mr. KEATING.  
H.R. 2812: Ms. SLOTKIN.  
H.R. 2895: Miss GONZÁLEZ-COLÓN of Puerto Rico.  
H.R. 2909: Mr. HUFFMAN.  
H.R. 3001: Mr. RUIZ.  
H.R. 3043: Mr. COSTA.  
H.R. 3068: Mr. KIM and Ms. BARRAGÁN.  
H.R. 3073: Miss RICE of New York.  
H.R. 3107: Mr. TURNER and Mr. RUTHERFORD.  
H.R. 3114: Mr. BERA and Mrs. DAVIS of California.  
H.R. 3116: Ms. SCHRIER.  
H.R. 3165: Mr. SOTO and Ms. BLUNT ROCHESTER.  
H.R. 3189: Ms. KENDRA S. HORN of Oklahoma.  
H.R. 3192: Ms. NORTON, Mr. MCGOVERN, and Ms. LOFGREN.  
H.R. 3195: Ms. KENDRA S. HORN of Oklahoma and Mr. STIVERS.  
H.R. 3219: Mr. CRIST and Miss RICE of New York.  
H.R. 3220: Ms. SCHRIER and Mr. GARAMENDI.  
H.R. 3222: Mr. DEFazio.  
H.R. 3232: Ms. LOFGREN.  
H.R. 3238: Mr. GAETZ and Miss RICE of New York.  
H.R. 3250: Mr. CONNOLLY.  
H.R. 3252: Mr. LAWSON of Florida.  
H.R. 3296: Ms. DELBENE.  
H.R. 3391: Mr. SMITH of Washington.  
H.R. 3414: Mr. SEAN PATRICK MALONEY of New York and Mr. VAN DREW.  
H.R. 3446: Mrs. LEE of Nevada.  
H.R. 3463: Ms. WASSERMAN SCHULTZ and Ms. BARRAGÁN.  
H.R. 3510: Ms. SLOTKIN.  
H.R. 3562: Ms. SCHRIER.  
H.R. 3654: Mr. SMITH of Missouri.

- H.R. 3708: Mr. TIPTON.  
H.R. 3884: Mr. HECK.  
H.R. 3910: Ms. DELBENE.  
H.R. 3956: Mr. HUFFMAN.  
H.R. 3957: Mr. MCNERNEY.  
H.R. 3968: Mr. CARTER of Georgia and Mrs. WAGNER.  
H.R. 4032: Mr. PHILLIPS.  
H.R. 4044: Mr. BUCHANAN.  
H.R. 4051: Mr. HUFFMAN.  
H.R. 4108: Mr. CASTEN of Illinois.  
H.R. 4116: Ms. CASTOR of Florida.  
H.R. 4148: Mr. DESAULNIER.  
H.R. 4165: Mr. CASTEN of Illinois.  
H.R. 4220: Mr. HARDER of California.  
H.R. 4227: Mr. WITTMAN.  
H.R. 4230: Mr. HUFFMAN.  
H.R. 4255: Mr. EVANS.  
H.R. 4304: Mr. DESAULNIER.  
H.R. 4305: Mrs. WAGNER, Mr. LIPINSKI, Mrs. BUSTOS, Mr. KING of New York, Mr. PALAZZO, Mr. MOULTON, Mr. RODNEY DAVIS of Illinois, Mrs. LESKO, Mr. CARSON of Indiana, Mr. BISHOP of Georgia, Mr. RIGGLEMAN, Mr. WELCH, Mr. MCNERNEY, Ms. STEFANIK, Mr. TIPTON, Mr. STEUBE, Mr. GROTHMAN, Mr. WRIGHT, Mr. BANKS, and Mr. NEGUSE.  
H.R. 4327: Mrs. DINGELL and Ms. HOULAHAN.  
H.R. 4341: Mr. SCHIFF, Mr. MCGOVERN, Mr. GARAMENDI, Ms. BROWNLEY of California, and Ms. JACKSON LEE.  
H.R. 4348: Ms. SLOTKIN, Mr. KILDEE, and Mr. LANGEVIN.  
H.R. 4405: Ms. STEVENS.  
H.R. 4428: Ms. HOULAHAN.  
H.R. 4509: Mrs. MCBATH.  
H.R. 4524: Mr. WELCH.  
H.R. 4577: Mr. DESAULNIER.  
H.R. 4587: Mr. SWALWELL of California.  
H.R. 4615: Mrs. MCBATH.  
H.R. 4618: Ms. CASTOR of Florida.  
H.R. 4639: Mrs. HAYES.  
H.R. 4650: Ms. CASTOR of Florida and Ms. BARRAGAN.  
H.R. 4659: Mr. TIPTON and Mr. SCHWEIKERT.  
H.R. 4660: Mr. EVANS.  
H.R. 4670: Ms. ROYBAL-ALLARD.  
H.R. 4692: Mr. FULCHER, Mrs. RODGERS of Washington, and Mr. WRIGHT.  
H.R. 4694: Mrs. BROOKS of Indiana and Mr. BALDERSON.  
H.R. 4697: Mr. MORELLE, Mr. KING of New York, and Mr. SUOZZI.  
H.R. 4705: Mr. BRENDAN F. BOYLE of Pennsylvania.  
H. J. Res. 2: Mr. THOMPSON of California.  
H. Con. Res. 20: Mr. VISCLOSKY.  
H. Con. Res. 67: Mr. MCGOVERN, Mr. GRIMALVA, Ms. JACKSON LEE, Mr. SMITH of Washington, and Ms. NORTON.  
H. Res. 49: Mr. PALMER.  
H. Res. 134: Miss RICE of New York and Ms. KENDRA S. HORN of Oklahoma.  
H. Res. 230: Mr. GRAVES of Georgia.  
H. Res. 242: Mr. BISHOP of Georgia.  
H. Res. 323: Mr. BERA.  
H. Res. 337: Mrs. MILLER.  
H. Res. 418: Ms. DELBENE.  
H. Res. 493: Mr. KEVIN HERN of Oklahoma.  
H. Res. 536: Mr. GAETZ.  
H. Res. 538: Mr. LARSEN of Washington, Ms. BARRAGAN, and Ms. MOORE.  
H. Res. 546: Mr. LARSON of Connecticut, Ms. SHERRILL, Mr. TAKANO, Mr. CISNEROS, and Ms. JACKSON LEE.  
H. Res. 585: Mr. ENGEL, Mr. CONNOLLY, Mr. WELCH, Mr. NEAL, and Mr. SEAN PATRICK MALONEY of New York.  
H. Res. 628: Mr. HECK, Mr. HASTINGS, Mr. CARTWRIGHT, and Mr. PERLMUTTER.  
H. Res. 633: Mr. CARTER of Texas, Mr. SPANO, and Mr. MEUSER.