



United States
of America

Congressional Record

PROCEEDINGS AND DEBATES OF THE 111th CONGRESS, SECOND SESSION

Vol. 156

WASHINGTON, TUESDAY, APRIL 20, 2010

No. 56

House of Representatives

The House met at 12:30 p.m. and was called to order by the Speaker pro tempore (Mr. LARSEN of Washington).

DESIGNATION OF SPEAKER PRO TEMPORE

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

WASHINGTON, DC,
April 20, 2010.

I hereby appoint the Honorable RICK LARSEN 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 6, 2009, the Chair will now recognize Members from lists submitted by the majority and minority leaders for morning-hour debate.

The Chair will alternate recognition between the parties, with each party limited to 30 minutes and each Member, other than the majority and minority leaders and the minority whip, limited to 5 minutes.

GOLDMAN SACHS: CLEARLY WRONG AND THEY SAID SO

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

Mr. STEARNS. Mr. Speaker, last Friday, the Securities and Exchange Commission (SEC) filed fraud charges against investment bank Goldman Sachs for misleading and defrauding investors through their selling of a complex financial product based on toxic subprime mortgages. These charges are serious, but the SEC should have been investigating the abusive practices that contributed to our financial crisis much sooner.

American taxpayers could see past Goldman Sachs' smoke and mirrors. American taxpayers could see past Lloyd Blankfein's defense of his company when he said such things as "We're very important." He went on to say, "I'm doing God's work." Americans could see that there were problems on Wall Street well before the SEC was willing to publicly acknowledge it.

Now, according to the SEC, Goldman Sachs was approached by one of the world's largest hedge funds, Paulson & Co., which asked the firm to create and market collateralized debt obligations (CDOs) whose values were linked to the value of toxic home loans. With billions being offered, Goldman Sachs obliged and created ABACUS, which the hedge fund then placed bets against, knowing that this new financial instrument was certain to lose value. Then, Goldman Sachs failed to tell ABACUS investors that the very hedge fund that helped to create and assemble the toxic CDOs, was betting against it.

"The product was new and complex but the deception and conflicts are old and simple." That's what the SEC's Director of Division Enforcement said. "Goldman wrongly permitted a client that was betting against the mortgage market to heavily influence which mortgage securities to include in an investment portfolio, while telling other investors that the securities were selected by an independent, objective third party."

The Goldman Sachs-Paulson & Co. deal closed on April 26, 2007, with the hedge fund paying Goldman Sachs \$15 million for structuring and marketing ABACUS to unknowing investors. Unfortunately, however, by October 24 of that same year, 83 percent of the residential mortgage-backed securities in the ABACUS portfolio had been downgraded, and 17 percent were on negative watch. Less than a year later, on Janu-

ary 28, 2008, 99 percent of the ABACUS portfolio had been downgraded. Those who invested in ABACUS lost more than \$1 billion.

Goldman Sachs' official statement that "the SEC charges are completely unfounded in law and fact, and we will vigorously contest them and defend the firm and its reputation," contrasts greatly with the words of Goldman's CEO Lloyd Blankfein when he publicly apologized in November of last year for the bank's role in some of the activities leading up to the financial crisis. This is what he said: "We participated in things that were clearly wrong and have reason to regret. We apologize."

Unfortunately, however, it appears the senior leadership at Goldman Sachs knew months before they even marketed ABACUS to investors that the housing market was about to crash. Goldman's vice president, Fabrice Tourre, who was said to be the man who structured the toxic financial instrument, prepared the marketing materials, and communicated directly with investors, sent an e-mail stating, "the whole building is about to collapse anytime now." He is now taking a break from his position at the firm.

The allegations against Goldman Sachs are very serious, and Goldman Sachs has the right to challenge the SEC's civil fraud charges. But the SEC also has a duty to American taxpayers to get the bottom of this and continue to investigate any abusive practices employed by all financial institutions, not just Goldman Sachs.

Mr. Speaker, the American people recall that Goldman Sachs was a TARP bailout recipient and one of the few big Wall Street banks that managed to not only benefit from the taxpayer bailout but also to emerge stronger than before. Goldman Sachs received \$10 billion in TARP funds, was allowed to convert to a bank holding company in order to gain additional support from the Federal Reserve, and was one of the

□ 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.



Printed on recycled paper.

H2647

largest recipients from the \$180 billion AIG bailout when it received 100 cents on the dollar in payouts in public funds from the insurance giant.

The American public is now an unwilling majority owner in AIG. And with Goldman having received a backdoor bailout with public funds through AIG, it would only be fair to make all of AIG's counterparties, including Goldman Sachs, buy back the CDOs at full price. Goldman Sachs could use the profits they gained from the AIG payments to pay down the billions in public debt still held by AIG.

If Goldman Sachs truly has regret for participating in activities leading up to the financial crisis that were "clearly wrong" as their CEO has said and apologized, then Goldman Sachs should step up to the plate and make reparations that are owed to American taxpayers.

EQUAL PAY DAY

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

Ms. DELAURO. Mr. Speaker, among the many great benefits of the commonsense health reform package we passed last month is a guarantee that finally in America being a woman is no longer a preexisting condition. By bringing an end to discriminatory policies like gender rating and ensuring coverage for maternity, preventative, and wellness care, our legislation puts women's health on an equal footing at long last.

It is time now to do the same for women's earnings. I cannot think of a better way to follow our historic success on health care last month than finally signing the Paycheck Fairness Act into law.

In America today women now make up half of the workforce. Two-thirds of women are either the sole breadwinner or co-breadwinner in their family. Women are also more likely than men to graduate from college. They run more than 10 million businesses with combined annual sales of \$1.1 trillion and are responsible for making 80 percent of the consumer buying decisions.

Yet right now in the 21st century, women make only 78 cents on the dollar as compared to men. Women of color are even worse off. African American women make 68 cents on the dollar compared to the highest earners, while Hispanic women make only 57 cents. Unmarried women, those who are single, widowed, divorced, or separated, have an average annual household salary that is almost \$12,000 lower than unmarried men, and they make a paltry 56 cents on the dollar when compared to married men.

Over a lifetime these disparities take a huge toll on women. According to the National Committee for Pay Equity, women are losing out on between \$400,000 and \$2 million on average over the course of a lifetime. As a result, 70

percent of seniors living in poverty are women.

This pay disparity is particularly galling when you consider the current crisis in our labor markets. It is true that more men have lost jobs than women in this recent recession, mainly because of the industries affected. But that only means that more and more women are forced to take on the full burden of keeping their families afloat, making the problem about smaller paychecks even more acute.

The recession aside, this is not a new problem. In 1956 President Dwight Eisenhower told the Congress that "legislation to apply the principle of equal pay for equal work without discrimination because of sex is a matter of simple justice." Seven years later under President Kennedy, the Congress passed the Equal Pay Act to end the "serious and endemic problem" of unequal wages. And 47 years later, all we know now is that the act is not working as intended in its current form. That is why we mark today Pay Equity Day, the day that a woman's 2009 earnings catches up with what men made last year. This is an occasion, quite frankly, I wish we no longer had to commemorate.

The good news is that conditions are finally right to achieve real pay equity in America. We in the House of Representatives have now passed the Paycheck Fairness bill twice, legislation that will give real teeth to the Equal Pay Act at last. It simply says men and women in the same job, in the same job, should get the same amount of wages. You would think that that is a no brainer, but the fact of the matter is whether you are a waitress, bus driver, engineer, university professor, news anchor, women are being paid less for the same job as their male counterparts. Those of us who serve in the House of Representatives, men and women, different parts of the country, different education, different skills, we all get paid the same amount of money. That is not true for most women in this Nation.

Now that we have passed this in the House, we wait only for the United States Senate to act. So we are on the cusp of achieving real economic security for American women. I urge my colleagues to impress upon the Senate the necessity of this legislation. We have a moral obligation to face this continuing pay equity head-on, and it is time to get it done.

Our passage of health reform last month has shown that the American government can still accomplish great things, that we can still make this country a fairer, more compassionate, and a more humane place for people to live. Now let us finally ensure that America's women, now half of this Nation's workforce, are treated as fairly and as equitably as the other half. Let's give real teeth to the Equal Pay Act at last and make sure that women are respected and valued for the job that they do and paid the same amount

of money in the same job that any man may have. What we need to do is to make this one of the last "Equal Pay Days" in our history.

SENATE REGULATORY REFORM LEGISLATION INCLUDES PERMANENT, UNLIMITED BAILOUT AUTHORITY

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

Mr. SHERMAN. Mr. Speaker, I rise to comment on the regulatory reform bill pending before the Senate.

Senator DODD has brought a bill that will provide for consumer protection, higher capital requirements, and the regulation of derivatives. We need all that. But we have to ask the question, does the Senate draft increase or decrease the statutory authority of the executive branch to bail out Wall Street giants and their creditors and counterparties?

Unfortunately, the current draft of the Senate bill increases bailout authority. It provides, first, in Section 210, for the use of taxpayer money when an insolvent institution is to be liquidated in order to protect the counterparties and the creditors of that institution.

Now, Senator MCCONNELL has gone even further in the pro-bailout direction. He has criticized the fact that the Senate bill has a \$50 billion advance fund collected from Wall Street which would be used before any amounts would be borrowed from the taxpayer. So Mr. MCCONNELL says do away with the fund but he barely comments on the taxpayer borrowing. The results will be that the Federal Government, when it liquidates one of these Wall Street giants, will be borrowing the first dollar from the taxpayer.

We certainly don't need a circumstance where we are lending money in order to bail out the creditors and counterparties of giant and improvident financial institutions and we haven't even collected any of that money in advance. The House bill provides strict dollar limits on the amount that can be borrowed from the Treasury and sunsets this borrowing authority in 2013.

Section 1155 of the Senate bill allows the executive branch to put unlimited taxpayer dollars at risk in order to guarantee the obligations of solvent banks. Now, the Senate bill does say that you can have this resolution of disapproval come before the Congress, but a resolution of disapproval is a phony device designed to give the illusion of congressional control. What it says is that in order to stop a hundred billion dollar transfer of our taxpayer money to Wall Street, you would need a vote in the House and a vote in the Senate; then it would be vetoed by the executive branch; then even if you had an overwhelming vote in the House, as long as 34 Senators were in favor of the

bailout, the bailout would go forward. A resolution of disapproval is the illusion of congressional control. Instead, we should follow the House approach by putting a dollar limit on this emergency financial stabilization, and we should sunset all authority under it in the year 2013.

□ 1245

Just as important is the existing Section 13-3 of the Federal Reserve Act. Since 1935, the Federal Reserve has had the power, and this is enormous, to lend any amount of money to just about anybody so long as they think they have adequate security.

Now, the Fed has already used this statutory authority to lend upwards of \$2 trillion. So if we're against bailouts, we've got to ask, what limits does the Senate bill place on Section 13-3 authority? It provides only some minimal limits, requiring that that authority be used not to bail out just one company on Wall Street, but to be systemwide.

Instead, the Senate can learn from the House bill to put dollar restrictions on this authority, and to provide that the security must be so good that we have a 99 percent likelihood of repayment.

Even better yet, we ought to simply repeal Section 13-3.

Finally, "too big to fail" is too big to exist. In the House bill, we authorize the regulators to break up institutions that are too big to fail. The Senate, I believe, has basically ignored this House provision. They should not only embrace it, they should go much further. They should require the break-up of any institutions whose liabilities to American persons exceeds 1 percent of the U.S. GDP.

There is no reason that a bank has to be over \$140 billion in size. And if they are, they ought to be at least as smart as an amoeba. When an amoeba gets too big, it divides itself into two separate cells. Banks can do the same.

In conclusion, the people of this country want to give the executive branch the power to nail Wall Street firms, to require regulations of derivatives, higher capital requirements, and to liquidate them when they get themselves into trouble and pose a risk to the entire economy.

But the American people don't want to bail. So let's provide nail authority without bail authority.

\$800 BILLION IN TAX CUTS

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

Mr. CONNOLLY of Virginia. Mr. Speaker, thanks to this Congress, hundreds of millions of Americans have received hundreds of billions of dollars in tax cuts, in fact, more than \$800 billion.

If that sounds like an astounding number, it is. It astounded President Reagan's Domestic Policy Advisor, Republican Bruce Bartlett, who said

"Federal taxes are very considerably lower by every measure since Obama became President."

The proof of these tax cuts is clearly evident in the latest tax refund data: The average refund in America increased by 10 percent this year, to a record \$3,000. Thanks to the tax cuts passed by this Congress, we've returned more money to American taxpayers than ever before.

The Recovery Act we passed last year was enacted to stabilize the economy. It created 25 separate tax cuts now benefiting 95 percent of all Americans. While they haven't received the same level of attention as the jobs and infrastructure we worked on in that bill, the tax cuts actually make up the largest component of that act. More than 241,000 families in my district, the 11th District of Virginia, benefited from Making Work Pay tax cuts that provided \$400 to individuals and \$800 to every family.

The Act also included a tax credit of \$250 for Social Security recipients, providing some relief to 79,000 seniors in my district, and to 1.3 million Virginia seniors throughout the Commonwealth.

We prevented 26 million Americans from being subjected to the AMT tax. We expanded the child tax credit to families of 16 million children. In total, the Recovery Act was a \$288 billion tax cut bill.

In addition to expanding health care coverage and lowering insurance premiums, the recently passed health insurance reform will provide billions of dollars in tax relief. It provides \$40 billion in tax cuts for small businesses to help them afford health insurance. Currently, only 43 percent of those companies are able to afford that coverage. Eight percent of companies that do provide insurance said that without reform they'd have to cut health insurance this year. The new law provides billions of dollars in tax credits to those small businesses, the engine of economic growth and job creation in America, so that they can provide necessary health care coverage to their employees.

Small businesses are the Nation's job creator, and represent the backbone of our economy. Congress has provided billions of dollars of tax relief to these small businesses. We expanded business deductions, increased the loss-carryback ratio, and provided greater deductions for research and development. In addition, the HIRE Act provided businesses with tax incentives to hire new employees throughout the country. A full economic recovery will depend on the expansion of the private sector, and the HIRE Act is a way of incentivizing through tax cuts those businesses to make those hires.

We also extended tax cuts for homebuyers to encourage demand and stabilize the housing market, thereby safeguarding the equity of existing homeowners. Homeowners making their residence more energy efficient

received tax cuts as well, enabling them to benefit from lower taxes along with the lower energy bills they got. Car buyers also received tax cuts through a sales tax deduction in last year's Recovery Act.

That's just a sampling, Mr. Speaker, of how the more than \$800 billion in tax cuts are benefiting the American people.

But we're not done. We've got at least another \$285 billion in proposed tax cuts. For example, the House passed a revised estate tax that will dramatically lower taxes starting next year, and we now await Senate action. In addition, the House and Senate are finalizing the American Workers, State, and Business Relief Act that would allow individuals to continue to deduct State and local taxes from their Federal taxes, preserve the standard deduction for State and local real property taxes, and expand additional business taxes cuts.

And I have introduced bipartisan legislation, I might add, to completely eliminate the antiquated telephone excise tax that was first implemented to fund the Spanish American War. This bill provides millions of dollars in tax relief, especially to our seniors.

Mr. Speaker, perhaps you're wondering why we don't hear the other side of the aisle touting these tax cuts. Maybe it's because not a single one of them voted for the 25 tax cuts provided in the Recovery Act. Not one voted for the small business tax cuts of the HIRE Act. Not one voted for the Estate Tax Relief Act.

These are real tax cuts that have put real money back in the hands of America and into the hands of working Americans and seniors, back into the hands of America's small business owners. That is the leadership of this Congress, and this leadership will continue providing strength to strengthen our families, our small businesses and our economy through additional tax relief.

WASHINGTON MUTUAL—FRIENDS OF THE FAMILY NO MORE

The SPEAKER pro tempore (Mr. CONNOLLY of Virginia). The Chair recognizes the gentleman from Washington (Mr. LARSEN) for 5 minutes.

Mr. LARSEN of Washington. Mr. Speaker, last week's Senate hearings on the failure of Washington Mutual painted a picture of a bank that sold risky mortgages to unsuspecting homeowners in order to rake in huge profits. Federal regulators turned a blind eye to these risky practices and allowed Washington Mutual to gamble with our future.

Now, when I grew up in Arlington, Washington, Washington Mutual was known as a friend of the family. But their reckless behavior at the expense of consumers helped bring about the greatest financial crisis of our time. It was the largest bank failure in U.S. history and resulted in thousands of job losses in Northwest Washington State. Friend of the family no more.

Federal regulators as well were asleep at the switch while Washington Mutual made tens of thousands of risky loans. Consumers suffered as big banks put the interests of big profits and big bonuses ahead of working families.

Now, last week, we hear that the Securities and Exchange Commission filed a lawsuit against Goldman Sachs alleging misdealings in the mortgage securities collateralized debt obligation market. And today the House holds hearings on the fall of Lehman Brothers and the huge negative impact on middle class families from whom the risk seemed to be hidden.

These revelations and the Washington Mutual hearings and the Inspector General report provide a sobering reminder of the urgent need for financial regulatory reform. We must prevent a crisis like this from happening again by imposing strong oversight of financial firms like Washington Mutual, and protecting American consumers and American taxpayers from unfair and abusive financial products like those in Washington Mutual's risky mortgages.

So I urge the Senate to act quickly and pass financial regulatory reform so that the House and the Senate can get together to come up with an even stronger bill, and so that financial firms like Washington Mutual, that, in the future, if they want to drive off the cliff, they may be free to do so, but no longer will American families be trapped in the car as an innocent passenger.

RECESS

The SPEAKER pro tempore. Pursuant to clause 12(a) of rule I, the Chair declares the House in recess until 2 p.m. today.

Accordingly (at 12 o'clock and 55 minutes p.m.), the House stood in recess until 2 p.m.

□ 1400

AFTER RECESS

The recess having expired, the House was called to order by the Speaker at 2 p.m.

PRAYER

The Chaplain, the Reverend Daniel P. Coughlin, offered the following prayer:

Lord our God, continuing the work of Your creation, You shape our history and establish Your realm of equality and justice.

The beauty of spring puts to rest our fears that winter would last forever. The movement of the moon and the stars removes the season of dark memories. Nature commands us to adapt to an ever-changing world of light and hope.

Not called to master other peoples or the currents of time; not called to master nature but only uncover its secrets;

not called to master other nations we will find peace.

Created in Your image and likeness, Lord, we struggle to be unique persons of distinct integrity. Finding ourselves in the land of freedom, we are ever-learning how to live in community.

Simply called by Your wisdom and grace, we are to master only ourselves both now and forever. Amen.

THE JOURNAL

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

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

PLEDGE OF ALLEGIANCE

The SPEAKER. Will the gentleman from Missouri (Mr. CLEAVER) come forward and lead the House in the Pledge of Allegiance.

Mr. CLEAVER 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.

HONORING THE LIFE AND LEGACY OF DR. DOROTHY I. HEIGHT

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

Mr. COHEN. Madam Speaker, today America mourns the loss of Dr. Dorothy Height, a civil rights pioneer, Presidential adviser, and woman's rights activist. For many years, this Freedom Fighter served as president of the National Council of Negro Women, the Young Women's Christian Association, and Delta Sigma Theta Sorority, Incorporated.

Dr. Height was the backbone of the civil rights movement and worked alongside Dr. Martin Luther King, Jr., Whitney Young, A. Phillip Randolph, Roy Wilkins, and our own JOHN LEWIS. During the March on Washington, she was the only African American woman on the speaker's platform during Dr. King's historic "I Have a Dream" speech.

In 1994, President Clinton awarded Dr. Height the Presidential Medal of Freedom for her selfless service to others. In 1995, in my hometown of Memphis, Tennessee, she received the National Civil Rights Museum's Freedom Award. In 2004, President Bush presented her with the Congressional Gold Medal. During Dr. Height's lifetime, the freedom gates were half ajar, yet she fought to open them full and wide for everybody.

Our Nation mourns the loss of a great woman, a great African American leader, a great civil rights leader. Hers was a life well lived.

HOUSTON'S FINEST—OFFICER TIMOTHY ABERNETHY

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

Mr. POE of Texas. Mr. Speaker, this week is Victims' Rights Week. Today I honor the life of Houston Police Officer Timothy Abernethy.

For Officer Abernethy, fighting crime was more than an occupation, it was his personal calling. He bravely dedicated his life to keeping the peace on the streets of Houston, Texas, until he was murdered on December 7, 2008, by a cowardly killer. The murder was cruel and it was calculated. After shooting Officer Abernethy once in the neck, the assassin calmly walked up and put the gun close to the back of the officer's head and fired again.

Recently, a jury in Houston convicted Mabry Landor, III, of capital murder of a police officer. This week the Texas jury sentenced the outlaw to death.

Officer Timothy Abernethy served the people of Houston for 11 years. He was married to Stephanie, and had children. He, like so many before him, put his life between the people and the lawless.

We as a Nation need to remember peace officers sometimes become victims of crime while taking care of the rest of us.

And that's just the way it is.

HONORING ROY ISOM

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

Mr. COSTA. Mr. Speaker, I rise today to honor the life and the career of Roy Isom, a broadcasting legend in the San Joaquin Valley from California. Known as the Voice of Agriculture for over 40 years, Roy was a force in the broadcasting industry, relentless in reporting on issues that mattered the most to our communities.

Roy began his career at KFSN channel 30 and KYNO radio before moving to KMJ radio, where he spent the last 28 years. He was known as a workhorse, and his colleagues fondly remembered how he would begin his days at 1 a.m., getting ready for the farm report. Roy's hard work translated into stories and reports that were critical to making sense of what was going on in our valley and the Nation.

Whether it was reporting the first lunar landing or breaking down the agriculture news of the region, Roy's style and ethics serve as a role model to our younger generation of reporters and broadcasters because he was. Today, Roy is remembered by his family and friends and colleagues. Everyone who knew Roy, including myself, had a tremendous respect with him. I join with all the people of our valley in celebrating Roy's life and contributions to broadcasting.

TEA PARTY VIEWS ILLEGAL IMMIGRATION AS A SERIOUS PROBLEM

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

Mr. SMITH of Texas. Mr. Speaker, a New York Times/CBS News poll of supporters of the Tea Party movement revealed that 97 percent of Tea Partiers view illegal immigration as a serious problem.

The result is not surprising considering that jobs and the economy are top priorities of Tea Party backers. More than 15 million Americans are unemployed, and more than 8 million illegal immigrants are in the U.S. labor force. It makes no sense whatsoever to force citizens and legal immigrants to compete with illegal immigrants for scarce jobs.

Furthermore, the National Research Council found that an illegal immigrant without a high school diploma—about two-thirds of all illegal immigrants—imposes a net cost on taxpayers of \$89,000 during their lifetime. Multiply that by millions of illegal immigrants, and that is a multibillion-dollar burden on American taxpayers.

BERNARD BARUCH, STATESMAN OF SOUTH CAROLINA

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

Mr. WILSON of South Carolina. Mr. Speaker, Bernard Baruch was born near Columbia in historic Camden, South Carolina. The world-acclaimed financier and benefactor was an adviser to Presidents since the days of Woodrow Wilson, who also was raised in Columbia.

Last week, April 16, marked the day in 1947 that Bernard Baruch made history when he coined the term “Cold War” to describe the relations between the United States and the Soviet Union.

As the Politico newspaper highlighted, Baruch first used the phrase in a speech to the South Carolina House of Representatives as a portrait was dedicated in his honor. In his speech, Baruch said, “Let us not be deceived. We today are in the midst of a cold war. Our enemies are to be found abroad and at home. Let us never forget this: our unrest is the heart of their success. The peace of the world is the hope and goal of our political system; it is the despair and defeat of those who stand against us. We can depend only on ourselves.”

Today we remember the South Carolina statesman who so aptly described the chilly relations between America and the Soviet Union, which led ultimately to the victory of democracy over Communism.

In conclusion, God bless our troops and we will never forget September 11th in the Global War on Terrorism.

Congratulations, Jim Furyk on your Heritage Golf Classic victory at Hilton Head Island.

COMMUNICATION FROM THE CLERK OF THE HOUSE

The SPEAKER pro tempore (Mr. DRIEHAUS) laid before the House the following communication from the Clerk of the House of Representatives:

OFFICE OF THE CLERK,
HOUSE OF REPRESENTATIVES,
Washington, DC., April 20, 2010.

Hon. NANCY PELOSI,
The Speaker, U.S. Capitol, House of Representatives, Washington, DC.

DEAR MADAM SPEAKER: Pursuant to the permission granted in Clause 2(h) of Rule II of the Rules of the U.S. House of Representatives, the Clerk received the following messages from the Secretary of the Senate on April 20, 2010 at 10:12 a.m.:

That the Senate passed without amendment H.R. 4360.

That the Senate agreed to without amendment H. Con. Res. 243.

With best wishes, I am
Sincerely,

LORRAINE C. MILLER,
Clerk of the House.

ANNOUNCEMENT BY THE SPEAKER PRO TEMPORE

The SPEAKER pro tempore. Pursuant to clause 8 of rule XX, the Chair will postpone further proceedings today on motions to suspend the rules on which a recorded vote or the yeas and nays are ordered, or on which the vote incurs objection under clause 6 of rule XX.

Record votes on postponed questions will be taken after 6:30 p.m. today.

DEPOSIT RESTRICTED QUALIFIED TUITION PROGRAMS ACT OF 2009

Mr. CLEAVER. Mr. Speaker, I move to suspend the rules and pass the bill (H.R. 4178) to amend the Federal Deposit Insurance Act to provide for deposit restricted qualified tuition programs, and for other purposes, as amended.

The Clerk read the title of the bill.
The text of the bill is as follows:

H.R. 4178

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 “Deposit Restricted Qualified Tuition Programs Act of 2009”.

SEC. 2. DEPOSIT RESTRICTED QUALIFIED TUITION PROGRAMS.

Section 18 of the Federal Deposit Insurance Act (12 U.S.C. 1828) is amended by adding at the end the following new subsection:

“(y) DEPOSIT RESTRICTED QUALIFIED TUITION PROGRAMS.—

“(1) DEFINITIONS.—For purposes of this subsection, the following definitions shall apply:

“(A) DEPOSIT RESTRICTED QUALIFIED TUITION PROGRAM.—The term ‘deposit restricted qualified tuition program’ means a qualified tuition program in which—

“(i) the cash provided by a contributor to such a qualified tuition program may be in-

vested only in deposits insured by the Corporation;

“(ii) the contributor may become a participant in the program by depositing funds through the program into an account at a depository institution participating in the program; and

“(iii) the program may include multiple depository institutions, subject to the requirements of section 529 of the Internal Revenue Code of 1986, as amended.

“(B) QUALIFIED TUITION PROGRAM.—The term ‘qualified tuition program’ has the same meaning as in section 529 of the Internal Revenue Code of 1986, as amended.

“(2) TREATMENT.—Notwithstanding any other provision of the law, the following provisions shall apply with respect to any deposit restricted qualified tuition program:

“(A) A deposit restricted qualified tuition program shall be deemed to be an ‘identified banking product’ (as defined in Section 206 of the Gramm-Leach-Bliley Act of 1999) for purposes of the Securities Exchange Act of 1934.

“(B) None of the following shall be treated as a security, as defined in section 2(a)(1) the Securities Act of 1933, section 3(a)(10) of the Securities Exchange Act of 1934, or section 2(a)(36) of the Investment Company Act of 1940:

“(i) The deposits of cash at an insured depository institution relating to a deposit restricted tuition program.

“(ii) Any certificate of deposit or other instrument of an insured depository institution evidencing any such deposit.

“(iii) The rights and obligations of participants in a deposit restricted qualified tuition program arising from section 529 of the Internal Revenue Code, as amended.

“(C) In no event shall a deposit restricted qualified tuition program, the State entity designated by statute to oversee such program, the administrator appointed to operate the program on behalf of the State or a participating depository institution, be deemed to be an issuer of a security or to be an investment company (as defined in section 3(a) of the Investment Company Act of 1940).”

SEC. 3. BUDGET COMPLIANCE.

The budgetary effects of this Act, for the purpose of complying with the Statutory Pay-As-You-Go Act of 2010, shall be determined by reference to the latest statement titled “Budgetary Effects of PAYGO Legislation” for this Act, submitted for printing in the Congressional Record by the Chairman of the Committee on the Budget of the House of Representatives, provided that such statement has been submitted prior to the vote on passage.

The SPEAKER pro tempore. Pursuant to the rule, the gentleman from Missouri (Mr. CLEAVER) and the gentleman from Illinois (Mrs. BIGGERT) each will control 20 minutes.

The Chair recognizes the gentleman from Missouri.

GENERAL LEAVE

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

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

There was no objection.

Mr. CLEAVER. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, today we are taking up H.R. 4178, the Deposit Restricted Qualified Tuition Programs Act of 2009. This

bill establishes an avenue for those wanting to save for the college education of a child, grandchild, or other related individual, to do so in a Federal Deposit Insurance Corporation, FDIC-insured, deposit.

At the present time, savers can only access the 529 College Savings Program through a securities-based plan, and my bill would not change this avenue. However, following the recent crash of the stock market, many savers saw their accounts drop in value by 50 percent or more, and as such, are reluctant to place any more money in a securities-based plan. Furthermore, many small savers can find investing in securities-based products both complex and intimidating. An FDIC-insured deposit option would provide guaranteed principal return and a guaranteed return on the deposit, all from a commercial bank with which the saver likely has a relationship.

This proposed legislation will help families across the United States save in a safe, sound, and simple manner for their children and grandchildren's college education. This bill does not make any changes to the current 529 College Savings Program nor the current delivery system of the program through a securities-based plan, nor the tax treatment of the 529 plans. It simply adds another 529 College Savings Program delivery option through an FDIC-insured deposit.

This is a bipartisan bill. It has both the chairman and the ranking Republican member of the House Financial Services Committee as cosponsors, among other Republicans and Democrats. At a time when our Nation is concerned about congressional quarreling based on political party affiliation, it is refreshing that both parties can support this bill.

Currently, section 529 programs are established and maintained by the States, who in turn generally contract out with securities firms and others to administer the programs. Investors may go through a State agency to invest in a 529 or, in many cases, through a securities dealer. Many States typically offer a number of investment options or portfolios, including ones that minimize the potential loss of invested principal. The bill is intended to encourage States to offer, among the options they provide investors, deposit-restricted qualified tuition programs.

The bill will not be independent of, nor compete with, the current State programs. In order to qualify as a 529 program under section 529 of the Internal Revenue Code, the program must be established and maintained by a State. Therefore, this program would be a State program, and the laws of the various States would have to be adapted to establish such a program.

In my home State of Missouri, the law which has already been adopted establishes a deposit-only program as separate from the securities-based program. The State would still generally hire a third party to administer the

program. The third party could be the same one that manages the securities program or it could be a different third party. I do have a letter of support from our State Treasurer asking that this bill be approved.

H.R. 4178 does not create a State program. The bill is intended to provide States another option to offer investors this deposit-restricted qualified tuition program.

□ 1415

Total 529 savings plans assets were \$117 billion at the end of the fourth quarter of 2009, reflecting a 6 percent increase from third quarter 2009 assets of \$110.5 billion.

My office asked the FDIC for statistical information on 529 plans and deposit insurance programs. The FDIC provided the following information: "Currently seven States offer 529 plans that include an option to invest in an insured deposit either as part of a broader investment strategy or as a sole investment. All of these plans are open to nonresidents, although the Ohio plan requires nonresidents to go through a broker to access the plan. Two of the States have offered the insured deposit option since 1998. Three of the States recently added the insured deposit option to their plans. States offering an insured deposit investment option are Arizona, Colorado, Montana, Ohio, Utah, Virginia, and Wisconsin. Information gathered from five of these States indicates that at the end of 2009, there was approximately \$670 million invested in FDIC-insured deposit options of their plans. For these States approximately \$207 million was added to the FDIC-insured option in 2009. Three of the responding States were able to identify whether the funds invested in their FDIC-insured option represented new money or a transfer of funds from another option in an already established 529 plan. For these States approximately 47 percent of the funds placed in the FDIC-insured option in 2009 were transferred from other 529 options, representing approximately \$82 million of the approximately \$173 million added to the FDIC-insured option in these States."

Additionally, the FDIC has already said they will insure 529 deposited accounts at the regular insured rate of \$250,000, which we raised. The Congressional Budget Office and the Joint Committee on Taxation have completed the review of the budgetary impact of H.R. 4178, the Deposit Restricted Qualified Tuition Programs Act of 2009. They determined that by enacting this legislation, it would affect revenues but estimate that the reduction in revenues would not be significant over the 2010-2020 period. Similarly, implementing the bill could affect direct spending, but the net impact of such spending would be negligible over the next 10 years.

Mr. Speaker, in particular I would like to congratulate the Missouri Bankers Association president, Max

Cook, for bringing this needed bill to my attention. The Missouri Bankers Association moved a bill in the Missouri legislature several years ago to allow the FDIC-insured 529 deposit accounts because they thought it would be helpful to Missouri college students and parents who were saving for them.

For the RECORD, I would like to submit records of support from the Missouri Bankers Association, the Missouri Independent Bankers Association, the Office of the Missouri State Treasurer, the Independent Community Bankers Association, and the American Bankers Association. Although the support letters are written in support of H.R. 3599, H.R. 4178 is identical to H.R. 3599 except for some small technical changes and more cosponsors.

I am pleased this Congress will address H.R. 4178 and move the legislation forward. This is a bill all Members can support. I strongly urge all Members to vote for H.R. 4178.

MISSOURI BANKERS ASSOCIATION,

Jefferson City, MO, Nov. 3, 2009.

Hon. EMANUEL CLEAVER II,
House of Representatives,
Washington, DC.

DEAR REPRESENTATIVE CLEAVER: I am writing today on behalf of the three hundred twenty-five Missouri Bankers Association member banks and savings and loans to express our exuberant support for H.R. 3599, The Deposit Restricted Qualified Tuition Programs Act of 2009.

As you know, this legislation establishes a means for thousands and thousands of Americans wanting to save for the college education of a child, grandchild or other related person and to do so in a Federal Deposit Insurance Corporation (FDIC) insured deposit. At the present time, savers can only access the 529 college savings program through a securities based plan. This legislation leaves that in place and adds the FDIC insured deposit option.

After the recent crash of the stock market, many savers saw their 529 accounts drop in value by as much as fifty percent or more and as such are reluctant to place any more monies in a securities based plan. Furthermore, many small savers can find investing in securities based products both complex and intimidating. A FDIC insured deposit option would provide guaranteed principal return and a guaranteed return on the deposit, all from a commercial bank that the saver likely has a relationship with. This proposed legislation will help families across the United States save in a safe, sound and simple manner for their children and grandchildren's college education.

We sincerely thank you for your sponsorship of this legislation and look forward to its swift passage in the House.

Sincerely,

MAX COOK,
President and CEO.

NOVEMBER 2, 2009.

Hon. EMANUEL CLEAVER,
House of Representatives,
Washington, DC.

DEAR REPRESENTATIVE CLEAVER: It was a pleasure meeting with you in Kansas City on October 13. We appreciate your interest in all subjects pertaining to community banking, and we thank you for your efforts on their behalf. We also commend your efforts in the passing of H.R. 3599, the Deposit Restricted Qualified Tuition Programs Act of 2009, which the House of Representatives will take

up this week. The Missouri Independent Bankers Association, like our national affiliate, the Independent Community Bankers of America (ICBA), support H.R. 3599 and look forward to its successful passage.

We strongly support your effort to allow more banks to better assist families saving for college through the popular 529 program. H.R. 3599 would allow an avenue for consumers wanting to save for the college education of a child, grandchild or other related individual, to do so in a Federal Deposit Insurance Corporation (FDIC) insured deposit. At the present time, consumers can only access the 529 college savings program through a securities based plan. This bill would not affect those individuals that want to continue to use a securities based plan.

Due to the distressed economy and equity markets, many consumers saw their savings drop in value. These consumers should have full access to a safe FDIC insured deposit option for their education savings through their local banks. ICBA supports H.R. 3599 because it gives community bank customers both increased options and peace of mind that their savings will be protected by FDIC insurance.

Thank you very much for your leadership on this proposal. We urge all members of the House to vote yes on H.R. 3599.

Sincerely,

JERRY SAGE,
Executive Director.

OFFICE OF THE MISSOURI
STATE TREASURER,

Jefferson City, MO, November 19, 2009.

Hon. EMANUEL CLEAVER II,
House of Representatives,
Washington, DC.

DEAR CONGRESSMAN CLEAVER: I am writing to you to express my support for H.R. 3599, the Deposit Restricted Qualified Tuition Programs Act of 2009.

As you know, this legislation is important to families wishing to save for college. It would provide, for the first time on a broad basis, for certificates of deposit and other savings products insured by the Federal Deposit Insurance Corporation (FDIC) to help families save on a tax-free basis for college expenses. This is tremendously important for promoting higher education, and is consistent with the goals of the White House Task Force on Middle Class Families headed by Vice President Biden. That task force is responsible for making recommendations on how to make college more accessible and affordable for lower- and middle-class families. Providing FDIC-insured investment options is a clear cut way to doing so.

Furthermore, H.R. 3599 would greatly expand the use of FDIC-insured 529-qualified savings products because it would make it easier for community banks across the country to offer them. Presently, only a few states offer a bank product within their 529 plans and due to current regulations, these products are primarily offered by only a few larger institutions. By extending the use of 529-qualified savings products to a greater number of banks, I believe this product will reach new groups of investors that previously have been reluctant to invest in securities-dominated 529 investment options. Additionally, the legislation would provide for a no-risk investment option for current 529 investors, something I believe is needed and will spur additional savings.

I appreciate your sponsorship of this important legislation, and am willing to help you in any way to secure its passage.

Sincerely,

CLINT ZWEIFEL.

INDEPENDENT COMMUNITY BANKERS
OF AMERICA,
Washington, DC, November 2, 2009.
Hon. EMANUEL CLEAVER,
House of Representatives,
Washington, DC.

DEAR REPRESENTATIVE CLEAVER: On behalf of the Independent Community Bankers of America (ICBA) and the 5,000 community banks that we represent around the nation, we want to thank you for your leadership on H.R. 3599, the Deposit Restricted Qualified Tuition Programs Act of 2009, which the House of Representatives will take up this week.

We strongly support your effort to allow more banks to better assist families saving for college through the popular 529 program. H.R. 3599 would allow an avenue for consumers wanting to save for the college education of a child, grandchild or other related individual, to do so in a Federal Deposit Insurance Corporation (FDIC) insured deposit. At the present time, consumers can only access the 529 college savings program through a securities based plan. This bill would not affect those individuals that want to continue to use a securities based plan.

Due to the distressed economy and equity markets, many consumers saw their savings drop in value. These consumers should have full access to a safe FDIC insured deposit option for their education savings through their local banks. ICBA supports H.R. 3599 because it gives community bank customers both increased options and peace of mind that their savings will be protected by FDIC insurance.

Thank you very much for your leadership on this proposal. We urge all members of the House to vote yes on H.R. 3599.

Sincerely,

CAMDEN R. FINE,
President and CEO.

AMERICAN BANKERS ASSOCIATION,
Washington, DC, November 4, 2009.
Hon. BARNEY FRANK,
Chairman, Committee on Financial Services,
House of Representatives, Washington, DC.
Hon. EMANUEL CLEAVER II,
House of Representatives,
Washington, DC.

DEAR CHAIRMAN FRANK AND REPRESENTATIVE CLEAVER: On behalf of the members of the American Bankers Association (ABA), I am writing in strong support of H.R. 3599, the Deposit Restricted Qualified Tuition Programs Act of 2009. The legislation would provide families the opportunity to save for college tuition and other education expenses using deposits insured by the Federal Deposit Insurance Corporation (FDIC). Designed after 529 plans, the Deposit Restricted Qualified Tuition Program is a safe and secure way to protect education contributions up to \$250,000.

Under H.R. 3599, contributions to the Program would be banking products, and not securities. Traditionally, 529 plans, while widely available, have primarily been used by higher-income investors. By making the education tuition savings program available through insured deposits, lower and middle income families will have a greater opportunity to plan for the future of their children. Moreover, the change would increase deposit activity in our nation's banks, particularly smaller community banks.

FDIC-insured banking deposits can be a safe alternative to investments made through the financial markets. H.R. 3599 would protect the future education of American families while also strengthening the banking system.

We look forward to working with you to have H.R. 3599 enacted into law as quickly as possible.

Sincerely,

FLOYD E. STONER.

I reserve the balance of my time.

Mrs. BIGGERT. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, I rise today to express my strong support for H.R. 4178 and to commend the sponsor of this measure, the gentleman from Missouri (Mr. CLEAVER), for his thoughtful efforts to encourage Americans to save for their children's college education.

529 plans have been around for many years and have become common vehicles for saving and investment; however, given recent market volatility, some families are understandably hesitant to save in these securities-based plans. Therefore, for the first time, H.R. 4178 provides an option for States to expand their 529 programs. The bill allows community banks, which are FDIC-insured institutions, to directly offer consumers a college savings plan. At the same time, savers in these new deposit-based plans will be able to benefit from all of the traditional tax incentives of existing securities-based 529s.

As an added benefit, this legislation will protect accounts under the FDIC's insurance fund up to \$250,000 per account. For those families seeking lower-risk alternatives, the FDIC-insured college savings plan would provide a guaranteed return. By expanding the options available to those saving for an education, this simple step will help more families prepare for their children's future and provide added financial security in today's difficult economic climate.

Again, I thank Mr. CLEAVER and his staff for their hard work on this bipartisan measure, and I urge my colleagues to support it.

Ms. JACKSON LEE of Texas. Mr. Speaker, today I rise in support of H.R. 4178—The Deposit Restricted Qualified Tuition Programs Act. As co-chair of the Congressional Children's Caucus, I support this legislation because I believe that it is an important measure to help families pay for higher education. A quality education continues to be the best pathway to social and economic mobility in this country, and this legislation will enable such paths. I want to thank my colleague, EMANUEL CLEAVER, for introducing this important legislation.

Today, Americans are simultaneously faced with rising higher education costs and a difficult economy. Families across Texas are sending their children to college and when they graduate, they should not be saddled with debt. Democrats pledged to make a college education more affordable, and this legislation makes good on our promise. This legislation is evidence that the Democratic-led Congress is committed to working on a bipartisan basis, and with this President, to address the key concerns of America's families.

During these tough economic times, many Americans saving for college saw their accounts drop over 50 percent in value and are now reluctant to invest in a securities-based

plan. During the past year, many parents who contributed to a 529 college savings plan—an investment vehicle where earnings grow tax free—saw those savings take a hit. Many 529 plans were heavily invested in stocks, though their beneficiaries were just a few years away from attending college. This is a big blow to the 63 percent of parents who are saving for college expenses, according to a September 2009 Fidelity survey, and who must now manage a wide array of expenses with less money and security.

H.R. 4178 establishes an avenue for those wanting to save for the college education of a child, grandchild or other related individual, in a Federal Deposit Insurance Corporation, FDIC, insured deposit. Today, savers can only access the 529 college savings program through a securities-based plan, and this plan would offer another option. H.R. 4178 amends the Federal Deposit Insurance Act to prescribe requirements for deposit restricted qualified tuition programs which are exempt from Federal income tax. It also declares that in no event shall a deposit restricted qualified tuition program, the State entity designated by statute to oversee such program, or the administrator appointed to operate it on behalf of the State or a participating depository institution, be deemed to be an issuer of a security or an investment company. This bill does not make any changes to the current 529 college savings program nor the current delivery system of the program through a securities based plan. It simply adds another 529 college savings program delivery option through an FDIC insured deposit.

The Congressional Budget Office and the Joint Committee on Tax have completed a review of the budgetary impact of H.R. 4178, the Deposit Restricted Qualified Tuition Programs Act of 2009. They determined that by enacting this legislation it would affect revenues, but estimate that the reduction in revenues would not be significant over the 2010–2020 period. Similarly, implementing the bill could affect direct spending but the net impact of such spending would be negligible over the next 10 years.

Mrs. BIGGERT. Mr. Speaker, I have no further requests for time, and I yield back the balance of my time.

Mr. CLEAVER. Mr. Speaker, I have no further requests for time, and I yield back the balance of my time.

The SPEAKER pro tempore. The question is on the motion offered by the gentleman from Missouri (Mr. CLEAVER) that the House suspend the rules and pass the bill, H.R. 4178, as amended.

The question was taken; and (two-thirds being in the affirmative) the rules were suspended and the bill, as amended, was passed.

A motion to reconsider was laid on the table.

INDIAN VETERANS HOUSING OPPORTUNITY ACT OF 2009

Mr. CLEAVER. Mr. Speaker, I move to suspend the rules and pass the bill (H.R. 3553) to exclude from consideration as income under the Native American Housing Assistance and Self-Determination Act of 1996 amounts received by a family from the Depart-

ment of Veterans Affairs for service-related disabilities of a member of the family.

The Clerk read the title of the bill.

The text of the bill is as follows:

H.R. 3553

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 “Indian Veterans Housing Opportunity Act of 2009”.

SEC. 2. EXCLUSION FROM INCOME.

Paragraph (9) of section 4 of the Native American Housing Assistance and Self-Determination Act of 1996 (25 U.S.C. 4103(9)) is amended by adding at the end the following new subparagraph:

“(C) Any amounts received by any member of the family as disability compensation under chapter 11 of title 38, United States Code, or dependency and indemnity compensation under chapter 13 of such title.”.

The SPEAKER pro tempore. Pursuant to the rule, the gentleman from Missouri (Mr. CLEAVER) and the gentlewoman from Illinois (Mrs. BIGGERT) each will control 20 minutes.

The Chair recognizes the gentleman from Missouri.

GENERAL LEAVE

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

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

There was no objection.

Mr. CLEAVER. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, according to the most recent U.S. census data from 2003, there are 561 federally recognized tribes, which include Native American Indian tribes and Alaska Native villages. More than three-quarters of a million Native Americans live on reservations or in other tribal areas, and another 1.68 million live outside tribal areas. Furthermore, a total of 34 percent of the Native population resides in rural areas, where many reservations are located.

It has become clear that much of the housing in tribal areas lack adequate housing compared to the general U.S. population. According to the 2000 Census Bureau report, 14.7 percent of homes in tribal areas are overcrowded, compared to 5.7 percent of homes of the general U.S. population. On Native American lands, 11.7 percent of residents lack complete plumbing facilities, compared to 1.2 percent of the general U.S. population. Furthermore, according to a 2005 Government Accounting Office report, 11 percent of residents lack kitchen facilities, compared to merely 1 percent of the general U.S. population.

This situation is even more dire for those in need of housing on tribal lands. In total, approximately 90,000 Native American families are homeless or underhoused and an estimated 200,000 housing units are needed imme-

diately in Indian Country, according to a 2003 report from the U.S. Commission on Civil Rights.

However, Native Americans have the highest rate of serving in the military, making them more likely to serve of any ethnic group. According to the U.S. Department of Veterans Affairs, 22 percent, 22 percent, of Native Americans are currently serving in the military. It is appalling that although Native Americans are the most likely to serve of any ethnic group, little has been provided to ensure adequate and sufficient housing for the brave veterans who have served our Nation. Furthermore, with the total number of disabled veterans in the United States currently at 24 million and 3.1 million veterans receiving service-connected disability benefits, it is also evident that many Native American veterans are also struggling with disabilities.

The Native American Housing Assistance and Self-Determination Act of 1996, or NAHASDA, was established through the Department of Housing and Urban Development to provide housing services to Native Americans based on a needs-based formula. Unfortunately, under the current calculation, Native American veterans and their families and survivors are often disqualified from this program.

By calculating disability payments and survivor benefits into the family's income, the family will often exceed the 80 percent area median income threshold required under this program's regulations, thereby disqualifying the family from the program.

Mrs. KIRKPATRICK's bill, H.R. 3553, will correct this provision by amending the definition of “income” in NAHASDA to exclude payments for disability and service-related injuries. By doing so, disabled Native American veterans, their families, and their survivors will be able to qualify for this program. This bill will do much to help ensure that all citizens are adequately served in government housing programs, especially those who have served our Nation bravely.

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

Mrs. BIGGERT. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, I rise to express my support of H.R. 3553, the Indian Veterans Housing Opportunity Act of 2009.

This bill would amend the Native American Housing Assistance and Self-Determination Act, also called NAHASDA, so that a disability income is not counted against Native American veterans when determining eligibility for NAHASDA housing benefits.

Currently, Native American households with incomes below 80 percent of an area's median income are eligible for housing assistance under this program. Unlike similar programs for non-Native American households, NAHASDA counts Veterans Affairs disability payments or survivor benefits as income when determining eligibility for housing assistance. As a result,

many Native American families of disabled veterans can lose their eligibility for housing aid if their disability benefits place them beyond the 80 percent threshold.

Interestingly, the Internal Revenue Service does not consider disability payments as income. Yet without changes included in this bill before us, Native American veterans who have been left disabled as a result of their service to our country will remain limited in their access to affordable housing on the reservation.

H.R. 3553 simply amends the definition of "income" under the law to exclude payments for disability compensation. The bill would not affect any tribe's current funding under NAHASDA, and the Congressional Budget Office has said that there is no cost to this bill.

Mr. Speaker, we must meet our commitments to our troops both in the field and when they return home. This legislation will help extend existing housing resources to Native American veterans, allow them to return to the reservation, and will provide their families with access to stable housing.

I urge my colleagues to support this bill.

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

Mr. CLEAVER. Mr. Speaker, I yield 6 minutes to the gentlewoman from Arizona (Mrs. KIRKPATRICK), the sponsor of this legislation.

Mrs. KIRKPATRICK of Arizona. I wish to extend my thanks to Mr. CLEAVER for the opportunity to address my bill, H.R. 3553, the Indian Veterans Housing Opportunity Act. And I also want to thank Chairman FRANK and Ranking Member BACHUS for their support of this. I especially want to thank Chairwoman MAXINE WATERS and her staff, Jeff Riley and Keo Chea, who traveled the long distance to Window Rock, Arizona, to have a field hearing on April 10 on this bill.

□ 1430

Mr. Speaker, growing up in Indian Country, I learned at an early age the long history of Native Americans sacrificing in service to our country. This history includes Indian scouts assisting United States units throughout the American West. It includes the best known example, the brave and honorable service of the Navajo code talkers who saved the lives of countless Americans in World War II and the Korean War by using Dine to transmit sensitive military communications. And it continues to this very day as Native Americans serve proudly and honorably in Iraq, Afghanistan, and around the world.

Today, the Department of Housing Affairs estimates that 20 percent of Native Americans are veterans or are currently serving. That's the most of any ethnic group.

Despite this honorable service, far too many Native American veterans return home to tribal land to face ex-

traordinary challenges in finding safe, quality, affordable housing. Service-disabled veterans returning to Indian Country face the added challenge of having to make every dollar of their disability compensation count as they deal with circumstances unique to tribal land, including very long distances to VA medical centers and under-improved surfaces, we call them wash-board roads, that accelerate wear on prosthetics and wheelchairs.

I am a member of the House Committee on Veterans' Affairs, where we have taken a number of steps to keep our promises to all veterans. We remedied budget shortfalls in veterans health care and benefits to address an aging vets population and returning Iraq and Afghanistan veterans.

We helped finally pass a law that veterans service organizations have been pushing for years, a law to require Congress to approve the VA health care budget 1 year in advance to ensure timely, sufficient funding of these necessary programs.

However, we can and must do more to ensure that Native American veterans are not allowed to slip through the cracks, even as we make broad advances to better serve these veterans, and Native Americans in general.

The Native American Housing Assistance and Self-determination Act of 1996 was a monumental step forward in helping tribes provide safe, quality, affordable housing for thousands of low income Native American families across the country.

This assistance can come in the form of down payment assistance, property acquisition, new construction, and housing rehabilitation, and is limited to families making less than 80 percent of the median income in their area. This income limit contains one important flaw. The act treats compensation, either paid to veterans with service-related disabilities, or for the families of those killed in service, as income. As a result, these benefits can push veterans and survivor families above the limit, making them ineligible, and costing them assistance that they badly need.

In fact, when we had the field hearing in Window Rock, I met with many families who told me because of this flaw they had to move in with their children because they couldn't qualify for their own home. This flaw has caused disabled veterans, their families and survivors to be denied help because that extra income has pushed them over the allowable limit.

My bill would fix this flaw by changing the definition of income to explicitly exclude veterans disability and survivor compensation, ending this unfair practice and lifting the burden from Native American veterans.

Native American veterans have sacrificed so much for this country, and neither they nor their surviving families should be punished for receiving the compensation they have earned. It is long past time to right this wrong

and ensure that this Nation keeps its sacred promise to its native veterans.

Thank you again for the opportunity to address H.R. 3553.

Ms. RICHARDSON. Mr. Speaker, as a proud member of the Native American Caucus, I rise today in strong support of H.R. 3553, the Indian Veterans Housing Opportunity Act, which will address a critical need in tribal lands.

First, I would like to acknowledge Speaker PELOSI, Majority Leader HOYER, Chairman RAHALL, and Congresswoman KIRKPATRICK for their leadership in bringing this important bill to the floor. My colleague Congresswoman KIRKPATRICK, the author of this legislation, has worked hard to ensure that underserved communities, including tribal lands, have the housing necessary to support our growing population.

H.R. 3553, the Indian Veterans Housing Opportunity Act, makes an important fix to the existing bill for providing Native American housing. The Native American Housing Assistance and Self-Determination Act (NAHASDA) is the foundation for providing housing assistance to low-income Native American families on Indian reservations, in Alaska Native villages, and on Native Hawaiian Homelands.

In California, the State I represent, there are over 100 Native American tribes, many of varying levels of economic success. Based on the 2000 Census, the Department of Housing and Urban Development (HUD) has determined that nationwide, almost 543,000 American Indian and Alaska Native households have "severe housing needs," meaning they live in conditions that are overcrowded, substandard, or cost-burdensome.

To complicate matters further, the NAHASDA statute does not contain an income exception for service-disabled veterans or families of soldiers killed in action. The Indian Veterans Housing Opportunity Act remedies this situation by revising the definition of income for NAHASDA to exclude payments for service-related disability, dependence, or indemnity. Veterans are especially likely to fall into these categories, which is unacceptable considering the role they have played in the defense of our country. Native Americans have the highest rate of enlistment in our armed services out of any group of Americans, and they deserve our support. Therefore, as a long time friend and supporter of the Native American community, I am so pleased to champion a bill such as H.R. 3553, which provides the housing this community needs.

In conclusion, Mr. Speaker, I support H.R. 3553 because it ensures that Native American veterans do not face extraordinary obstacles when procuring or financing housing after serving this country. The Native American servicemen and women benefiting from H.R. 3553 deserve our full support. I am proud to work with my colleagues to ensure that they are not overlooked.

Mr. Speaker, I urge my colleagues to join me in supporting H.R. 3553.

Mrs. BIGGERT. Mr. Speaker, I have no further requests for time, and I yield back the balance of my time.

Mr. CLEAVER. Mr. Speaker, I have no further requests for time, and I yield back the balance of my time.

The SPEAKER pro tempore. The question is on the motion offered by the gentleman from Missouri (Mr.

CLEAVER) that the House suspend the rules and pass the bill, H.R. 3553.

The question was taken; and (two-thirds being in the affirmative) the rules were suspended and the bill was passed.

A motion to reconsider was laid on the table.

SUPPORTING THE GOALS AND IDEALS OF NATIONAL FINANCIAL LITERACY MONTH, 2010

Mr. HINOJOSA. Mr. Speaker, I move to suspend the rules and agree to the resolution (H. Res. 1257) supporting the goals and ideals of National Financial Literacy Month, 2010, and for other purposes.

The Clerk read the title of the resolution.

The text of the resolution is as follows:

H. RES. 1257

Whereas personal financial literacy is essential to ensure that individuals are prepared to make informed financial choices so that they can become successful heads of households, investors, entrepreneurs, and business leaders;

Whereas financially informed individuals are better able to take control of their circumstances, improve their quality of life, and plan for their financial future;

Whereas personal financial management skills and lifelong habits begin to develop during childhood, making it all the more important to support youth financial education;

Whereas financial education is the first line of defense against financial fraud;

Whereas the results of the National Foundation for Credit Counseling's fourth annual Consumer Financial Literacy Survey suggest that while many United States adults are improving how they manage their money, and more consumers now have a budget and nonretirement savings, many Americans continue to struggle with their finances, especially young adults and minorities;

Whereas the Federal Deposit Insurance Corporation's "National Survey of Unbanked and Underbanked Households, December 2009" found that approximately 60,000,000 people in the United States are either unbanked or underbanked;

Whereas almost 54 percent of Black households, 44.5 percent of American Indian/Alaskan households, and 43.3 percent of Hispanic households are either unbanked or underbanked;

Whereas personal saving as a percentage of disposable personal income was 3.1 percent in February 2010, compared with 3.4 percent in January 2010, and a reduction from a 12-month average of 4.1 percent in 2009, according to the Bureau of Economic Analysis;

Whereas public, community-based, and private sector organizations throughout the United States are working to increase financial literacy rates for Americans of all ages and walks of life through a range of outreach efforts, including media campaigns, Web sites, and one-on-one financial counseling for individuals;

Whereas the National Endowment for Financial Education provides consumers with the tools necessary to manage their money wisely and empower them to turn their financial education into action;

Whereas bankers across the United States will teach savings skills to young people on April 27, 2010, during "Teach Children to Save Day", which was launched by the

American Bankers Association Education Foundation in April 1997 and has now helped more than 80,000 bankers teach savings skills to more than 3,200,000 young people;

Whereas staff from America's credit unions will focus on the financial needs of young people, provide financial literacy education, and teach youth under the age of 18 the benefits of saving and goal setting during "National Credit Union Youth Week", April 18-24, 2010;

Whereas more than 100 Federal agencies have collaborated on a Web site, www.consumer.gov, which helps consumers shop for a mortgage or auto loan, understand and reconcile credit card statements and utility bills, choose savings and retirement plans, compare health insurance policies, and understand their credit report and how it affects their ability to get credit and on what terms;

Whereas Members of the United States House of Representatives established the Financial and Economic Literacy Caucus in February 2005 to provide a forum for interested Members of Congress to review, discuss and recommend financial and economic literacy policies, legislation, and programs; to collaborate with the private sector, and non-profit and community-based organizations; and to organize and promote financial literacy resolutions, legislation, seminars, and events, such as "Financial Literacy Month" in April 2010, and the annual "Financial Literacy Day Fair" on April 27, 2010; and

Whereas the Council for Economic Education, its State Councils and Centers for Economic Education, the JumpStart Coalition for Personal Financial Literacy, its State affiliates, and its partner organizations, and JA Worldwide have designated April as Financial Literacy Month to educate the public about the need for increased financial literacy for youth and adults in the United States; Now, therefore, be it

Resolved, That the House of Representatives—

(1) supports the goals and ideals of Financial Literacy Month, including raising public awareness about financial education;

(2) recognizes the importance of managing personal finances, increasing personal savings, and reducing personal debt in the United States; and

(3) requests that the President issue a proclamation calling on the Federal Government, States, localities, schools, nonprofit organizations, businesses, other entities, and the people of the United States to observe the month with appropriate programs and activities with the goal of increasing financial literacy rates for individuals of all ages and walks of life.

The SPEAKER pro tempore. Pursuant to the rule, the gentleman from Texas (Mr. HINOJOSA) and the gentlewoman from Illinois (Mrs. BIGGERT) each will control 20 minutes.

The Chair recognizes the gentleman from Texas.

GENERAL LEAVE

Mr. HINOJOSA. Mr. Speaker, I ask unanimous consent that all Members have 5 legislative days within which to revise and extend their remarks on this legislation and to insert extraneous material thereon.

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

There was no objection.

Mr. HINOJOSA. Mr. Speaker, I yield myself as much time as I may need.

Mr. Speaker, I rise in strong support of House Resolution 1257, Supporting

the Goals and Ideals of National Financial Literacy Month, 2010, and for other purposes. I will enter into today's RECORD President Barack Obama's National Financial Literacy Month proclamation, which I hold in my hands.

Mr. Speaker, it gives me great pride to bring this important resolution to the floor of the U.S. House of Representatives. It contains some very important data on financial literacy and economic education. Unfortunately, I'm sad to have to report again this year that the surveys and the studies we reviewed while drafting this resolution indicate that the majority of Americans remain financially illiterate and are in desperate need of financial education.

I represent the 15th Congressional District of Texas, which includes Hidalgo County, one of the poorest counties in the whole country. It is 89 percent Hispanic and contains over 900 colonias. Many of the residents do not speak English fluently, and several speak English as a second language.

They tend to purchase refrigerators, washing machines, automobiles, televisions, and electronic equipment in cash. One of the reasons for this aberration is a question of trust. Another is that lower-income Americans are not aware of the benefits conveyed when they open a bank account at a mainstream financial institution.

A more pervasive problem is that mainstream financial institutions tend not to open branches in the neighborhoods in which these constituents live. Consequently, these residents are left to rely on non-mainstream financial servicers such as payday lenders, such as check cashers and other predatory entities.

For these reasons, I was not surprised by the findings of the FDIC's December 2009 national survey of unbanked and under-banked households. It revealed that approximately 60 million people in our United States are either unbanked or under-banked.

It is for situations such as this that Congresswoman JUDY BIGGERT and I began collaborating on financial literacy and economic education starting in 2003. Two years later, in 2005, we co-founded and currently co-chair the Financial Economic Literacy Caucus. I'm very pleased and grateful that she and I and the members of this caucus have worked together on a bipartisan basis on financial literacy and economic education over the years.

This year, 2010, the caucus has coordinated with several different associations on financial literacy events, including the National Consumer Protection Week Fair, America Saves Week, and the release of the National Foundation for Credit Counseling's, better known as the NFCC, their fourth annual consumer financial literacy survey.

On April 27th of this year, the Congresswoman and I are coordinating on the Annual Financial Literacy Day Fair with Senator DANIEL AKAKA from

Hawaii, with the Jumpstart Coalition for Personal Financial Literacy, with the Junior Achievement, and the Council for Economic Education. This fair, on April 27, will be held in the Senate Hart Building from noon to 3 p.m. I encourage you and all my colleagues to attend this special event. If you are unable to attend due to conflicts in your schedule, you might consider sending one of your staff in the Senate Hart Office building.

America Saves Week, the National Consumer Protection Week Fair, and the Financial Literacy Day Fair, as well as the resolutions Congresswoman BIGGERT and I introduce every year to support their goals and ideals, are substantive and an important statement of Congress' commitment to improving the financial literacy and economic education of all Americans.

The financial literacy fairs are very comprehensive and concrete. Agency staff are on hand at these events to provide our staff with the materials they need to hold events in our districts to help arm our constituents with the information and guidance they need to become more confident, savvy, and safe in the marketplace.

The NFCC's, which is the National Federation for Credit Counseling's, fourth annual consumer literacy survey indicates that a larger percentage of Americans, more than two in five adults, now keep close track of their spending. However, more than half still do not have a budget, and more than 11 million adults fail to monitor their overall spending.

Nearly 64 million adults admit to not paying all of their bills on time. Though 67 percent of adults say they pay for most purchases with cash or with a debit card, approximately 41 percent report that their household carries credit card debt, and more than 11 million say they carry \$10,000 or more in credit card debt from month to month.

Approximately 100 million people currently have a home mortgage, and of those, one in three say that the terms of their mortgage somehow turned out to be different than they and their family expected.

Eighty percent of adults feel there are situations where it is acceptable to default on a mortgage, and two of the top three most justifiable circumstances place the blame on the lender.

Despite all this negative data, the proportion of adults who have non-retirement savings has increased from 63 percent in 2007 to 67 percent this year.

So, Mr. Speaker, as you can tell, we have far to go to improve the financial literacy rate of all Americans across the United States during all stages of life. One of the ways that our caucus has moved the financial literacy cause forward is coordinating with several Federal agencies on the National Consumer Protection Week I mentioned earlier.

On a positive note, several Members of Congress have introduced com-

prehensive and beneficial legislation that will help Americans become financially literate and provide them with the necessary consumer protections.

One such legislation is the Credit Card Reform Act. Authored by my good friend and colleague from New York, Congresswoman CAROLYN MALONEY, it was signed into law by President Barack Obama in 2009. Congresswoman MALONEY could not be with us on the floor for this debate, but her presence is felt here and throughout the United States, and especially in the wallets of most Americans.

Her legislation takes financial literacy and economic education 10 steps forward. It requires issuers that extend credit to young consumers under the age of 21 to obtain an application that contains the following: The signature of a parent, guardian, or other individual 21 years or older who will take responsibility for the debt; or that person who signs is proof that the applicant has an independent means of repaying any credit extended.

□ 1445

It limits prescreened offers of credit to young consumers and prohibits increases in the credit limit on accounts where a parent, legal guardian, spouse or other individual is jointly liable unless the individual who is jointly liable approves the increase. This law increases the protections for students against aggressive card marketing and increases transparency of affinity arrangements between the credit card company and university. I commend her for her dedication to financial literacy and for managing to pass that legislation.

I coauthored the Student Aid and Fiscal Responsibility Act that passed both Houses and was signed into law recently by President Barack Obama. That law invests \$750 million in the College Access Challenge Grant Program. These formula grants to States help organizations provide services such as financial literacy and debt management skills that increase the number of low-income students who are prepared to enter and succeed in college and manage their student loans.

This Congress is also considering legislation that will establish an office of financial literacy that I requested in the Financial Services Committee. Other financial literacy proposals are being reviewed, including establishing financial literacy centers across the United States.

Mr. Speaker, financial literacy and economic education are both a life skill and a key component of financial and economic stability and development. It is imperative that we pay more attention to the financial literacy rates of our citizens from pre-kindergarten all the way to retirement. The sooner a person begins to learn good saving habits, the better off he or she will be in the future.

I urge my colleagues to support this resolution and join the Financial and Economic Literacy Caucus.

THE WHITE HOUSE

Office of the Press Secretary

[For Immediate Release—April 2, 2010]

NATIONAL FINANCIAL LITERACY MONTH, 2010

BY THE PRESIDENT OF THE UNITED STATES OF AMERICA

A PROCLAMATION

In recent years, our Nation's financial system has grown increasingly complex. This has left too many Americans behind, unable to build a secure financial future for themselves and their families. For many, financial literacy can mean economic prosperity and protection against fraud and predatory banking practices. During National Financial Literacy Month, we recommit to teaching ourselves and our children about the basics of financial education.

Our recent economic crisis was the result of both irresponsible actions on Wall Street, and everyday choices on Main Street. Large banks speculated recklessly without regard for the consequences, and other firms invented and sold complex financial products to conceal risks and escape scrutiny. At the same time, many Americans took out loans they could not afford or signed contracts without fully understanding the terms. Ensuring this crisis never happens again will require new rules to protect consumers and better information to empower them.

The new Consumer Financial Protection Agency I have proposed will ensure ordinary Americans get clear and concise financial information. We must put an end to confusing loan contracts, hidden fees attached to mortgages, and unfair penalties that appear without warning on bank statements. The Credit Card Accountability Responsibility and Disclosure Act of 2009 began reining in some of these deceptive tactics when it recently took effect. The President's Advisory Council on Financial Capability is also looking for new ways to help individuals make informed decisions and to educate our children on core financial competencies.

While our Government has a critical role to play in protecting consumers and promoting financial literacy, we are each responsible for understanding basic concepts: how to balance a checkbook, save for a child's education, steer clear of deceptive financial products and practices, plan for retirement, and avoid accumulating excessive debts. To learn more, visit: MyMoney.gov or call toll-free 1-888-MyMoney for helpful guidance and resources.

Our Nation's future prosperity depends on the financial security of all Americans. This month, let us each take time to improve our own financial knowledge and share that knowledge with our children. Together, we can prevent another crisis and rebuild our economy on a stronger, more balanced foundation.

NOW, THEREFORE, I, BARACK OBAMA, President of the United States of America, by virtue of the authority vested in me by the Constitution and the laws of the United States, do hereby proclaim April 2010 as National Financial Literacy Month. I call upon all Americans to observe this month with programs and activities to improve their understanding of financial principles and practices.

IN WITNESS WHEREOF, I have hereunto set my hand this second day of April, in the year of our Lord two thousand ten, and of the Independence of the United States of America the two hundred and thirty-fourth.

BARACK OBAMA

I reserve the balance of my time.

Mrs. BIGGERT. I yield myself such time as I may consume.

Mr. Speaker, I rise today as a cosponsor of House Resolution 1257, which recognizes April as Financial Literacy Month, and I would strongly urge my colleagues to support it.

I would like to begin by thanking my good friend and fellow chair of the House Financial and Economic Literacy Caucus, Mr. HINOJOSA, for sponsoring this legislation and for his continuing efforts to improve financial literacy rates in America.

Since 2005, when Mr. HINOJOSA and I formed the caucus, financial literacy has grown from an interesting offshoot of economic education to a key element in numerous efforts on and off the Hill to protect consumers, improve financial security, help manage debt, assist in retirement planning, and prepare our children to prosper in today's sophisticated marketplace.

We've also seen financial literacy programs become successful centerpieces of campaigns to bring independence and family security to impoverished and underserved populations, women, minorities, and even victims of hurricanes or domestic violence.

For example, with help from the Allstate Foundation and the National Network to End Domestic Violence, thousands of abuse victims nationwide have benefited from the Economic Empowerment for Domestic Violence Survivors program. It empowers victims of domestic violence with a financial strategy to escape abusive households and help provide them with resources and training to achieve independence.

Mr. Speaker, Financial Literacy Month is a chance to recognize and support the work of countless organizations like these around America—and the leadership of groups like the Jumpstart Coalition, Junior Achievement, and the Council for Economic Education—for all they do to educate American consumers and, most importantly, our children.

It's also an opportunity to recognize how much more work remains to be done. According to the FDIC, as was mentioned, approximately 60 million people in the United States are either unbanked or underbanked. Sixty percent of preteens do not even know the difference between cash, credit cards, and checks, and yet only 26 percent of new students are actively learning financial planning from their parents.

And according to the national Foundation for Credit Counseling's latest consumer survey, one-third of adults, or more than 75 million people, are not putting any part of their income towards retirement, up from 28 percent in 2008. These are troubling numbers. And in today's economic climate, the financial challenges and choices facing consumers have only grown.

That's why, as Congress reviews our national education guidelines and takes up far-reaching changes to our country's regulations, we must keep in mind one of the most important benefits of financial literacy as expressed in this resolution today before us: Finan-

cial education is the first line of defense against financial fraud.

When it comes to preparing against economic uncertainty, recognizing deceptive practices, building credit, or making dozens of other day-to-day financial decisions, nothing protects consumers and their financial security more effectively than arming them, even as young students, with a sound foundation in financial literacy.

Consumers benefit most from more financial options, not fewer, and with the right information and education, individual Americans are best equipped to avoid financial pitfalls, analyze risk, and make financial decisions that hold the greatest benefit for their future and that of their families.

With that, I would just like to once again thank my good friend and colleague, Mr. HINOJOSA, for bringing this resolution to the floor, and I would like to also recognize the hard work of his dedicated staff, especially Greg Davis, for all their efforts.

And finally, Mr. Speaker, I would like to encourage all of my colleagues and their staffs to attend this year's financial literacy day fair on Capitol Hill. As Mr. HINOJOSA mentioned, but I think it bears repeating, it's going to be held next Tuesday, April 27, where Members will be able to find a broad array of financial education materials and ideas for reaching out to constituents on this important issue. This year, it is being hosted on the Senate side, in Hart 902, by Senators AKAKA and ENZI, and invitations should be arriving soon to each office.

Mr. Speaker, I urge my colleagues to support House Resolution 1257, and I reserve the balance of my time.

Mr. HINOJOSA. Mr. Speaker, I have no further requests for time, and I yield back the balance of my time.

Mrs. BIGGERT. Mr. Speaker, at this time, I would like to yield as much time as she may consume to my friend and colleague in the Financial Services Committee, Ms. JENKINS of Kansas.

Ms. JENKINS. Mr. Speaker, I rise today to support this resolution supporting the goals and ideals of Financial Literacy Month, and I commend the gentleman from Texas and the gentlelady from Illinois for introducing this resolution and for their commitment to financial literacy.

During my service as Kansas State Treasurer, I was proud to partner with financial institutions across our great State to increase financial literacy for Kansans of all ages. As a certified public accountant, I'm committed to this cause and believe it is critical to equip our students with good financial habits at a very young age. The lesson that must be learned as our Nation emerges from this financial crisis is that additional regulation is meaningless if personal responsibility is not our primary objective.

I urge all of my colleagues to support this resolution and to support increased financial literacy—not just this month, but always.

Mr. DREIER. Mr. Speaker, I rise in strong support of H. Res. 1257, supporting the goals and ideals of Financial Literacy Month. I would also like to commend the gentleman from Texas, Mr. HINOJOSA, and the gentlelady from Illinois, Mrs. BIGGERT, the co-chairs of the Financial Literacy Caucus, for all of their hard work on this important issue.

In today's 21st century economy, in which Americans have access to a wide variety of financial products, a greater understanding of finance is critically important to our economy. As we all know, the roots of the financial meltdown can be traced to a number of factors, including unscrupulous lenders who took advantage of consumers, irresponsible homeowners who borrowed more than they could afford and reckless speculators who gambled on bad financial bets.

Last year, we enacted into law a credit card reform bill to crack down on abusive lending practices. This law also requires credit lenders to provide borrowers with clear information on lending terms, such as the consequences of making only the minimum monthly payment, late payment deadlines, penalties and interest rate changes. We must hold creditors accountable and ensure full transparency in their lending practices; at the same time, borrowers must carefully review this information and use it to make sound financial decisions.

Mr. Speaker, we must all do our part to enhance financial literacy. A strong foundation in financial literacy will help Americans meet today's needs, prepare for the unexpected and plan for future goals. This week, the Credit Union National Association is holding its annual National Credit Union Youth Week to highlight the importance of financial literacy for our children. In addition, on April 27, the American Bankers Association Education Foundation will be holding their annual Teach Children to Save Day. Since 1997, 80,000 bank volunteers have participated to teach 3.4 million children about basic spending and savings decisions.

A solid understanding of sound financial principles can also help families trim their expenses and reduce debt. The Financial Literacy Education Commission's website, www.mymoney.gov, has helpful tools, resources and savings tips from a number of federal agencies to help consumers make informed personal finance choices, whether shopping for loans, reducing household costs, planning for savings and retirement, or understanding credit card terms.

Mr. Speaker, financial literacy is about opportunity. It is about empowering individuals and families to take control of their finances and effectively plan for the future. Working together, we can encourage Americans to enhance their understanding of personal finance, which will ultimately help to strengthen our financial system and economy. I urge my colleagues to support this important resolution.

Mr. SENSENBRENNER. Mr. Speaker, I rise today in support of House Resolution 1257, and I support the goals of Financial Literacy Month. I recognize the importance of encouraging Americans to educate themselves on financial responsibility.

However, the irony of this legislation is not lost on me. If April is to be recognized as Financial Literacy Month, might I suggest that Congress take the time to educate itself on fiscal responsibility and restraint? Last year, the federal deficit reached \$1.4 trillion, undoubtedly an unsustainable figure. Additionally, as

the House considers this resolution, the chairman of the Budget Committee ponders whether to forgo a budget resolution for the next fiscal year.

While Americans across the country evaluate their priorities and make tough choices to responsibly adhere to their budgets, Congress ought to do likewise. When times get tough, it's not the American way to stick our head in the sand, but to address our issues head-on.

This resolution "recognizes the importance of managing personal finances, increasing personal savings, and reducing personal debt in the United States," yet this Congress has consistently operated counter to the principles of managing, saving, and reducing debt. I encourage my colleagues to heed the advice we are giving the American people, and take a serious look at our finances. I believe the time has come for Congress to manage our nation's finances, increase our national savings, and reduce our national debt.

Ms. EDDIE BERNICE JOHNSON of Texas. Mr. Speaker, I rise today in support of H. Res. 1257, supporting the goals and ideals of National Financial Literacy Month, 2010. The resolution recognizes the importance of managing personal finances, increasing personal savings, and reducing personal debt in the United States.

Creating a national culture of financial responsibility is incredibly important in these difficult economic times. I believe that a financially literate public is a key component to having a strong and robust economy. Resolutions like the National Financial Literacy Month help to promote broad-based financial literacy initiatives that are absolutely essential for the well-being of our country.

A recent survey done by the National Foundation for Credit Counseling has shown that more than 60 million adults admit to not paying all of their bills on time; approximately 150 million people report that they have not ordered their credit report in the last year, and more than 75 million people are not putting any part of their income toward retirement.

I am always surprised to hear statistics like this, and it is alarming because there are very simple things people can do to save money and lead more financially stable lives. We must do whatever is necessary to educate the public on financial matters and develop unbiased financial literacy training programs within our communities.

I want to acknowledge the vigorous efforts of Congressman RUBÉN HINOJOSA and Congresswoman JUDY BIGGERT, co-chairs of the Financial and Economic Literacy Caucus, to improve the overall economic situation of all those residing in the United States. I would also like to acknowledge Greg Davis and Zachary Cikanek for their endless work and dedication to financial education.

Mr. Speaker, I believe that together we can continue to make a difference and help empower people to take control of their financial lives. I encourage my colleagues to support this resolution.

Ms. JACKSON LEE of Texas. Mr. Speaker, I rise today in strong support of H. Res. 1257, "Supporting the goals and ideals of National Financial Literacy Month, 2010, and for other purposes." Let me begin by thanking my colleague Representative RUBÉN HINOJOSA from my home state of Texas for introducing this legislation into the House of Representatives as it is important that we continually promote

and encourage honest and thrifty financial decision making abilities in our citizens.

Considering the current state of our economy, Mr. Speaker, it is critically important that we begin raising public awareness about financial education. A recent study put forth by the Federal Deposit Insurance Corporation (FDIC) stated that approximately 54 percent of Black households, 44.5 percent of American Indian/Alaskan households, and 43.3 percent of Hispanic households either have no checking or savings accounts or have used non-bank money orders, non-bank check-cashing services, payday loans, rent-to-own agreements, or pawn shops at least once or twice a year.

This statistic is alarming to many in our nation, Mr. Speaker, and it highlights an increasing lack of financial awareness in our nation. By educating our citizens on the proper use of checking and savings accounts as well as educating citizens of other financial instruments we will seek to see a reduction in the use of payday loans, pawn shops and other predatory financial transactions in our nation.

Furthermore, according to the Bureau of Economic Analysis the U.S. aggregate personal savings rate as a percentage of disposable personal income dropped 0.3 percent between January and February of this year. In February the aggregate personal savings rate as a percentage of disposable personal income was 3.1, as compared with 3.4 percent in January 2010.

Still further, troubled loans, mortgages and toxic assets are still plaguing our economy and making it increasingly difficult for the average person to make sound financial decisions.

This is why it is critically important that we help give people the tools needed to manage their personal finances. Some of the basic encouragements we can pass along to our citizens through education programs would be to increase personal savings, and reduce personal debt.

Helping our citizens to become economically empowered and in control of their personal finances is also essential toward the recovery of our national economy. By giving our citizens the ability to plan for their financial future and by giving our citizens the ability to make important investment and entrepreneurial decisions, we will help to improve the quality of life of all Americans through the next generation.

While it is important to focus on educating adults in the areas of thrift and finance, it is even more important that we educate our youth about the importance of making sound economic and financial decisions. These types of financial decision making habits—whether they be wise or careless—are often developed during childhood and usually become lifelong tendencies.

An added benefit that would come from increasing our nation's financial literacy and providing financial education programs for our citizens would be the additional protection against financial fraud that would be created. Giving people the resources to understand and control their own finances and to understand potential risks and hazards would empower people against identity theft and other financial schemes that attempt to do them harm.

I ask my colleagues for their support of H. Res. 1257, as well as their continued support for the economically downtrodden in this nation. By increasing the capacity of our citizens

to make prudent economic decisions, I am sure that we will see a return to American prosperity that will last for generations to come.

I would like to again thank my colleague Representative RUBÉN HINOJOSA for his leadership in introducing his bill as well as for his support of the American people and our economy.

Mr. Speaker, I strongly support H. Res. 1257 and ask for its immediate adoption.

Mrs. BIGGERT. I would urge all of our colleagues to support this resolution, and I yield back the balance of my time.

The SPEAKER pro tempore. The question is on the motion offered by the gentleman from Texas (Mr. HINOJOSA) that the House suspend the rules and agree to the resolution, H. Res. 1257.

The question was taken.

The SPEAKER pro tempore. In the opinion of the Chair, two-thirds being in the affirmative, the ayes have it.

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

The yeas and nays were ordered.

The SPEAKER pro tempore. Pursuant to clause 8 of rule XX and the Chair's prior announcement, further proceedings on this motion will be postponed.

HONORING THE LIFE AND ACHIEVEMENTS OF REV. BENJAMIN LAWSON HOOKS

Mr. COHEN. Mr. Speaker, I move to suspend the rules and agree to the resolution (H. Res. 1271) honoring the life and achievements of Rev. Benjamin Lawson Hooks.

The Clerk read the title of the resolution.

The text of the resolution is as follows:

H. RES. 1271

Whereas Benjamin Lawson Hooks, a native Memphian, was the fifth out of seven children born to Robert B. and Bessie Hooks;

Whereas his grandmother, Julia Britton Hooks, was the second African-American female college graduate in the Nation, graduating from Berea College in Kentucky in 1874;

Whereas Dr. Hooks studied prelaw at LeMoyne College in Memphis and continued his studies at Howard University in Washington, DC, and at Depaul University Law School in Chicago, Illinois;

Whereas Dr. Hooks was a member of Omega Psi Phi Fraternity;

Whereas after college, he then served in the United States Army during World War II and had the job of guarding Italian prisoners who were able to eat in restaurants that were off limits to him, an experience that he found humiliating and that deepened his determination to do something about bigotry in the South;

Whereas in 1949, Dr. Hooks met teacher Frances Dancy and the couple married in 1952;

Whereas the couple had a daughter, Patricia Gray;

Whereas from 1949 to 1965 he was one of the few African-Americans practicing law in Memphis, Tennessee;

Whereas in 1954, Dr. Hooks served on a roundtable with Thurgood Marshall and

other Southern African-American attorneys to formulate a possible litigation strategy days before the Supreme Court decision in *Brown v. Board of Education of Topeka* was handed down;

Whereas Dr. Hooks served as assistant public defender of Shelby County, Memphis, from 1961 to 1965;

Whereas in 1965, he was appointed by Tennessee Governor Frank G. Clement to serve as a criminal judge in Shelby County becoming the first African-American criminal court judge in the State of Tennessee;

Whereas Dr. Hooks was also a Baptist minister who pastored at the Greater Middle Baptist Church in Memphis, Tennessee, and the Greater New Mount Moriah Baptist Church in Detroit, Michigan;

Whereas he joined the Southern Christian Leadership Conference of Reverend Martin Luther King in 1956;

Whereas from 1972 to 1977, President Richard Nixon appointed Rev. Hooks to the Federal Communications Commission, making him the first African-American appointed commissioner;

Whereas from 1977 to 1992, Rev. Hooks was the Executive Director and CEO of the National Association for the Advancement of Colored People (NAACP);

Whereas under his leadership, the NAACP fought for affirmative action, led efforts to end apartheid in South Africa, and addressed racism in sports and in the Rodney King trial;

Whereas Rev. Hooks was awarded the Spingarn Medal in 1986 from the NAACP;

Whereas Dr. Hooks served as chairman of the board of directors of the National Civil Rights Museum in Memphis;

Whereas he taught at the University of Memphis, and the Benjamin L. Hooks Institute for Social Change was established at the University in 1996;

Whereas on March 24, 2001, Rev. Hooks and his beautiful wife Frances renewed their wedding vows for the third time, after nearly 50 years of marriage;

Whereas in 2002, Dr. Hooks founded the Children's Health Forum to protect the most vulnerable children from preventable disease;

Whereas Dr. Hooks received the Presidential Medal of Freedom from President George W. Bush at a White House ceremony in November 2007;

Whereas Rev. Hooks gave one of his last lectures on civil rights and social justice as part of the premier lecture series of the Benjamin Hooks Institute for Social Change in the Judiciary Committee Room of the Rayburn House Office Building in Washington, DC, on October 6, 2009;

Whereas he was one of the greatest civil rights icons of United States history and a community leader in Memphis; and

Whereas Rev. Benjamin L. Hooks was one of the golden-throated warriors of the spoken word, and one of the few silver-tongued giants of oratory: Now, therefore, be it

Resolved, That the House of Representatives honors the life and achievements of Dr. Benjamin Lawson Hooks, for his commitment to justice on the bench in Memphis, Tennessee, for his strong work with the National Association for the Advancement of Colored People to formulate strategies for eliminating barriers to civil rights, and for his leadership in promoting equal opportunity for all.

The SPEAKER pro tempore. Pursuant to the rule, the gentleman from Tennessee (Mr. COHEN) and the gentleman from Texas (Mr. POE) each will control 20 minutes.

The Chair recognizes the gentleman from Tennessee.

GENERAL LEAVE

Mr. COHEN. I ask unanimous consent that all Members have 5 legislative days to revise and extend their remarks and include extraneous material on the resolution under consideration.

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

There was no objection.

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

Mr. Speaker, with the news today of Dorothy Height's passing, we have now lost two significant civil rights leaders in less than 1 week. Today in Memphis, Memphians and others throughout the country will have the opportunity to pay respects to Reverend Benjamin Hooks during a viewing at Greater Middle Baptist Church where he pastored for 52 years. Yesterday in Detroit, Michigan, Reverend Hooks was honored at Greater New Mount Moriah Baptist Church where he also pastored for some 40 years in the Detroit area.

A native Memphian, Reverend Hooks was one of the golden-throated warriors of the spoken word and one of the few silver-tongued giants of oratory. Dr. Hooks was born in 1925 and was the fifth of seven children born to Robert B. and Bessie Hooks.

His grandmother, Julia B. Hooks, was the second African American female college graduate in the Nation after graduating from Berea College in Kentucky in 1874.

Following in her footsteps, Dr. Hooks attended Le Moyne College in Memphis, where he studied pre-law. He continued to study at Howard University here in Washington, and later at DePaul University Law School in Chicago, Illinois, where he received a law degree. It was unfortunate that when he decided to go to law school, there was not a law school in Tennessee that accepted African Americans, and for that reason, Dr. Hooks traveled to Chicago.

After graduation from college but before law school, he entered the Army during World War II, and he had a job guarding Italian prisoners. The prisoners were able to eat in restaurants that were off limits to him because he was African American. He found this experience to be humiliating, and it deepened his determination to do something about bigotry not just in the South but in our country, as our Armed Forces were segregated and our African American soldiers fighting for our freedoms were not allowed freedoms that prisoners of war enjoyed.

Dr. Hooks returned to Memphis after being discharged from the war with the rank of staff sergeant. He began practicing law in Memphis in 1949, one of the few African Americans practicing law in Memphis. In 1954, he appeared on a roundtable with late Justice Thurgood Marshall and other southern African American attorneys to formulate a possible litigation strategy days before the Supreme Court decision in *Brown v. Board of Education of Topeka*

was handed down, the landmark case that ended separate but equal and started the end of segregation in our Nation.

Dr. Hooks served as assistant public defender of Shelby County from 1961 to 1965, and in 1965, he was appointed by Governor Frank Clement to serve as criminal court judge in Shelby County. And he became the first African American criminal court judge in the State of Tennessee.

In 1956, while serving in the Baptist ministry at Greater Middle Baptist Church in Memphis, he joined the Southern Christian Leadership Conference with Dr. Martin Luther King, Jr., about the time that Dr. King in Montgomery was starting the boycotts of the downtown stores in Montgomery and working with Rosa Parks and boycotting the busses, leading to the great civil rights uprisings and movement in the South that made our Nation a more perfect Union.

□ 1500

President Nixon appointed Dr. Hooks to the Federal Communications Commission in 1972, and he served from 1972 to 1977 and was the first African American appointed commissioner, and there he wanted to make sure that African Americans had the opportunity to have ownership interest in radio and television and other opportunities that they didn't previously have.

In 1977 when he left the Federal Communications Commission, he did so to become executive director and the chief executive officer of the NAACP, the National Association for the Advancement of Colored People. In 1977, at that same time, Dr. Hooks' nephew, Michael Hooks, and I were serving on the Tennessee State Constitutional Convention, and we drafted a resolution to invite Dr. Hooks to address the Tennessee Constitutional Convention, limited convention, of 1977, the first African American ever asked to address the joint legislative body in the State of Tennessee.

While Dr. Hooks served as executive director of the NAACP, he fought for affirmative action, led efforts to end apartheid in South Africa, and addressed racism in sports and dealt with the Rodney King trial in Los Angeles. He was awarded the Spingarn Medal from the NAACP, its highest honor.

Reverend Hooks served as chairman of the board of directors of the National Civil Rights Museum in Memphis, my hometown and his as well. He taught at the University of Memphis, where the Benjamin L. Hooks Institute for Social Change was established in his honor in 1976. He made a significant personal financial contribution to that particular institute and commented to me one time that it was appropriate and right and proper that when African Americans have been able to secure monies and savings that they make contributions to their society, and he was able to do that, a first generation of wealth that was able to contribute

to civic causes. And he was proud to be a leader in that cause as well.

I was present in 2007 and honored to be in the White House when President Bush awarded Dr. Hooks the Presidential Medal of Freedom.

Most recently he gave one of his last lectures on civil rights and social justice as part of the premier lecture series of the Benjamin L. Hooks Institute for Social Change of the University of Memphis here in our Judiciary Committee room in the Rayburn House Office Building. It was October 6, 2009. Several Members of Congress were present and other interested parties in D.C. and on the Hill, and he was accompanied on that occasion, as he was on so many occasions, by his beautiful and jovial bride, Frances.

Frances Dancy was a teacher. She met Ben Hooks at a Shelby County fair. Ben Hooks was a lucky man because he found the perfect bride. Frances was by his side and gave up her career as a teacher. She gave up that career to be first lady of the church, whether it was Mount Moriah, Greater New Mount Moriah in Detroit or Greater Middle Baptist in Memphis, whether on Lamar or on Knight-Arnold.

They were married in 1952. They renewed their vows for the third time after nearly 50 years of marriage on March 24, 2001. She has encouraged him in all of his endeavors, and she will see that his memory is maintained and preserved in an appropriate fashion.

Dr. Hooks was one of the greatest civil rights icons in American history and a community leader in Memphis and a friend of many in this Congress. He is survived by his beautiful and devoted wife, Frances, his daughter Patricia Gray, grandchildren and a nephew, in particular Michael Hooks, who served in public office and a great grandnephew, Michael Hooks, who also served in a public office.

His funeral will be tomorrow in Memphis, Tennessee, at Bountiful Blessings, the flagship Church of God in Christ in Memphis, Superintendent Hawkins presides. His was a life well lived.

I reserve the balance of my time.

Mr. POE of Texas. I yield myself such time as I may consume.

Mr. Speaker, I want to commend Chairman CONYERS and Ranking Member SMITH for so quickly sponsoring this resolution and bringing it to the House floor.

I support House Resolution 1271, and this resolution honors the life and achievements of Dr. Benjamin Lawson Hooks for his commitment to justice and his work with the NAACP to eliminate barriers to civil rights and his leadership in promoting equal opportunity for everybody.

He was born in Memphis in 1925. His family inspired him to study diligently in school and go to college, from which he graduated in 1944. After service in the United States Army, he went to law school at DePaul University. He graduated in 1948 and went back home to Memphis, Tennessee.

From 1949 to 1965 he was one of a handful of African Americans practicing law in Memphis. In his law practice, Dr. Hooks was determined to combat segregation. Days before the United States Supreme Court decision in *Brown v. Board of Education* in 1954, Dr. Hooks joined Thurgood Marshall and other attorneys at a roundtable to consider litigation strategies to challenge Jim Crow laws. Dr. Hooks was a pioneer in restaurant sit-ins and other boycotts sponsored by the NAACP. Throughout the 1960s he worked with the NAACP on several civil rights protests and marches throughout the United States.

Throughout this time period, however, Dr. Hooks fulfilled a long desire and he entered the Christian ministry. In 1956, he was an ordained Baptist minister and preached regularly and contributed in many ways to churches which he served. It was his ministry and his law degree working together that gave him the deep conviction to fight for civil rights.

This deeper yearning surely influenced the power and scope of all of his civil rights work. He ran unsuccessfully for the State legislature in 1954; and as a juvenile court judge in 1959 and 1963, he became well-known in Tennessee politics and the Governor tapped him to fill a vacancy in Shelby County criminal court, and in 1965 he became the first African American in criminal court as a criminal court judge in the State of Tennessee.

When President Nixon appointed him to the Federal Communications Commission in 1972 through 1977, he was also the first African American appointed to the FCC. And from 1972 to 1992, 20 years, he served as executive director for and CEO of the National Association for the Advancement of Colored People.

Then in 2007, in recognition of his life's work and commitment to the ideal that all people are created equal, Dr. Hooks received the Presidential Medal of Freedom from President George W. Bush.

I urge my colleagues to join me in supporting this resolution.

I yield back the balance of my time.

Mr. COHEN. Mr. Speaker, I would just like to comment, I appreciate Representative POE's comments. He was a former criminal court judge and like Judge Hooks was a criminal court judge, they share that experience.

I keep under the glass on my desk a picture that was taken of Benjamin Hooks as a lawyer with Russell Sugarman, A.W. Willis, I believe it was A.A. Latting and S.A. Wilbur, and appearing in city court in Memphis and defending individuals in Memphis charged with the violations of the law that were Jim Crow laws. It's a historic picture that people in Memphis know well; they stood up in a courtroom with just about a predominance of policemen around there and white visitors in the courtroom, but they stood for justice and they stood up.

Leaders in Memphis like Maxine Smith and Russell Sugarman are getting older, but they continue the fight as Reverend Hooks has. He had a difficult last few days, but he knew his time had come and he was at peace. He tried to make it to the inaugural to see the inauguration of the first African American President, Barack Obama. He was here. I think the weather was such and the conditions that he wasn't able to make it to the inauguration, but he made a point of coming in here and wanted to participate.

He was bipartisan. He came of an era when many African Americans in the South, if not most, were members of the Republican Party, the party of Lincoln. And he maintained a Republican allegiance through his appointments by President Nixon and a closeness to Senator Baker and others, but also had Democratic roots.

President Bush recognized his talents, as has President Obama and President Clinton. He supported Hillary Clinton for President because he had been close to the Clinton family. But he was happy to see America come to the time when an African American could be elected President, as Dr. King had wanted that time to come, that people were judged by the content of their character and not the color of their skin. We saw part of that resolution in 2008, and Ben Hooks was pleased to be able to see it.

As I said, he will be buried tomorrow at Bountiful Blessings where G.E. Patterson served as bishop of COGIC, and I know there will be many other people from around the world there to honor him.

I would like to thank my friend JOHN CONYERS, the chairman of the Judiciary Committee, who worked with me on this resolution and is unfortunately absent because of other commitments. He was close to Reverend Hooks in Detroit and other places fighting for civil rights over the years. I would also like to commend the ranking member of the Judiciary Committee, LAMAR SMITH, for joining me in cosponsoring this resolution.

I yield as much time as he may consume to Chairman TOWNS of New York.

Mr. TOWNS. Let me thank the gentleman from Memphis for yielding to me, because I had an opportunity to work very closely with Dr. Hooks. I recall we moved the NAACP to Brooklyn, and he was the president of NAACP at the time we moved them to Brooklyn. I was always impressed with his dedication and commitment to people.

Dr. Hooks was really committed to change in a positive way; and, of course, having the opportunity to work very closely with him, I had the opportunity to observe him as he moved with people. He had just a way of bringing about coalitions where people would disagree with each other, but Dr. Hooks could pull them together and some way or another get them to begin to talk and work together. He is going to be truly missed. He was a person

that has truly made a difference in this world as a result of his attitude and what he has done on behalf of the people.

So may I say to his family, you have my deepest, deepest sympathy; but, here again, we can be thankful that we had an opportunity to live during Dr. Hooks' lifetime. There is no question about it, he made this world a better place for all of us to live.

Mr. COHEN. I thank the gentleman for joining and relating those parts of Dr. Hooks' life.

He was, as I said, a great orator who took the Southern tradition of politics and the ministry and wove it into a manner of speech that was unrivaled and to his last days could deliver a sermon or a speech that was unparalleled. He will be buried tomorrow at Elmwood Cemetery, where my father is buried and where I suspect I will be buried, and we will spend eternity together.

I urge my colleagues to support this important resolution.

Mr. CONYERS. Mr. Speaker, this resolution honors the life and achievements of my dear friend, the late Dr. Benjamin Lawson Hooks.

With Dr. Hooks's passing last week, our nation lost a champion for justice and an iconic figure of the Civil Rights Movement.

Personally, I will never forget the genuine spirit and talent Dr. Hooks had in inspiring every individual he encountered. This spirit of Dr. Hooks is what we celebrate today.

In addition to being a dedicated civil rights advocate, Dr. Hooks was an accomplished attorney and judge, a government servant, and a respected Minister of the Gospel.

He served as the Executive Director of the NAACP for fifteen years. He was also the first African-American appointed as Commissioner of the Federal Communications Commission, and the first African-American criminal court judge in Tennessee.

Dr. Hooks was the founder of the Benjamin L. Hooks Institute for Social Change at the University of Memphis. He also founded the Children's Health Forum in 2002.

And the list of his accomplishments goes on.

Today, I would like to touch on three significant points.

First, Dr. Hooks's leadership in the Civil Rights Movement was shaped by his firm belief that education and non-violent activism could lift the oppressed.

He once said: "There are a lot of ways an oppressed people can rise. One way to rise is to study, to be smarter than your oppressor. The concept of rising against oppression through physical contact is stupid and self-defeating . . . the most enduring contributions made to civilization have not been made by brawn, they have been made by brain."

Dr. Hooks's own life was a testament to the power of education to overcome racism and oppression. He studied pre-law at Lemoyne-Owen College in Memphis, TN. While in college, Dr. Hooks was required to use segregated lunch counters, water fountains, and restrooms.

But he was not deterred by these daily reminders of inequality—he finished his college education, and joined the U.S. Army in 1944.

Even in the Army, Dr. Hooks was subjected to discrimination—he found that prisoners of

war were often given better eating accommodations than African-American soldiers.

Dr. Hooks's pursuit of a legal education was also full of obstacles, because no law school in his native State of Tennessee would admit him.

However, he persevered, and obtained his Juris Doctorate degree from DePaul University College of Law in Illinois.

And he pledged to use his hard-earned legal education to further the Civil Rights Movement.

On my second point, Dr. Hooks's life's work resulted in the acceleration of significant changes towards equality in America.

It has been written that "Often in the past, Benjamin Hooks's words have been heeded by his fellow Americans and have been turned into national policies that have benefitted the whole society."

The Civil Rights Movement is woven from the work of many people who have tirelessly campaigned to end discrimination and racism in all its forms.

Dr. Hooks was a central thread in the patchwork of great civil rights leaders. His leadership in NAACP sit-ins and boycotts helped further the cause through non-violence.

And he applied his hard-earned education in his work with Thurgood Marshall and members of the Regional Council of Negro Leadership to create strategies in the wake of the Supreme Court's decision in *Brown v. Board of Education*.

It is with great pride that I remember Dr. Hooks's fifteen years of leadership with the National Association for the Advancement of Colored People (NAACP). I attribute the success and the turn-around of the NAACP to my friend, Dr. Hooks.

His tailored focus on empowering black Americans, and his call to all Americans to continue pressing for equality, helped the NAACP combat racism, fight apartheid, and defend affirmative action.

Finally, I would like to celebrate my dear friend's commitment to public service, and to lifting up people from all walks of life.

Dr. Hooks never strayed from his focus on securing equality for all Americans.

In 1972, he became the first African-American to be appointed to the Federal Communications Commission. He used his tenure in this distinguished government position to actively promote the employment of African-Americans and other minorities in the broadcast industry.

Dr. Hooks saw his own success as an opportunity to help further the cause of equality and justice. He once said, "Black men who have succeeded have an obligation to serve as role models for young men entrapped by a vicious cycle of poverty, despair, and hopelessness."

I would like to commend my colleagues for their sponsorship of this resolution.

In particular, I would like to thank my good friend from Memphis, Tennessee, STEVE COHEN, for working with me on this important resolution.

I would also like to commend the Ranking Member of the Judiciary Committee, LAMAR SMITH, for joining me in co-sponsoring it.

I urge my colleagues to support this important resolution.

Mr. JOHNSON of Georgia. Mr. Speaker, rise today to express my strong support for H. Res. 1271, honoring the life and achievements

of Dr. Benjamin Lawson Hooks. I would also like to commend the Chairman of the Judiciary Committee, JOHN CONYERS Jr., and Chairman STEVE COHEN, the sponsors of this resolution, for their commitment to preserving the accomplishments of Dr. Hooks.

Dr. Hooks had a legendary career and truly exemplifies the quintessential renaissance man. He was an inspirational speaker, defender of minorities and the poor, and a well-known director of the National Association for the Advancement of Colored People (NAACP). Dr. Hooks was a lawyer and a Baptist minister best known for boosting membership in the NAACP and making it relevant in today's political times. After a lifetime of advocacy for the oppressed, he was awarded the Presidential Medal of Freedom in 2007.

Dr. Hooks was born in Memphis, Tennessee, and took pre-law courses in his home town from LeMoyne College; after graduating in 1944 he joined the Army. During the Second World War, Hooks found himself in the position of guarding Italian prisoners who were allowed to eat in restaurants that were off limits to him. The experience helped to deepen his resolve to do something about bigotry in the South. After his wartime service, he was promoted to the rank of staff sergeant. Hooks went north to Chicago to study law at DePaul University because no law school in Tennessee would admit him. He completed his Juris Doctor Degree in 1948. Upon graduation, Hooks went into private practice in Memphis from 1949–1965. While in private practice he became an ordained Baptist minister in 1956 and began to preach regularly at the Middle Baptist Church in Memphis, while continuing his busy law practice. He served as a public defender in Shelby County. From 1964 to 1968 he was a county criminal judge. Benjamin Lawson Hooks was nominated as a member to the Federal Communications Commission by President Richard M. Nixon in 1972. Shortly thereafter the United States Senate confirmed the nomination, and thus Mr. Hooks became the first African American to be appointed to the Commission. He served as a member of the Federal Communications Commission until 27 July 1977.

During his term on the Commission, Hooks actively promoted the employment of African Americans and other minorities in the broadcast industry as well as at the Federal Communications Commission offices. He also encouraged minority ownership of broadcast properties. Hooks supported the Equal Time provision and the Fairness Doctrine, both of which he believed were among the few avenues available to minorities for gaining access to the broadcast media.

The nomination and confirmation of Hooks to the Federal Communications Commission represented the efforts by African American organizations such as Black Efforts for Soul on Television to have an African American appointed to one of the seven seats on the Commission. Before Hooks' appointment there had been no minority representation on the Commission and only two women, Frieda Henncock and Charlotte Reid, had been appointed up to that time. Additionally, for 15 years Hooks presided over America's largest and most influential organization for blacks, the National Association for the Advancement of Colored People.

Dr. Hooks once said "A good history covers not only what was done, but the thought that

went into the action. You can read the history of a country through its actions." Dr. Hooks would be proud on this day. Today, the United States House of Representatives recognizes his travail and hard work through the years. History will judge us by our actions.

As a member of the Judiciary, Subcommittee Chairman on Courts and Competition Policy, and a former judge myself, I recognize the importance of leaders such as Dr. Benjamin Lawson Hooks. I am proud to be a legacy of Dr. Hooks' work. He symbolized the epitome of what lawyers and judges strive to be, the character that all of us should strive to show. Please join me and support this resolution to honor Dr. Benjamin Lawson Hooks.

Ms. RICHARDSON. Mr. Speaker, I rise today in support of H. Res. 1271, which re-members Rev. Benjamin Hooks, who passed away last Thursday at the age of 85, and honors this heroic figure's life and achievements. This important measure is a deserving tribute to Rev. Hooks, a true champion of justice and equality. Rev. Hooks fought tirelessly for civil rights and, in doing so, made our country a better place for all Americans.

Rev. Benjamin Hooks was a critical figure in the fight for civil rights in the United States. He fought segregation through his many successful careers as a businessman, lawyer, judge, minister, and public servant. Rev. Hooks was the first African-American criminal court judge in Tennessee and the first African-American commissioner of the Federal Communications Commission.

Rev. Benjamin Hooks is most well known for his work with the National Association for the Advancement of Colored People (NAACP). Rev. Hooks was a pioneer of the NAACP-sponsored restaurant sit-ins and boycotts in the early years of the Civil Rights Movement. In 1976, the NAACP elected Rev. Hooks as the executive director of the organization. Rev. Hooks reenergized the NAACP, increased its enrollment dramatically, and enhanced the group's effectiveness. At a time when the Civil Rights Movement was widely considered to have ended, Rev. Hooks recognized that much work was left to be done and recommitted the NAACP to tirelessly fighting for the rights of disadvantaged communities across the United States. Rev. Hooks guided the NAACP through decades of activism and oversaw the constant modernization and adaptation of the organization to respond to the new challenges of changing times.

Rev. Benjamin Hooks was a giant in the fight for civil rights in America over the last 60 years. Even as he and his family were targeted in bombings against civil rights leaders in the 1990s, his resolve and commitment to an equitable society never faltered. In characteristic modesty, Rev. Hooks often referred to himself as "just a poor little old country preacher," but the truth is that he was much more than that. He left an indelible mark on American society and helped improve the lives of countless Americans. Rev. Hooks was honored for his life of service with the Presidential Medal of Freedom, which President George W. Bush presented to him in 2007.

I extend my deepest condolences to the family and friends of Rev. Benjamin Hooks as they grieve the loss of this truly special individual. Rest in peace, Rev. Hooks—"there is a balm in Gilead."

Mr. COHEN. Mr. Speaker, I rise today to honor a great lion, a leader, one of the golden

throated warriors of the spoken word and one of the few silver tongued giants of oratory, and a great civil rights icon, Benjamin Hooks. He passed away in Memphis, Tennessee, on Thursday, April 15, 2010. Dr. Hooks was the fifth child out of seven born to Robert and Bessie Hooks. His grandmother, Julia B. Hooks was the second African-American female college graduate in the nation after graduating from Berea College in Kentucky in 1874. Following in her footsteps, Dr. Hooks attended LeMoyne College in Memphis where he studied pre-law. He continued his studies at Howard University in Washington, D.C. and at DePaul University Law School in Chicago, Illinois. He was a member of Omega Psi Phi Fraternity.

After graduating from college, Dr. Hooks served in the Army during World War II and had the job of guarding Italian prisoners who were able to eat in restaurants that were off limits to him. He found this experience to be humiliating and it deepened his determination to do something about bigotry in the South. Dr. Hooks returned to Memphis after being discharged at the end of the war with the rank of staff sergeant.

Dr. Hooks began practicing law in 1949 becoming one of the few African-Americans to practice in Memphis. In 1954, he appeared on a roundtable with Thurgood Marshall and other Southern African-American attorneys to formulate a possible litigation strategy days before the Supreme Court decision in *Brown vs. Board of Education of Topeka* was handed down. Dr. Hooks served as assistant public defender of Shelby County from 1961–1965 until being appointed by Tennessee Governor Frank G. Clement to serve as a criminal judge in Shelby County, Memphis—becoming the first African-American criminal court judge in the State of Tennessee.

Rev. Benjamin Hooks was also the pastor at Greater Middle Baptist Church in Memphis and Greater New Mount Moriah Baptist Church in Detroit, Michigan. In 1956, while serving in the Baptist ministry, he joined the Southern Christian Leadership Conference of Dr. Martin Luther King, Jr.

President Richard Nixon appointed Dr. Hooks to the Federal Communications Commission, making him the first African-American appointed commissioner. He served in this position from 1972 to 1977. From 1977 to 1992, Dr. Hooks was the Executive Director and CEO of the National Association for the Advancement of Colored People (NAACP). Under his leadership, the NAACP fought for affirmative action, led efforts to end apartheid in South Africa and addressed racism in sports and the Rodney King trial. He was awarded the Spingarn Medal in 1986 from the NAACP.

Rev. Hooks served as chairman of the board of directors of the National Civil Rights Museum in Memphis. He also taught at the University of Memphis where the Benjamin L. Hooks Institute for Social Change was established in 1996.

Dr. Benjamin Hooks was awarded the Presidential Medal of Freedom from President George W. Bush at a White House ceremony in November 2007. Most recently, he gave one of his last lectures on civil rights and social justice as part of the premier lecture series of the Benjamin Hooks Institute for Social Change in the Judiciary Committee Room of the Rayburn House Office Building in Washington, DC, on October 6, 2009.

Always by his side was his beautiful and jovial wife, Frances. They were married in 1952 and renewed their vows for the third time after nearly 50 years of marriage on March 24, 2001.

Dr. Benjamin Hooks was one of the greatest civil rights icons in American history and a community leader in Memphis. His commitment to justice on the bench in Memphis, his strong work with the NAACP to formulate strategies for eliminating barriers to civil rights and his leadership in promoting equal opportunity for all will always be remembered by the countless number of lives he touched. Rev. Benjamin L. Hooks is survived by his devoted wife Frances, daughter Patricia Gray, grandchildren and nephew Michael Hooks. His was a life well lived. Thank you for coming our way, Benjamin Hooks.

Ms. JACKSON LEE of Texas. Mr. Speaker, I rise in support of H. Res. 1271, "Honoring the life and achievements of Dr. Benjamin Lawson Hooks" introduced by my distinguished colleague from Michigan, Representative CONYERS.

Dr. Benjamin Lawson Hooks was a civil rights leader and served as the Executive Director of the National Association for the Advancement of Colored People (NAACP) from 1977 to 1992. Dr. Hooks graduated with a bachelor's degree from Howard University, a juris doctor degree from DePaul University College of Law, and received an honorary doctorate from Central Connecticut State University. He held professional memberships with the American Bar Association, National Bar Association, Tennessee Bar Association, Southern Christian Leadership Conference, the Tennessee Council on Human Relations, and Omega Psi Phi Fraternity, Inc. After passing the Tennessee Bar, he established his own law practice.

Dr. Hooks served as a distinguished adjunct professor for the Political Science Department at the University of Memphis. In 1996, the Benjamin L. Hooks Institute for Social Change was established at the University of Memphis. The Benjamin L. Hooks Institute is a public policy research center supporting the urban research mission, and honoring Hooks' many years of leadership in the American Civil Rights Movement. The Hooks Institute also emphasizes social movements, race relations, strong communities, public education, effective public participation, and social and economic justice.

Dr. Hooks was ordained as a Baptist minister in 1956, and he preached regularly at the Greater Middle Baptist Church in Memphis. He joined the Southern Christian Leadership Conference along with Dr. Martin Luther King, Jr. Dr. Hooks became a pioneer of NAACP-sponsored restaurant sit-ins and other boycotts of consumer items and services.

In 1965, Dr. Hooks was appointed by Governor Frank G. Clement as the first African American criminal court judge in the Shelby Criminal Court. In 1966, he would later campaign for and win a full term to the same judicial office that he had been appointed to due to a vacancy. In 1972, President Richard Nixon appointed Dr. Hooks to be one of the five commissioners to the Federal Communications Commission (FCC). As a member, he addressed the lack of minority ownership of television and radio stations, the minority employment statistics for the broadcasting industry, and the image of African Americans in

mass media. Dr. Hooks served as a producer and host for several local television shows in Memphis.

Dr. Hooks' honors and awards include the NAACP Spingarn Medal for outstanding achievements made by an African American, receiving the Presidential Medal of Freedom from President George W. Bush in November of 2007, and he was inducted into the International Civil Rights Hall of Fame at the Dr. Martin Luther King, Jr. National Historic Site on January 12, 2008. The Memphis Library Branch is also named in his honor. The NAACP later created the Benjamin L. Hooks Distinguished Service Award, which is awarded to persons for their efforts in implementing policies and programs which promote equal opportunity.

So it is with great pride and admiration that we honor Dr. Benjamin Lawson Hooks as a great civil rights leader, and as a successful businessman, judge, lawyer, and minister. He has fought triumphantly for the rights of African Americans and made great contributions to the African American community.

Mr. BISHOP of Georgia. Mr. Speaker, I rise today to honor the life and the legacy of Rev. Benjamin Lawson Hooks, who passed away April 15, 2010, at the age of 85. Rev. Hooks was more than just an accomplished man; he was a modern-day pioneer who overcame modern-day struggles. No matter the obstacle, Rev. Hooks continued to fight for equal rights, always believing that tomorrow will be better.

In fact, Rev. Hooks was often quoted as saying, "you have to believe that tomorrow somehow can be, and will be, better than today." His mission in life was to make this belief a reality. As the first African-American commissioner of the Federal Communications Commission, a member of the Southern Christian Leadership Conference, Tennessee's first African-American criminal court judge, and, finally, as the Executive Director of the National Association for the Advancement of Colored People (NAACP) from 1977 to 1992, Rev. Hooks worked tirelessly to make America a fairer, and more just, nation.

Under his leadership of the NAACP, he brought this storied civil rights organization from the brink of financial collapse. Rev. Hooks returned it to stability, increased membership, and created programs such as the NAACP ACT-SO (Academic, Cultural, Technological and Scientific Olympics) competitions, a major youth talent and skill initiative, and Women in the NAACP.

Rev. Hooks also was a stalwart in the face of adversity. In 1989, there were several gasoline bomb attacks in the South, resulting in the murder of a federal judge in Alabama and an African-American civil rights lawyer in Georgia. NAACP leaders were threatened with violence as well. Rev. Hooks responded to these acts of violence by saying, "We believe that this latest incident is an effort to intimidate our association, to strike fear in our hearts. It will not succeed."

This remarkable American lived a life of honor and purpose, leaving behind a legacy of equality and justice. Our nation is so much better for his dedication to the idea that "all men are created equal." Rev. Hooks is an inspirational figure to us all, and we must continue to strive to ensure that tomorrow will continue to be better than today.

Ms. EDDIE BERNICE JOHNSON of Texas. Mr. Speaker, I rise today in strong support of

H.R. 1271 to honor the life and achievements of Dr. Benjamin Lawson Hooks who passed away on April 15, 2010. Dr. Hooks served as the Executive Director of the National Association for the Advancement of Colored People, and was a great civil rights leader.

Born in Memphis, Tennessee as the fifth of seven children, Dr. Hooks faced numerous racial barriers growing up in the segregated South. He graduated from Howard University in 1944, and after serving in the army during World War II, he completed a law degree from DePaul University in 1948. Upon graduation, he returned to Memphis where he opened his own law practice. Although faced with relentless discrimination in the legal field, Dr. Hooks managed to make a reputation for himself. In 1965 he was appointed to fill a vacancy in the Shelby County criminal court making him the first black criminal court judge in Tennessee history. Later, in 1972, he became the first African-American member of the Federal Communications Commission where he developed a reputation as a champion for minority owned television and radio stations.

In 1976, Dr. Hooks became the Executive Director of the National Association for the Advancement of Colored Peoples. His tenure saw an increase in membership and revenue, and additionally, he was influential in the national recognition of Martin Luther King, Jr. Day.

Mr. Speaker, Dr. Benjamin Hooks was an unyielding advocate for African-American civil rights, and he will be greatly missed. I ask my fellow colleagues to join me today in recognizing this remarkable leader who worked diligently for the black community and was a stalwart champion of fairness and equality for all.

Mr. COHEN. I yield back the balance of my time.

The SPEAKER pro tempore. The question is on the motion offered by the gentleman from Tennessee (Mr. COHEN) that the House suspend the rules and agree to the resolution, H. Res. 1271.

The question was taken.

The SPEAKER pro tempore. In the opinion of the Chair, two-thirds being in the affirmative, the ayes have it.

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

The yeas and nays were ordered.

The SPEAKER pro tempore. Pursuant to clause 8 of rule XX and the Chair's prior announcement, further proceedings on this motion will be postponed.

SUPPORTING THE MISSION AND GOALS OF 2010 NATIONAL CRIME VICTIMS' RIGHTS WEEK

Mr. COHEN. Mr. Speaker, I move to suspend the rules and agree to the resolution (H. Res. 1104) supporting the mission and goals of 2010 National Crime Victims' Rights Week to increase public awareness of the rights, needs, and concerns of victims and survivors of crime in the United States, no matter their country of origin or their creed, and to commemorate the National Crime Victims' Rights Week theme of "Crime Victims' Rights: Fairness. Dignity. Respect."

The Clerk read the title of the resolution.

The text of the resolution is as follows:

H. RES. 1104

Whereas over 25,000,000 individuals in the United States are victims of crime each year, including over 6,000,000 individuals who are victims of violent crime;

Whereas a just society acknowledges the impact of crime on individuals, families, neighborhoods, and communities by ensuring that rights, resources, and services are available to help rebuild the lives of victims;

Whereas although our Nation has steadily expanded rights, protections, and services for victims of crime, too many victims are still not able to realize the hope and promise of these expanded rights, protections, and services;

Whereas despite impressive accomplishments over the past 40 years in crime victims' rights and services, there remain many challenges to ensuring that all victims—

(1) are treated with fairness, dignity, and respect;

(2) are offered support and services regardless of whether they report the crimes committed against them to law enforcement; and

(3) are recognized as key participants in our system of justice when such crimes are reported;

Whereas justice systems in the United States should ensure that services are available for all victims of crime, including victims from underserved communities of our Nation;

Whereas observing victims' rights and treating victims with fairness, dignity, and respect serve the public interest by engaging victims in the justice system, inspiring respect for public authorities, and promoting confidence in public safety;

Whereas individuals in the United States recognize that our homes, neighborhoods, and communities are made safer and stronger by identifying and meeting the needs of crime victims and ensuring justice for all;

Whereas treating victims of crime with fairness, dignity, and respect, as encouraged and expressed by the theme of 2010 National Crime Victims' Rights Week, "Crime Victims' Rights: Fairness. Dignity. Respect.", costs nothing more than taking time to identify victims' needs and concerns, and effective collaboration among justice systems to meet such needs and concerns; and

Whereas 2010 National Crime Victims' Rights Week, April 18 through April 24, 2010, provides an opportunity for justice systems in the United States to strive to reach the goal of justice for all by ensuring that all victims are afforded legal rights and provided with assistance as they face the financial, physical, spiritual, psychological, and social impact of crime: Now, therefore, be it

Resolved, That the House of Representatives—

(1) supports the mission and goals of 2010 National Crime Victims' Rights Week to increase public awareness of—

(A) the impact on victims and survivors of crime; and

(B) the constitutional and statutory rights and needs of such victims and survivors;

(2) recognizes that fairness, dignity, and respect comprise the very foundation of how victims and survivors of crime should be treated; and

(3) directs the Clerk of the House of Representatives to transmit an enrolled copy of this resolution to the Office for Victims of Crime within the Office of Justice Programs of the Department of Justice.

The SPEAKER pro tempore. Pursuant to the rule, the gentleman from Tennessee (Mr. Cohen) and the gentleman from Texas (Mr. POE) each will control 20 minutes.

The Chair recognizes the gentleman from Tennessee.

GENERAL LEAVE

Mr. COHEN. I ask unanimous consent that all Members have 5 legislative days to revise and extend their remarks and include extraneous material on the resolution under consideration.

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

There was no objection.

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

Mr. Speaker, House Resolution 1104 supports the goals and mission of National Crime Victims' Rights Week, celebrated this week, April 18 through 24.

This year's National Crime Victims' Rights Week theme is "Crime Victims' Rights: Fairness. Dignity. Respect."

Every April individuals in communities across the country, with the support of the Department of Justice's Office of Victims of Crime, observe National Crime Victims' Rights Week. Rallies, candle-light vigils and many other commemorative events honor crime victims during this observance of victims' rights.

National Crime Victims' Rights Week is observed to highlight the special needs of more than 21 million victims of crime and survivors of crime each year, including over 5 million victims of violent crime. Although the number of murder victims in 2008 fell by almost 4 percent from the previous year, we must remain vigilant in this fight against violent crime.

During this week in April, we take time out to ensure that resources and services are available to help crime victims rebuild their lives and to acknowledge the impact of crime on individuals, families, and communities.

Crime victims suffer not only from the losses that directly result from the crime, but also from the emotional trauma of being victimized. In 2007, total economic loss to victims across the country was \$2 billion for violent crime and \$16 billion for property crime. This week is also a time to make a commitment to providing more resources to victims of crimes committed in the workplace, in schools, and on college campuses.

□ 1515

In addition, we should pay special attention to children and elderly victims of crime.

National Crime Victims' Rights Week is an occasion to support crime victims. If we don't make a commitment to treating victims with the fairness, dignity, and respect they deserve, it makes it even more difficult for them to heal.

For all these important reasons, I urge my colleagues to support this important resolution.

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

Mr. POE of Texas. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, I am pleased to join my colleague and friend from California (Mr. COSTA) as original cosponsors of this resolution to recognize and support the mission and goals of National Crime Victims' Rights Week.

I want to thank Mr. COSTA for his work on the Victims' Rights Caucus. California, from where he comes, is the State that started the victims rights movement. While Mr. COSTA was in the California legislature, he presented and sponsored the Three Strikes law and also victim notification in that State. He and I are co-chairs of the Victims' Rights Caucus, and this caucus is comprised of 62 members from both sides of the aisle who are dedicated to protecting the interests and needs of crime victims in our Nation. Crime issues are not partisan issues, they are people issues. They don't recognize borders or district boundaries. They affect everybody in this country.

National Crime Victims' Rights Week began in 1980, when President Reagan first called for a national observance to recognize and honor the millions of crime victims and survivors in our country. Victims' Rights Week also pays tribute to the thousands of victim service providers and professionals who provide critical support to victims throughout our country every day. The theme of this year's National Crime Victims' Rights Week is "Crime Victims' Rights: Fairness. Dignity. Respect."

Mr. Speaker, crime touches all of us and all of our friends and all of our neighbors. It happens in every State and every district. It has many forms. In 2008, 21 million crimes were committed in the United States. Of these, 5 million were violent crimes, 16 million were property crimes, and there were over 11,000 alcohol-impaired driving fatalities in 2006. In 2008, the incidence of identity fraud rose for the first time in nearly 5 years to 10 million victims here in the United States.

Crime victims are not just statistics, they are real people, real men, women and children, their families, their loved ones. What are we doing to help them? Well, we are raising awareness and highlighting issues important to victims. We are also protecting critical programs that are already in existence. Many of these programs were created by the landmark bill passed in 1984 called the Victims of Crime Act, or VOCA. This law created the VOCA fund. It's a novel concept where criminals who are convicted and sent to our Federal penitentiaries donate into a fund. That fund then is used for crime victims and crime-victim-related organizations throughout the United States.

This fund requires criminals to pay for the crimes they have committed. This money then pays for the rent on the courthouse, so to speak, pays for medical expenses of the victim, and sometimes it covers the victims' funeral costs. This is money that is funded solely by criminals, it is not tax-

payer money, and the money should be always used for victims of crime.

VOCA is the only Federal fund that caters to the needs of victims. Each year, over 4,400 agencies, 10,000 victim assistance programs, and about 4 million victims receive support and financial compensation from this fund whose coffers are filled by criminals who are sent to our penitentiaries.

The Office of Management and Budget estimates that the Crime Victims Fund in 2011 will have \$4.3 billion, with an additional \$1 billion to be deposited during the year of 2011. This money is solely for the victims of crime, funded with money paid by criminals who cause criminal conduct. We should make sure that this money stays with the victims and is not taken by our Federal bureaucrats and used for other pet projects.

Mr. Speaker, crime victims are real people who have survived sometimes gruesome acts of violence. Their voices must not be excluded from our criminal justice system. The criminal justice system should be justice not only for defendants of crime, but victims of crime as well.

As we take the opportunity to honor victims and their courage and their memories, we renew our commitment to protect the rights of crime victims and provide them with effective assistance programs. We also commend the countless professionals and volunteers who have dedicated their lives to help crime victims and survivors of crime.

I urge support of this resolution, and I reserve the balance of my time.

Mr. COHEN. Mr. Speaker, I yield such time as he may consume to the gentleman from California, my colleague in the National Conference of State Legislatures and my colleague here in Congress and the author of this resolution, Mr. COSTA.

Mr. COSTA. I want to thank the gentleman from Tennessee, my colleague and good friend, Representative COHEN, for his hard work not only on behalf of the people of Tennessee, but our Nation, in ensuring that good work is done. I do appreciate serving with you.

Mr. Speaker, I rise today in support of House Resolution 1104, to honor the National Crime Victims' Rights Week, which occurs this week from April 18 through April 24.

As a founder and co-chair of the Congressional Victims' Rights Caucus, Congressman TED POE—who just spoke and really stated it very clearly. He, who in a previous life served as a judge in Texas, saw firsthand the challenges of trying to ensure that justice was served, not just to the criminals, but to ensure that the victims of those crimes, as he sat and listened in his court on a daily basis, were understood and that in ways that justice needs to, that they were reached out to. I want to congratulate my colleague, Congressman Ted Poe, for his previous service and his service today on behalf of not just Texans, but all Americans and those who care deeply about the

impacts of crime and the victims that those crimes have created.

This year, the theme is Fairness, Dignity, and Respect, three things which all victims deserve; fairness, dignity and respect. Last week, the Victims Rights Caucus hosted—Congressman POE and I and other members—the Victims Rights Caucus Award ceremony to honor six individuals throughout the country for their outstanding accomplishments in the field of victim services and victim advocacy.

The National Crime Victims' Rights Week helps us all to be more aware and to acknowledge and to celebrate all the providers who are there for victims of crime, and to support the criminal justice professionals who provide critical assistance to victims all across our Nation.

I know, having been involved in California—as all of my colleagues in their own respective States—that these professionals, each day, on a 24/7 basis throughout the week, see the horrific impacts of these crimes.

Crime knows no bounds, and crime victims deserve our support and services to help them cope. They are our neighbors, they are our friends, they are our family members, those who are victims of crimes. And as was noted earlier by my colleagues, the VOCA fund that was created by Congress in 1984 and signed into law by President Reagan has for decades now reached out and provided necessary funds for over 4,000 organizations throughout our country to provide support for those victims of crime.

So I want to encourage my colleagues to support this resolution to show crime victims that we stand together in a bipartisan fashion for that fairness, for that dignity, and for that respect, and that we will continue to be supportive of commonsense approaches to assisting these individuals in their time of need.

Mr. POE of Texas. Mr. Speaker, I yield 5 minutes to the gentleman from California (Mr. ROYCE), who also, being from California, helped sponsor and did sponsor the stalking awareness law in the State of California and has brought that concept to Congress as well.

Mr. ROYCE. I thank the gentleman for yielding.

When we talk about the 5 million violent crimes that occur in this country every year, we should be mindful of what that means in terms of the shattered lives of the victims, those who survive and those who don't survive; their families are shattered by this experience.

I want to take a moment and recognize someone who did a lot in California to help change many of the laws in our State, and that is Colleen Thompson Campbell, who lost not only her son to violent crime, but also, in a separate case, lost her brother and sister-in-law to murder as well.

I have had the opportunity to work with Colleen over the years. She formed an organization called MOVE,

Memories of Victims Everywhere. One of the concepts that she had was to try, in State law, to overturn some of the worst decisions made by the then Rose Bird Court, which we did with Proposition 115. I was the author of that legislation. We could not get that legislation to try to restore rights between the victims of crime and the accused through the State legislature, so she went out and pounded the pavement with victims' rights groups across the State. And after gaining 1 million signatures, on the third try we were able to pass it overwhelmingly in the State of California. But that proposition, the Crime Victims/Speedy Trial Initiative, gave victims the right to a speedy trial, it gave those victims an opportunity to testify, it increased sentences, it increased punishment, it required reciprocal discovery of evidence, tried to right that balance, it allowed the family members of those victims to stay in the courtroom and follow these proceedings and not be dismissed, and allowed them also to go to the sentencing. I testified before the House Constitution Subcommittee here some years later when we had an opportunity to mold legislation based on what we had done in California, the victims' rights bill that became law, codifying crime victims' rights here at the Federal level.

I would also just like to recognize another individual who was affected by crime, Kathleen Baty. She never even knew that the man stalking her really had existed when she was in high school and went to UCLA. She was running on campus, she was participating in sports. She did not know that this individual—who she had never met—had become obsessed with her and would take it upon himself over the next 10 years to follow her and stalk her relentlessly and threaten her and attempt to abduct her. It is phenomenal that it took legislation to actually prevent this crime of stalking, but that's where the concept came from, from this case and the case of four young women in my county of Orange County who all died within a span of 6 weeks. Everyone had gone to law enforcement and been told there is nothing we can do despite you being stalked until you are attacked physically. So we passed the Anti-Stalker law—with her testifying—at the State level, and later she came back here and helped us with the Federal law as well.

Why with the Federal law? Because the first thing we tell victims is to get away from your stalker. And when he gets out, or slips—as with the case of her stalker, he cut off his ankle bracelet after he was finally apprehended. By the way, he was apprehended on her doorstep after a 10-hour standoff with a knife to her throat, but he had not dragged her more than the required 1,000 feet, so it was not kidnapping.

This is why we needed the Anti-Stalker Act, why we passed it at the Federal level, why we have to be aware of the rights and the needs and the con-

cerns of victims of crime because these are the types of laws that now we have been able to pass, as I say, in Japan and overseas as well, in Europe. But if we look at the effect on these lives—and I remember Kathleen Baty coming back here to tell me about how she was never able to shake this individual—now we have the Federal law so that if the victim crosses State lines, the perpetrator cannot cross those State lines to pursue them.

The SPEAKER pro tempore. The time of the gentleman has expired.

Mr. POE of Texas. I yield the gentleman 1 additional minute.

Mr. ROYCE. I will also mention the legislation that I authored in California to put fines on those who are convicted of crimes and fund programs in the State for victims, and we have done this at the Federal level as well.

We need to do more to right the scales of justice; we need to do more to balance the rights of crime victims; and lastly, what this particular resolution here today does, we need to do more to make the public aware of just how out of balance these scales are to the 5 million victims of crime every year in the United States.

□ 1530

Mr. COHEN. I would just like to say I appreciate Mr. ROYCE's comments.

Mr. Speaker, in Tennessee, I worked to pass an antistalking law and was successful in doing it. They are important. Whether it's Kathleen in southern California or Victoria in Texas, they need to be protected, and we need to make sure we have such laws.

I yield such time as he may consume to the gentleman from New York (Mr. TOWNS) to address this subject.

Mr. TOWNS. I would like to thank the gentleman from Memphis, Tennessee, for yielding to me.

Mr. Speaker, I rise today in support of H. Res. 1104, commemorating National Crime Victims' Rights Week and its theme, "Fairness. Dignity. Respect." I would also like to reflect upon a topic that is of deep concern to me: violence against women.

Domestic violence has a profound psychological impact on victims and survivors. There has been a 35 percent increase in domestic violence shelter bed use since 2002. Increased shelter utilization is evidence of the displacement and psychological havoc that domestic violence wreaks on families. We must put a stop to this.

Nationally, one-half to two-thirds of residents in domestic violence shelters are children. In fact, on one day in 2007, 13,485 children were living in a domestic violence shelter or in a transitional housing facility. Another 5,526 sought services within nonresidential programs. Children who experience or who witness domestic violence are more likely to become abusers or victims, themselves.

Beyond the home, violence in the form of sexual assault carries with it similar lasting psychological and sociological effects. According to data

provided by the Rape, Abuse and Incest National Network, 60 percent of cases are never even reported to the police. We know that one in six women and one in 33 men will be sexually assaulted in their lifetimes, with college-aged women four times more likely to be sexually assaulted.

Both domestic violence and sexual assault have lasting implications on the lives of victims, survivors and their families. It is important, Mr. Speaker, while working towards crime prevention, that we continue to treat victims and survivors of sexual assault and of domestic violence with fairness, dignity, and respect. We must work together as a Nation to bring awareness to these important issues so that we may prevent further abuse.

I thank the gentleman from Memphis, Tennessee (Mr. COHEN) for granting me the time.

Mr. POE of Texas. I yield myself such time as I may consume.

Mr. Speaker, during this debate, on which we agree this legislation should be passed, we have talked a lot about victims. The victims that we have talked about are more than statistics. They are real people.

Before I came to Congress, I spent over 20 years on the criminal court bench in Houston, Texas. I saw about 25,000 people come to the courthouse who were charged with the most serious crimes in our society. Along with those defendants came other people who didn't want to be at the courthouse either, but they were there because they were chosen by defendants to be prey, in many cases, and those were victims of crime. They came to the courthouse. They were all races, all ages, of both sexes, and of all philosophies, but crime does not discriminate against who the victim may be.

Before I became a judge, I was a prosecutor in Houston, Texas. I spent my last year prosecuting capital cases. In my office across the street, I have a lot of photographs of my kids, of my four kids and of my eight grandkids, but I also have two other photographs that have been in my office ever since I was at the courthouse in Houston, first as a prosecutor and then as a judge.

This is a photograph of Kevin Wanstrath. He was born the same year as my son Kurt, but Kevin didn't have the fortune of living very long. This photograph was taken just a few days before he was murdered.

Kevin didn't have a lot going for him when he was born. He was born in Biloxi, Mississippi. His mother didn't want him, so she threw him in a Dempsey Dumpster. A homeless guy found him, turned him over to Catholic charities, and he was taken care of in that orphanage. A couple in Houston, Texas, by the name of John and Diana Wanstrath, a married couple, couldn't have children. They found Kevin. They adopted him, and they made Kevin Wanstrath their child.

Unbeknownst to them, there was a relative who was plotting to kill John

and Diana Wanstrath. Under Texas law, if the parents die, the child gets everything. On a summer night in Houston, Texas, two individuals posing as real estate agents came to the front door of John and Diana Wanstrath. They first shot John in the head and then shot Diana in the head. Then while Kevin Wanstrath was asleep in his baby bed and was curled up to his favorite little teddy bear—he had blue terry cloth pajamas on—he was shot in the back of the head. He was assassinated on the altar of greed.

There were four henchmen involved in that murder. It turned out that, during the trial, we proved that there was another homicide, that Diana Wanstrath's mother was also murdered by these henchmen.

That was a long time ago. Two of the killers received the death penalty. Two others went to prison for a long time. But I've always wondered what Kevin Wanstrath would turn out to be. He was 14 months old in this photograph. He didn't get to live very long, but he was a victim.

Today, we've talked about victims of crime, but they were and they are, Mr. Speaker, real people, people who just wanted to live, to grow up, to play in their backyards with their dads—things that never happened for Kevin, for a lot of other kids in our culture and for a lot of adults, too.

We as a Nation must understand that violence against people in this country has to end and that people who commit crimes against children and others, violent crimes, must be held accountable under our laws for the choices that they make. We as a society and we as a culture are not judged by the way we treat the rich, the famous, the powerful, the important, the politicians. We are judged by the way we treat the weak, the elderly, the children. That is how we are judged.

That's why this resolution and other resolutions which talk about victims are important, so I urge all of my colleagues to support this resolution and to remember that victims are people, too. And that's just the way it is.

I yield back the balance of my time.

Mr. COHEN. I appreciate the remarks of Congressman POE, which were obviously heartfelt.

Mr. Speaker, I think there is bipartisanship within this House in looking out for the victims of crime and in trying to see that there aren't more victims. Sometimes you hear speeches on the floor which are written or which are, maybe, not as personal in nature, but what Mr. POE said was personal. His experience as a prosecutor and as a criminal court judge came through, and I am privileged to have listened to that and to be able to join in his thoughts of: That's just the way it is.

Ms. JACKSON LEE of Texas. Mr. Speaker, I rise in support of H. Res. 1104, supporting the mission and goals of 2010 National Crime Victims' Rights Week to increase public awareness of the rights, needs, and concerns of victims and survivors of crime in the United

States," introduced by my distinguished colleague from California, Representative COSTA.

The 2010 National Crime Victims' Rights Week, April 18 through April 24, 2010, will provide an opportunity for justice systems in the United States to strive to reach the goal of justice for all by ensuring that all victims are afforded legal rights and provided with assistance as they face the financial, physical, spiritual, psychological, and social impact of crime. The theme for 2010 is, "Crime Victims' Rights: Fairness. Dignity. Respect."

Although our Nation has steadily expanded rights, protections, and services for victims of crime, too many victims are still not able to recognize the hope and promise of these expanded rights, protections, and services. Over 25,000 individuals in the United States are victims of crime each year, including over 6,000,000 individuals who are victims of violent crime.

Despite impressive accomplishments over the past 40 years in crime victims' rights and services, there remain many challenges to ensuring all victims—(1) treated with fairness, dignity, and respect; (2) are offered support and services regardless of whether the crimes committed against them to law enforcement; and (3) are recognized as key participants in our system of justice when such crimes are reported.

Observing victims' rights and treating victims with fairness, dignity, and respect serve the public interest by engaging victims in the justice system, inspiring respect for public authorities, and promoting confidence in safety. Justice systems in the United States should ensure that services are available for all victims of crime, including victims from underserved communities of our Nation.

A just society acknowledges the impact of crime on individuals, families, neighborhoods, and communities by ensuring that rights, resources, and services available to help rebuild the lives of victims. Individuals in the United States recognize that our homes, neighborhoods, and communities are made safer and stronger by identifying and meeting the needs of crime victims and ensuring justice for all. Treating victims' of crime with fairness, dignity, and respect costs nothing more than taking time to identify victims' needs and concerns, and effective collaboration among justice systems to meet such needs and concerns.

I urge my colleagues to support H. Res. 1104 in increasing the public awareness of the impact on victims' and survivors of crime and the constitutional and statutory rights and needs of victims' and survivors. We all have an obligation in protecting the rights of all people and ensuring that they receive the respect and dignity they deserve.

Mr. COHEN. I ask that all of my colleagues join me in supporting this resolution, and I yield back the balance of my time.

The SPEAKER pro tempore. The question is on the motion offered by the gentleman from Tennessee (Mr. COHEN) that the House suspend the rules and agree to the resolution, H. Res. 1104.

The question was taken.

The SPEAKER pro tempore. In the opinion of the Chair, two-thirds being in the affirmative, the ayes have it.

Mr. POE of Texas. Mr. Speaker, on that I demand the yeas and nays.

The yeas and nays were ordered.

The SPEAKER pro tempore. Pursuant to clause 8 of rule XX and the Chair's prior announcement, further proceedings on this motion will be postponed.

RECESS

The SPEAKER pro tempore. Pursuant to clause 12(a) of rule I, the Chair declares the House in recess until approximately 6:30 p.m. today.

Accordingly (at 3 o'clock and 40 minutes p.m.), the House stood in recess until approximately 6:30 p.m.

□ 1830

AFTER RECESS

The recess having expired, the House was called to order by the Speaker pro tempore (Mr. QUIGLEY) at 6 o'clock and 30 minutes p.m.

ANNOUNCEMENT BY THE SPEAKER PRO TEMPORE

The SPEAKER pro tempore. Pursuant to clause 8 of rule XX, proceedings will resume on motions to suspend the rules previously postponed.

Votes will be taken in the following order:

House Resolution 1257, and House Resolution 1271, both by the yeas and nays.

Proceedings on House Resolution 1104 will resume later in the week.

The first electronic vote will be conducted as a 15-minute vote. The second electronic vote will be conducted as a 5-minute vote.

SUPPORTING THE GOALS AND IDEALS OF NATIONAL FINANCIAL LITERACY MONTH, 2010

The SPEAKER pro tempore. The unfinished business is the vote on the motion to suspend the rules and agree to the resolution, H. Res. 1257, on which the yeas and nays were ordered.

The Clerk read the title of the resolution.

The SPEAKER pro tempore. The question is on the motion offered by the gentleman from Texas (Mr. HINOJOSA) that the House suspend the rules and agree to the resolution, H. Res. 1257.

The vote was taken by electronic device, and there were—yeas 397, nays 4, not voting 29, as follows:

[Roll No. 212]

YEAS—397

Ackerman	Baldwin	Blackburn
Aderholt	Barrow	Bonner
Adler (NJ)	Bartlett	Bono Mack
Akin	Barton (TX)	Boozman
Altmire	Bean	Boren
Andrews	Becerra	Boswell
Arcuri	Berkley	Boucher
Austria	Berman	Boyd
Baca	Biggart	Brady (PA)
Bachmann	Bilbray	Brady (TX)
Bachus	Bishop (NY)	Braley (IA)
Baird	Bishop (UT)	Bright

Brown (SC)	Green, Gene	McCotter
Brown, Corrine	Griffith	McDermott
Brown-Waite,	Grijalva	McHenry
Ginny	Guthrie	McIntyre
Buchanan	Gutierrez	McKeon
Burton (IN)	Hall (NY)	McMahon
Butterfield	Hall (TX)	McMorris
Buyer	Halvorson	Rodgers
Calvert	Hare	McNerney
Camp	Harman	Meek (FL)
Campbell	Harper	Meeks (NY)
Cantor	Hastings (FL)	Melancon
Cao	Hastings (WA)	Mica
Capito	Heinrich	Michaud
Capuano	Heller	Miller (FL)
Cardoza	Hensarling	Miller (MI)
Carmahan	Herger	Miller (NC)
Carney	Herseth Sandlin	Miller, Gary
Carson (IN)	Higgins	Miller, George
Carter	Hill	Minnick
Cassidy	Himes	Mitchell
Castle	Hinchev	Mollohan
Castor (FL)	Hinojosa	Moore (KS)
Chaffetz	Hirono	Moore (WI)
Chandler	Hodes	Moran (KS)
Childers	Holden	Moran (VA)
Chu	Holt	Murphy (CT)
Clay	Hoyer	Murphy, Patrick
Cleaver	Hunter	Murphy, Tim
Clyburn	Inglis	Myrick
Coble	Inslee	Nadler (NY)
Coffman (CO)	Israel	Napolitano
Cohen	Issa	Neal (MA)
Cole	Jackson (IL)	Neugebauer
Conaway	Jackson Lee	Nunes
Connolly (VA)	(TX)	Nye
Cooper	Jenkins	Oberstar
Costa	Johnson (GA)	Obey
Costello	Johnson (IL)	Olson
Courtney	Johnson, Sam	Olver
Crenshaw	Jones	Ortiz
Crowley	Jordan (OH)	Owens
Cuellar	Kagen	Pallone
Culberson	Kanjorski	Pascarell
Cummings	Kaptur	Pastor (AZ)
Dahlkemper	Kennedy	Paulsen
Davis (CA)	Kildee	Payne
Davis (IL)	Kilroy	Pence
Davis (KY)	Kind	Perlmutter
Davis (TN)	King (IA)	Perriello
DeFazio	King (NY)	Peters
DeGette	Kingston	Peterson
DeLahunt	Kirkpatrick (AZ)	Petri
DeLauro	Kissell	Pingree (ME)
Dent	Klein (FL)	Pitts
Deutch	Kline (MN)	Platts
Diaz-Balart, M.	Kosmas	Poe (TX)
Dicks	Kratovil	Polis (CO)
Dingell	Kucinich	Pomeroy
Doggett	Lamborn	Posey
Donnelly (IN)	Lance	Price (GA)
Doyle	Larsen (WA)	Price (NC)
Dreier	Larson (CT)	Putnam
Driehaus	Latham	Quigley
Duncan	LaTourette	Radanovich
Edwards (MD)	Latta	Rahall
Edwards (TX)	Lee (CA)	Rangel
Ehlers	Lee (NY)	Rehberg
Ellison	Levin	Reichert
Ellsworth	Lewis (CA)	Reyes
Emerson	Lewis (GA)	Richardson
Engel	Linder	Rodriguez
Eshoo	Lipinski	Roe (TN)
Etheridge	LoBiondo	Rogers (AL)
Fallin	Loeb sack	Rogers (KY)
Farr	Lofgren, Zoe	Rogers (MI)
Filner	Lowe y	Rohrabacher
Fleming	Lucas	Rooney
Forbes	Luetkemeyer	Ros-Lehtinen
Fortenberry	Lujan	Roskam
Foster	Lummis	Ross
Foxx	Lungren, Daniel	Rothman (NJ)
Frank (MA)	E.	Roybal-Allard
Franks (AZ)	Lynch	Royce
Frelinghuysen	Mack	Rush
Fudge	Maffei	Ryan (OH)
Gallegly	Maloney	Ryan (WI)
Garamendi	Manzullo	Salazar
Garrett (NJ)	Marchant	Sanchez, Linda
Gerlach	Markey (CO)	T.
Giffords	Markey (MA)	Sanchez, Loretta
Gingrey (GA)	Marshall	Sarbanes
Gonzalez	Matheson	Scalise
Goodlatte	Matsui	Schakowsky
Gordon (TN)	McCarthy (CA)	Schauer
Granger	McCarthy (NY)	Schiff
Graves	McCaul	Schmidt
Grayson	McClintock	Schock
Green, Al	McCollum	Schrader

Schwartz	Spratt	Visclosky
Scott (GA)	Stark	Walden
Scott (VA)	Stearns	Walz
Sensenbrenner	Stupak	Wasserman
Serrano	Sullivan	Schultz
Sessions	Tanner	Waters
Sestak	Taylor	Watson
Shadegg	Teague	Watt
Shea-Porter	Terry	Waxman
Sherman	Thompson (CA)	Whitfield
Shimkus	Thompson (MS)	Weiner
Shuler	Thompson (PA)	Welch
Shuster	Thornberry	Westmoreland
Simpson	Tiahrt	Whitfield
Sires	Tiberi	Wilson (OH)
Skelton	Tierney	Wilson (SC)
Slaughter	Titus	Wittman
Smith (NE)	Tonko	Wolf
Smith (NJ)	Towns	Woolsey
Smith (TX)	Tsongas	Wu
Smith (WA)	Turner	Yarmuth
Snyder	Upton	Young (AK)
Space	Van Hollen	Young (FL)
Speier	Velázquez	

NAYS—4

Broun (GA)
Burgess

Flake
Paul

NOT VOTING—29

Alexander	Capps	Kilpatrick (MI)
Barrett (SC)	Clarke	Kirk
Berry	Conyers	Langevin
Bilirakis	Davis (AL)	McGovern
Bishop (GA)	Diaz-Balart, L.	Murphy (NY)
Blumenauer	Fattah	Ruppersberger
Blunt	Gohmert	Souder
Bocciari	Hoekstra	Sutton
Boehner	Honda	Wamp
Boustany	Johnson, E. B.	

□ 1859

So (two-thirds being in the affirmative) the rules were suspended and the resolution was agreed to.

The result of the vote was announced as above recorded.

A motion to reconsider was laid on the table.

Stated for:

Mrs. CAPPS. Mr. Speaker, on rollcall No. 212, H.R. 1257, had I been present, I would have voted "yes."

Mr. MURPHY of New York. Mr. Speaker, on rollcall No. 212, H.R. 1257, had I been present, I would have voted "yes."

Mr. BILIRAKIS. Mr. Speaker, on rollcall No. 212, I was unavoidably detained. Had I been present, I would have voted "yes."

HONORING THE LIFE AND ACHIEVEMENTS OF REV. BENJAMIN LAWSON HOOKS

The SPEAKER pro tempore. The unfinished business is the vote on the motion to suspend the rules and agree to the resolution, H. Res. 1271, on which the yeas and nays were ordered.

The Clerk read the title of the resolution.

The SPEAKER pro tempore. The question is on the motion offered by the gentleman from Tennessee (Mr. COHEN) that the House suspend the rules and agree to the resolution, H. Res. 1271.

This will be a 5-minute vote.

The vote was taken by electronic device, and there were—yeas 407, nays 0, not voting 23, as follows:

[Roll No. 213]

YEAS—407

Ackerman	Akin	Arcuri
Aderholt	Altmire	Austria
Adler (NJ)	Andrews	Baca

Bachmann
Bachus
Baird
Baldwin
Barrow
Bartlett
Barton (TX)
Bean
Becerra
Berkley
Berman
Berry
Biggert
Billray
Bilirakis
Bishop (NY)
Bishop (UT)
Blackburn
Bonner
Bono Mack
Boozman
Boren
Boswell
Boucher
Boyd
Brady (PA)
Brady (TX)
Braley (IA)
Bright
Brown (SC)
Brown, Corrine
Brown-Waite,
 Ginny
Buchanan
Burgess
Burton (IN)
Butterfield
Buyer
Calvert
Camp
Campbell
Cantor
Cao
Capito
Capps
Capuano
Cardoza
Carnahan
Carney
Carson (IN)
Carter
Cassidy
Castle
Castor (FL)
Chaffetz
Chandler
Childers
Chu
Clarke
Clay
Cleaver
Clyburn
Coble
Coffman (CO)
Cohen
Cole
Conaway
Connolly (VA)
Conyers
Cooper
Costa
Costello
Courtney
Crenshaw
Crowley
Cuellar
Culberson
Cummings
Dahlkemper
Davis (CA)
Davis (IL)
Davis (KY)
Davis (TN)
DeGette
Delahunt
DeLauro
Dent
Deutch
Diaz-Balart, M.
Dicks
Dingell
Doggett
Donnelly (IN)
Doyle
Dreier
Driehaus
Duncan
Edwards (MD)
Edwards (TX)

Ehlers
Ellison
Ellsworth
Emerson
Engel
Eshoo
Etheridge
Fallin
Farr
Fattah
Filner
Flake
Fleming
Forbes
Fortenberry
Foster
Fox
Frank (MA)
Franks (AZ)
Frelinghuysen
Fudge
Gallegly
Garamendi
Garrett (NJ)
Gerlach
Giffords
Gingrey (GA)
Gonzalez
Goodlatte
Gordon (TN)
Granger
Graves
Grayson
Green, Al
Green, Gene
Griffith
Grijalva
Guthrie
Gutierrez
Hall (NY)
Hall (TX)
Halvorson
Harman
Harper
Hastings (FL)
Hastings (WA)
Heinrich
Heller
Hensarling
Herger
Herseth Sandlin
Higgins
Hill
Himes
Hinches
Hinojosa
Hirono
Hodes
Holden
Holt
Hoyer
Hunter
Inglis
Inslee
Israel
Issa
Jackson (IL)
Jackson Lee
 (TX)
Jenkins
Johnson (GA)
Johnson (IL)
Johnson, Sam
Jones
Jordan (OH)
Kagen
Kanjorski
Kaptur
Kennedy
Kildee
Kilroy
Kind
King (IA)
King (NY)
Kingston
Kirkpatrick (AZ)
Kissell
Klein (FL)
Kline (MN)
Kosmas
Kratovil
Kucinich
Lamborn
Lance
Langevin
Larsen (WA)
Larson (CT)
Latham
LaTourette

Latta
Lee (CA)
Lee (NY)
Levin
Lewis (CA)
Lewis (GA)
Linder
Lipinski
LoBiondo
Loeb
Loeb
Lofgren, Zoe
Lowey
Lucas
Luetkemeyer
Lujan
Lummis
Lungren, Daniel
 E.
Lynch
Mack
Maffei
Maloney
Manzullo
Marchant
Markey (CO)
Markey (MA)
Marshall
Matheson
Matsui
McCarthy (CA)
McCarthy (NY)
McCauley
McClintock
McCollum
McCotter
McDermott
McGovern
McHenry
McIntyre
McKeon
McMahon
McMorris
 Rodgers
McNerney
Meek (FL)
Meeks (NY)
Melancon
Mica
Michaud
Miller (FL)
Miller (MI)
Miller, Gary
Miller, George
Minnick
Mitchell
Mollohan
Moore (KS)
Moore (WI)
Moran (KS)
Moran (VA)
Murphy (CT)
Murphy (NY)
Murphy, Patrick
Murphy, Tim
Myrick
Nadler (NY)
Napolitano
Neal (MA)
Neugebauer
Nunes
Nye
Oberstar
Obey
Olson
Olver
Ortiz
Owens
Pallone
Pascrell
Pastor (AZ)
Paul
Paulsen
Payne
Pence
Perlmutter
Perriello
Peters
Peterson
Petri
Pingree (ME)
Pitts
Platts
Poe (TX)
Polis (CO)
Pomeroy
Posey
Price (GA)
Price (NC)
Putnam

Quigley
Radanovich
Rahall
Rangel
Serrano
Sessions
Reyes
Richardson
Rodriguez
Roe (TN)
Rogers (AL)
Rogers (KY)
Rogers (MI)
Rohrabacher
Rooney
Ros-Lehtinen
Roskam
Ross
Rothman (NJ)
Roybal-Allard
Royce
Rush
Ryan (OH)
Ryan (WI)
Salazar
Sanchez, Linda
 T.
Sanchez, Loretta
Sarbanes
Schalise
Schakowsky
Schauer
Schiff
Schmidt
Schock
Schrader

NOT VOTING—23

Alexander
Barrett (SC)
Bishop (GA)
Blumenauer
Blunt
Bocchieri
Boehner
Boustany

Broun (GA)
Davis (AL)
DeFazio
Diaz-Balart, L.
Gohmert
Hare
Hoekstra
Honda

Thompson (PA)
Thornberry
Tiahrt
Tiberi
Tierney
Titus
Tonko
Towns
Tsongas
Turner
Upton
Van Hollen
Velázquez
Visclosky
Walden
Walz
Wasserman
 Schultz
Waters
Watson
Watt
Waxman
Weiner
Welch
Westmoreland
Whitfield
Wilson (OH)
Wilson (SC)
Wittman
Wolf
Woolsey
Wu
Yarmuth
Young (AK)
Young (FL)

originally introduced by Representative Deal of Georgia, for the purposes of adding cosponsors and requesting reprintings pursuant to clause 7 of rule XII.

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

There was no objection.

PERSONAL EXPLANATION

Ms. JACKSON LEE of Texas. Mr. Speaker, last Thursday, April 15, 2010, I was away from this House on a matter dealing with constituency and official business regarding NASA, and I would like to submit into the RECORD the following votes if I had been present.

On rollcall vote 204, on agreeing to the resolution, H. Res. 1248. Had I been present, I would have voted "aye."

Rollcall vote 205, on a motion to suspend the rules on resolution, H. Res. 1062. Had I been present, I would have voted "aye."

Rollcall vote 206, on a motion to refer the resolution, H. Res. 1255. Had I been present, I would have voted "aye."

Rollcall vote 207, on agreeing to the amendment, H.R. 4715, the Shea-Porter of New Hampshire amendment. Had I been present, I would have voted "aye."

Rollcall vote 208, on a motion to recommit, to amend the Federal Water Pollution Control Act. Had I been present, I would have voted "no."

Rollcall vote 209, on the final passage of H.R. 4715, to amend the Federal Water Pollution Control Act. Had I been present, I would have voted "aye."

Rollcall vote 210, on a motion to suspend the rules and agree to resolution, H. Res. 1242, congratulating Duke University. Had I been present, I would have voted "aye."

Rollcall vote 211, H.R. 4851, on a motion to concur in the Senate amendment H.R. 4851, continuing the extension of unemployment benefits. Had I been present, I would have voted "aye."

Mr. Speaker, I rise to address the Chair regarding my absence from rollcall votes 204–211 on Thursday, April 15, 2010.

Mr. Speaker, I was not able to cast my votes during rollcall 204–211 on last Thursday because I was away working to save jobs for the American people. I would like to state for the record how I would have voted had I been present.

For rollcall vote 204, on agreeing to the resolution, H. Res. 1248, "Providing for consideration of the bill (H.R. 4715), Clean Estuaries Act of 2010 and waiving a requirement of clause 6(a) of rule XIII with respect to consideration of certain resolutions reported from the Committee on Rules, and providing for consideration of motions to suspend the rules," I would have voted aye;

For rollcall vote 205, on motion to suspend the rules and agree as amended, H. Res. 1062, "Recognizing the Coast Guard Group Astorias' more than 60 years of service to the Pacific Northwest, and for other purposes," I would have voted aye;

So (two-thirds being in the affirmative) the rules were suspended and the resolution was agreed to.

The result of the vote was announced as above recorded.

A motion to reconsider was laid on the table.

□ 1908

PERSONAL EXPLANATION

Ms. KILPATRICK of Michigan. Mr. Speaker, I was unavoidably absent for two votes today. Had I been present, I would have voted "aye" on final passage of H. Res. 1257 and "aye" on final passage of H. Res. 1271.

PERSONAL EXPLANATION

Ms. EDDIE BERNICE JOHNSON of Texas. Mr. Speaker, on Tuesday, April 20, 2010, I requested and received a leave of absence.

For the information of our colleagues and my constituents, had I been present, on the following votes I missed during this time period.

On rollcall 212, Supporting the goals and ideals of National Financial Literacy Month, 2010 (H.R. 1257), I would have voted "yes."

On rollcall 213, Honoring the life and achievements of Dr. Benjamin Lawson Hooks (H.R. 1271), I would have voted "yes."

PERMISSION FOR MEMBER TO BE CONSIDERED AS FIRST SPONSOR OF H.R. 1868

Mr. GARY G. MILLER of California. Mr. Speaker, I ask unanimous consent that I may hereafter be considered to be the first sponsor of H.R. 1868, a bill

For rollcall vote 206, on motion to refer the resolution, H. Res. 1255, "Raising a question of the privileges of the House," I would have voted aye;

For rollcall vote 207, on agreeing to the amendment, H.R. 4715, "Shea-Porter of New Hampshire Amendment," I would have voted aye;

For rollcall vote 208, on motion to recommit with instructions, "To amend the Federal Water Pollution Control Act to reauthorize the National Estuary Program, and for other purposes," I would have voted no;

For rollcall 209 on passage of H.R. 4715, "To amend the Federal Water Pollution Control Act to reauthorize the National Estuary Program, and for other purposes," I would have voted aye;

For rollcall vote 210 on motion to suspend the rules and agree to H. Res. 1242, "Congratulating the Duke University men's basketball team for winning the 2010 NCAA Division I Men's Basketball National Championship," I would have voted aye;

For rollcall vote 211, H.R. 4851 on motion to concur in the Senate Amendment H.R. 4851, "Continuing Extension Act," I would have voted aye.

NOTICE OF INTENTION TO OFFER RESOLUTION RAISING A QUESTION OF THE PRIVILEGES OF THE HOUSE

Mr. FLAKE. Mr. Speaker, pursuant to clause 2(a)(1) of rule IX, I hereby notify the House of my intention to offer a resolution as a question of the privileges of the House.

The form of my resolution is as follows:

Whereas, the Committee on Standards of Official Conduct initiated an investigation into allegations related to earmarks and campaign contributions in the Spring of 2009.

Whereas, on December 2, 2009, reports and findings in seven separate matters involving the alleged connection between earmarks and campaign contributions were forwarded by the Office of Congressional Ethics to the Standards Committee.

Whereas, on February 26, 2010, the Standards Committee made public its report on the matter wherein the Committee found, though a widespread perception exists among corporations and lobbyists that campaign contributions provide a greater chance of obtaining earmarks, there was no evidence that Members or their staff considered contributions when requesting earmarks.

Whereas, the Committee indicated that, with respect to the matters forwarded by the Office of Congressional Ethics, neither the evidence cited in the OCE's findings nor the evidence in the record before the Standards Committee provided a substantial reason to believe that violations of applicable standards of conduct occurred.

Whereas, the Office of Congressional Ethics is prohibited from reviewing activities taking place prior to March of 2008 and lacks the authority to subpoena witnesses and documents.

Whereas, for example, the Office of Congressional Ethics noted that in some instances documents were redacted or specific information was not provided and that, in at least one instance, they had reason to believe a witness withheld information requested and did not identify what was being withheld.

Whereas, the Office of Congressional Ethics also noted that they were able to inter-

view only six former employees of the PMA Group, with many former employees refusing to consent to interviews and the OCE unable to obtain evidence within PMA's possession.

Whereas, Roll Call noted that "the committee report was five pages long and included no documentation of any evidence collected or any interviews conducted by the committee, beyond a statement that the investigation 'included extensive document reviews and interviews with numerous witnesses.'" (Roll Call, March 8, 2010)

Whereas, it is unclear whether the Standards Committee included in their investigation any activities that occurred prior to 2008.

Whereas, it is unclear whether the Standards Committee interviewed any Members in the course of their investigation.

Whereas, it is unclear whether the Standards Committee, in the course of their investigation, initiated their own subpoenas or followed the Office of Congressional Ethics recommendations to issue subpoenas. Therefore be it:

Resolved, That not later than seven days after the adoption of this resolution, the Committee on Standards of Official Conduct shall report to the House of Representatives, with respect to the activities addressed in its report of February 26, 2010, (1) how many witnesses were interviewed, (2) how many, if any, subpoenas were issued in the course of their investigation, and (3) what documents were reviewed and their availability for public review.

The SPEAKER pro tempore. Under rule IX, a resolution offered from the floor by a Member other than the majority leader or the minority leader as a question of the privileges of the House has immediate precedence only at a time designated by the Chair within 2 legislative days after the resolution is properly noticed.

Pending that designation, the form of the resolution noticed by the gentleman from Arizona will appear in the RECORD at this point.

The Chair will not at this point determine whether the resolution constitutes a question of privilege. That determination will be made at the time designated for consideration of the resolution.

□ 1915

VETERANS' LEGISLATION

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

Mr. MCNERNEY. Mr. Speaker, I rise in strong support of our Nation's veterans and to thank Chairman FILNER for his leadership on veterans' issues. Tomorrow, the House is expected to consider S. 1963, major legislation to improve the VA which includes legislation I introduced, the Caring for Veterans with Traumatic Brain Injury Act.

In order to meet the treatment and rehabilitation needs of veterans suffering from traumatic brain injury, my bill establishes a Committee on Care of Veterans with TBI, which has become the signature wound of the wars in Afghanistan and Iraq.

We must continue our efforts to provide veterans and their families with

the best possible health care. The Committee on Care of Veterans with Traumatic Brain Injury will help provide improved TBI education and training programs for VA health professionals which will benefit our men and women returning from combat.

I want to thank all of the men and women serving in our Armed Forces as well as our Nation's veterans.

JERUSALEM

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

Ms. ROS-LEHTINEN. Mr. Speaker, we should not be doubling down on a failed Middle East policy by pressuring Israel to make further concessions, including on Jerusalem, Israel's undivided capital.

Holocaust survivor and Nobel Peace Prize winner Elie Wiesel recently wrote:

"Jerusalem is above politics. It belongs to the Jewish people, and it is much more than a city. It is what binds one Jew to another in a way that remains hard to explain. Today, for the first time in history, Jews, Christians and Muslims all may freely worship at their shrines. And, contrary to certain media reports, Jews, Christians and Muslims are allowed to build their homes anywhere in the city. The anguish over Jerusalem is not about real estate but about memory."

What is the solution, Mr. Speaker? Well, certainly not more pressure on our friend and our trusted ally Israel, while not holding others accountable for their actions.

HONORING ELK COUNTY COMMUNITY FOUNDATION

(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, back in March a small foundation in Elk County, Pennsylvania gave its millionth dollar to a local organization and celebrated its 10th year of existence.

The Elk County Community Foundation has grown during its 10 years to encompass 68 permanent charitable funds. By managing these funds, the foundation improves the quality of life in Elk County and the surrounding area. The revenues earned by the various funds provide grants and scholarships to nonprofit organizations and to individuals.

On their anniversary, the foundation celebrated at the Central Hose Company in Ridgway, where the Ridgway Volunteer Fire Department recently received a grant to help with the purchase of new equipment for its tanker truck.

It is this type of generosity for which the foundation is known. Paula Fritz-Eddy, foundation executive director,

says that every fund has a story—from nursing to music to rewarding scholarship.

I would like to commend foundation president Judith Manno Stager and all associated with the foundation for their phenomenal work in helping both donors and recipients.

I wish them another productive 10 years of service.

RULEMAKING REGARDING HEALTH CARE LEGISLATION

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

Mr. BURGESS. Mr. Speaker, tomorrow we were to have a hearing in my Committee on Energy and Commerce about the companies in the United States that restated their earnings as a result of us passing the misguided health care bill last month. These companies were performing under requirements of the Securities and Exchange Commission and under the Federal Accounting Standards Board.

Some of the restatement of earnings you see here on this poster, the chairman of the Committee on Energy and Commerce thought that these restatement of earnings were simply done to embarrass the President on the signing of the bill. In fact, this was a loophole that was closed by a Senator on Christmas Eve and the loophole was to undo the Federal Government and these companies partnering together in order to prevent retirees from losing prescription drug benefits. It was a win-win situation for the employer and for the retiree.

Unfortunately, there are many things like this in this health care bill that are going to be coming forward. This hearing was canceled after it was pointed out to the chairman that in fact these companies were just simply restating earnings as they were required to do under the law. But many of the other provisions in this bill are going to be coming out over the next several months. We're just now entering into phase B, the rulemaking part, over at Health and Human Services.

It behooves this Congress to exercise its oversight authority over the Department of Health and Human Services as these rules are written.

RECOGNIZING ISRAEL IN HONOR OF HER 62ND BIRTHDAY

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

Mr. PAULSEN. Mr. Speaker, I rise tonight to recognize our great ally, Israel, on the 62nd anniversary of their nation.

As the standard bearer for democracy in the Middle East, Israel is of critical importance to the United States. Since the declaration of the State of Israel in 1948, they have consistently shown the power of democracy in a very volatile part of the world.

Their achievements cannot be understated. The per capita annual GDP in Israel is nearly \$30,000 and the average life span is over 80 years. Israel consistently keeps its citizens safe, despite the security threats that occur on a daily basis. The fact that Israel continues to grow in population at an annual increase of 1.8 percent is a strong signal of the nation's strength.

So today let us recognize Israel and their many achievements and let us always remember the unending bond between the United States and Israel that must continue to be protected.

HONORING THE SERVICE OF WEST FORK FIRE CHIEF MITCH MCCORKLE

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

Mr. BOOZMAN. Mr. Speaker, I rise today to honor Mitch McCorkle, who has devoted his life to protecting the citizens of West Fork, Arkansas and is now retiring after 50 years of serving as the only fire chief in West Fork.

During his time as fire chief, Mitch has demonstrated his ability to innovate time and time again by building fire trucks that are uniquely suited to the landscape of northwest Arkansas. The longest serving fire chief in all of Arkansas, Mitch was a visionary in terms of what can be done with a volunteer department. Mitch's pride in doing his job and serving his community is an example to be followed and has made West Fork a better place.

West Fork will undoubtedly be losing an amazing fire chief. I commend Mitch for his service as the fire chief of West Fork, his passion for protecting our citizens, and his continued commitment to our safety. I wish him continued success in his endeavors and today I ask my colleagues to join me in honoring Mitch McCorkle, a fire chief whose continued devotion to the Third District of Arkansas has not gone unnoticed and will never be forgotten.

REGARDING THE HEALTH CARE REFORM BILL

(Mr. DANIEL E. LUNGREN of California asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. DANIEL E. LUNGREN of California. Mr. Speaker, I asked if I could borrow this display here which really should have minuses in front of all these numbers because essentially these companies had to file in their financial reports the losses that they will incur immediately as a result of the passage and signing into law of the health care reform bill.

Now that's bad enough, but even worse was the initial response by this House to them following the law. And it was to receive a letter commanding their CEOs come before a committee of this House, a subcommittee of this

House, with all of their internal documents as to how they could come up with this position.

Now think about it. This is one of the concerns many of us expressed about having the government take over medical care in this country to the extent this bill allows it: if you criticize the government, you will be called to heel before a committee of the House.

Now it is true that that call has been removed, but they have received a letter which told them the Congress will continue watching. This is not democracy. This is not independence. This is what we fought against.

SPECIAL ORDERS

The SPEAKER pro tempore. Under the Speaker's announced policy of January 6, 2009, and under a previous order of the House, the following Members will be recognized for 5 minutes each.

A "NEW START" TOWARD A NUCLEAR WEAPON-FREE WORLD

The SPEAKER pro tempore. Under a previous order of the House, the gentlewoman from California (Ms. WOOLSEY) is recognized for 5 minutes.

Ms. WOOLSEY. Mr. Speaker, for those of us who want to live in a world without nuclear weapons, there was very little good news, very little to celebrate over the last decade or so. The previous administration showed barely any interest in eradicating the nuclear threat. But now finally, with the recently signed START treaty between the United States and Russia, there is cause for optimism and hope for further progress.

In negotiating this agreement, I am pleased that President Obama has embraced the principles of the "no-nukes" resolution, House Resolution 333 that I have introduced in the Congress, and the SMART Security approach I've championed for years.

Much of the attention paid to arms control issues focuses on North Korea and the looming possibility of a nuclear threat from Iran. And of course these are gravely important matters to grapple with. But the fact is that more than 90 percent of the world's nuclear capability rests with the two Cold War superpowers. So a serious commitment to nonproliferation must begin with a bilateral U.S.-Russia approach.

This pact, the New START, mandates a 30 percent reduction in the allowed number of deployed strategic warheads, from a maximum of 2,200 down to 1,550 for each country, the most significant step toward disarmament in years. The treaty is far from perfect. In fact, I am disappointed that it places no restrictions on the development of missile defense programs which have delivered little bang for the taxpayer buck over the last several decades. But it is crucial that our Senate colleagues move quickly to ratify this treaty. Hopefully the partisan obstructionism that we've seen over and over again on the other

side of the aisle will be laid aside on this vital matter of national security.

We now have momentum on this issue. The President seized it this week with important breakthroughs at the Nuclear Security Summit he hosted in Washington. Tomorrow, the House Committee on Foreign Affairs will convene an important hearing to discuss stopping the spread of nuclear weapons and combating nuclear terrorism.

We cannot let up, Mr. Speaker, because there is difficult work ahead, and because the New START treaty with Russia really doesn't go far enough. We can't be satisfied with incremental steps. 1,550 nuclear warheads is still 1,550 too many. Just one of them has the power to leave carnage so devastating it would make 9/11 look like a minor traffic accident.

In an op-ed written for the Tampa Tribune, the leaders of the group Physicians for Social Responsibility reminded us in vivid terms what a nuclear strike would mean, and I quote:

"A single Hiroshima-sized bomb detonated by terrorists in New York City could kill over 250,000 people and cause somewhere between \$2 trillion and \$10 trillion in damage."

They continue:

"A large-scale nuclear exchange with Russia would kill more than 100 million Americans in the first half-hour. Clouds of dust and soot would block out the sun, and in a matter of days the average temperature across the globe would plummet 18 degrees Fahrenheit, to levels not seen on Earth since the depth of the last ice age. In this nuclear winter, agriculture would cease to exist throughout the northern hemisphere, and billions of people would starve in the following months."

□ 1930

Mr. Speaker, nothing less than the future of the human race hangs in the balance here. That's why the New START must be the start and not the end of our commitment to eliminate nuclear weaponry once and for all.

MEXICAN MILITARY HELICOPTER INCURSIONS INTO U.S.

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Texas (Mr. POE) is recognized for 5 minutes.

Mr. POE of Texas. I bring you news from the third front, that being the southern border with our neighbor Mexico, the first front being Iraq, the second front being Afghanistan. We are engaged in three conflicts, three wars. And the third front is the conflict on our border, the border war with the drug cartels.

The \$40 billion-a-year illicit drug trade in Mexico has resulted in a vicious wave of violence in northern Mexico and the United States. President Calderon of Mexico has said in the last few years 23,000 Mexicans have been killed and murdered on the streets of Mexico. To put it in perspec-

tive, that is over twice the murder homicide rate in the United States.

Recently, there were two incursions by Mexican military helicopters across the Texas-Mexico border into the United States, and their intentions are still unknown. Those incursions were about 3 weeks apart. Some here in Washington questioned whether these astonishing reports of Mexican military helicopters actually were true.

Well, here is a photograph, Mr. Speaker, that was taken by some individuals in Zapata County, Texas. That is on the border with Mexico. This is an RV park. And this is one of those Mexican military helicopters. It is a Russian-made, built helicopter. It has the word "Marine" on the side, that being the Mexican Navy's helicopter. And this photograph was taken by more than one individual. Photographs of the first incursion were also taken. And the question remains why is the Mexican military helicopter coming into the United States, and why is our government silent about their intention? We do not know.

The international criminal drug cartels are just that: they are international. They are connected to terrorist organizations worldwide, and they make money selling drugs to fund their narcoterrorism. Which begs the question, Why are Americans allowing Mexican military helicopters to invade our airspace? I wish we had an answer from our government. Are they protecting drug shipments into the United States? We don't know. Are they doing something else? We don't know.

This photograph, by the way, this helicopter is over two miles into the United States. The Texas-Mexico border is not like Arizona and New Mexico and California. There is a river in between. It's hard to miss the river when you fly over it. So it's obviously not a mistake on the part of whoever is flying this helicopter.

You know, the primary duty of government is to protect the people. But the Federal Government, our government, has gotten so big and stuck its nose in so many places it doesn't belong it's no longer, in my opinion, performing its primary duty, protecting the people. Congress seems to be a little bit more concerned about steroids in baseball than they are concerned about protecting our border from people who come across without permission.

At the El Paso sector of the Border Patrol in Texas, our agents now are being targeted by the Azteca hitmen of the Juarez drug cartel. What that means is this: the Juarez drug cartel is bringing dope into the United States. Our Border Patrol is doing an excellent job, best that we will let them do, of preventing that from occurring. So they have hired their own hitmen, the Azteca hitmen to target our Border Patrol agents. Our Border Patrol agents have a \$250,000 bounty on their heads for being Border Patrol agents, for trying to do their job. And they are being

targeted for kidnappings or murder. It makes no difference. I think that ought to upset some of us here in Washington, D.C.

You know, the Azteca gang works for the Juarez drug cartel. They protect drug shipments that are brought into the United States. It gets bad down in Texas on the Texas-Mexico border. I recently asked a Texas Ranger, I said, What's it like after dark on the Texas-Mexico border? And he made this comment: It gets western. That's right, Mr. Speaker, it gets western. It's like the old West shootouts. You know, we have heard about all the shootings in northern Mexico. And it's only a matter of time before they shoot their way across the border into the United States.

This is serious. This is violent. And it's being perpetrated by the drug cartels against Americans both in Mexico and the United States, but it's also being perpetrated against Mexican nationals that live in Mexico.

You know, we shouldn't wait until something worse happens before we do something about it. It's important that we protect the dignity of our Nation because it's the first duty of government to protect the people of the United States. We should be sending the National Guard down to the border. This has been talked about before, yet nothing has happened. The Texas Governor and other State Governors have asked that the National Guard be deployed on the border. Why not?

It's interesting, Mr. Speaker, we protect the borders of other nations with our military, but we don't protect our own border with the National Guard. The question is, Why not? You know, it's time that we act, otherwise we delay at our own peril, Mr. Speaker.

And that's just the way it is.

ON THE PASSING OF DR. DOROTHY HEIGHT

Ms. LEE of California. Mr. Speaker, I ask that my comments on the passing of Dr. Dorothy Height be included with those of the Special Order that Congresswoman DIANE WATSON will be anchoring this evening.

The SPEAKER pro tempore. Without objection, the gentleman's 5-minute Special Order will appear in that portion of the RECORD.

There was no objection.

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from North Carolina (Mr. JONES) is recognized for 5 minutes.

(Mr. JONES addressed the House. His remarks will appear hereafter in the Extensions of Remarks.)

MEXICAN MILITARY HELICOPTER INCURSIONS INTO U.S.

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Indiana (Mr. BURTON) is recognized for 5 minutes.

Mr. BURTON of Indiana. Mr. Speaker, tonight I was going to talk about the health care bill, and how it's going to affect AT&T, \$1 billion they are going to be out; John Deere, 150 million; Caterpillar, 100 million; Prudential a 100 million. All these companies, their bottom line is going to be reduced by all this money because of the health care bill that wasn't supposed to hurt our economy at all. But it's going to. It's going to hurt the bottom line of all these companies, and it's going to affect the people who work for them. They are going to be laying people off. They are going to be offshore many of these companies because of this. And it's something that wasn't talked about during the health care debate. The American people were against the bill. And if they knew this, they would really be against the bill.

But the thing I want to talk about tonight is my good friend, Congressman POE, was just down here. And usually when I come down here to give a talk at night, I have a subject like this I am going to talk about, but he said some things during his 5-minute Special Order that I wish all of my colleagues who may be watching back in their offices, and if I were talking to the American people, I would wish that they could hear what he had to say.

Mr. POE, did I understand you correctly when you said that there is a bounty of \$250,000 on our Border Patrol agents down there by the drug cartels?

Mr. POE of Texas. Will the gentleman yield?

Mr. BURTON of Indiana. I yield to the gentleman from Texas.

Mr. POE of Texas. Yes, in the western part of Texas, near El Paso, the Juarez drug cartel operates bringing drugs into the United States. They have hitmen that are called the Azteca gang. And they have been specifically hired to target our Border Patrol agents, a \$250,000 bounty on their head for kidnapping or murdering of them; that is correct.

Mr. BURTON of Indiana. I wasn't aware of that. And I doubt if any of our colleagues were aware of that. Are the sheriffs and all the law enforcement agencies down there, they are aware of it as well?

Mr. POE of Texas. Law enforcement is aware of the situation. All the law enforcement is aware.

Mr. BURTON of Indiana. Who in the world would want to be a Border Patrol agent or work on that border if they know that there is a \$250,000 bounty on their head by the drug cartels?

Mr. POE of Texas. I don't know. They are amazing people, the law enforcement, all of them, the Federal agents, the State agents, the sheriffs, local law enforcement. They are amazing people who work on the border because they are outgunned, outmanned, and outfinanced by the drug cartels.

Mr. BURTON of Indiana. And you showed a helicopter, a Mexican helicopter that was in the United States airspace. And there is no explanation for that as well.

Mr. POE of Texas. That's right. That helicopter was in Zapata County, into the United States a mile and a half, two miles across the border, the river border, and we are yet to find out why that helicopter was there. Another one was in the United States about 3 weeks prior to this one.

□ 1945

Mr. BURTON of Indiana. And no American troops, National Guard or military of any kind is down there augmenting the border patrol agents that are risking their lives every day.

Mr. POE of Texas. That's correct. The border patrol are on their own working with the local sheriffs.

Mr. BURTON of Indiana. Well, you know, what I would like to do, Representative POE, under your leadership, I'd like to work with you to get a letter signed to the President of the United States talking about this bounty that's on our border patrol agents' heads, and ask him and the Governors of those States to do whatever is necessary to protect that border and to make sure that our border patrol agents aren't at risk like they are today. That's just terrible. I can't believe that. And if we could get a bunch of Members to sign a letter like that, maybe we could wake up the administration to the problem and get some additional help down there because, as you know, well, you of all people know, they're coming across in droves and they're using all kinds of methods to bring drugs into this country. And they're killing Americans. Wasn't there an American killed a couple of miles inside the border just a week or two ago?

Mr. POE of Texas. Yes, in Arizona a rancher was killed by people crossing the border into the United States, people illegally in the United States.

Mr. BURTON of Indiana. Well, I will be glad to work with you, if you would like to, to draft a letter to make sure that everybody knows in this body and the President knows that there is a bounty to kill American border patrol agents or to kidnap them and do whatever they do to them by the drug cartels. This is something that the American people need to know about. And I'm so happy that you brought this up tonight, and I'm going to do everything I can to work with you to make sure we do something to stop it. And I want to go down to the border with you to see this thing firsthand, and we'll be doing that pretty quick.

Mr. POE of Texas. Be glad to work with you. Appreciate it. Be glad to work with you on that.

Mr. BURTON of Indiana. Everybody in this body owes you a debt of gratitude.

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Florida (Ms. CORRINE BROWN) is recognized for 5 minutes.

(Ms. CORRINE BROWN of Florida addressed the House. Her remarks will

appear hereafter in the Extensions of Remarks.)

WALL STREET VS. MAIN STREET

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Ohio (Ms. KAPTUR) is recognized for 5 minutes.

Ms. KAPTUR. Mr. Speaker, Wall Street speculation and the disaster it caused have been clear since the bailout in the fall of 2008. More foreclosures on Main Street, higher profits for Wall Street.

I fought against that bailout, and I continue to fight for Main Street and the people who are not high powered gamblers nor high paid investors nor the mega banks. My fight is for people to regain their jobs, for people to save their homes, and for people to have their hope restored.

I've been observing the U.S. Securities and Exchange Commission taking a baby step, long overdue, as watchdog of the markets that they are supposed to be regulating as enforcers of securities law.

As the New York Times reports today, rather than asserting that Goldman misrepresented a product it was selling, the most commonly used grounds for securities fraud, the Securities and Exchange Commission said in a civil lawsuit filed on Friday that the investment bank misled customers about how the product was created. In fact, the SEC can only file civil cases, so it's high time to look, rather, at the apparent criminal fraud involved in and around the hidden works of Wall Street and the financial crisis it precipitated.

Last year I introduced H.R. 3995, the 2008 Financial Crisis Investigation and Prosecution Act, authorizing the Director of the FBI to hire 1,000 additional agents and additional forensic accounting experts to probe down into the misdeeds that brought down the economy of our Nation.

Though the FBI is slightly beefing up their ranks on investigating fraud, during the savings and loan scandal of the late 1980s and early 1990s 1,000 agents, as well as forensic experts, exacted justice. Today, if there are even 300 over there doing part-time work on this, that would be a high number.

Back in the eighties and nineties, that savings and loan crisis cost the people of our country \$170 billion placed right squarely on the back of our taxpayers. The 2008 financial crisis could cost our people trillions of dollars. So it must be the focus of the Department of Justice to find and fight the fraud in our financial system. And they simply need more financial white collar crime agents to do so.

Citizens following the law have nothing to fear. Those committing criminal acts should know they will be caught. That is why, in addition to authorizing more FBI agents, H.R. 3995 also authorizes the hiring of more prosecutors in the Department of Justice to take those cases to trial.

In addition, the SEC has an important role in enforcement, as shown on Friday of last week, and H.R. 3995 strengthens the SEC by authorizing the hiring of more investigators.

Many groups support this effort and recognize the necessity of ensuring our financial system is rid of these criminals, and also pointing out who's profited from the harm that has been caused to the American people through their moral hazards.

No one knows exactly how much the financial crisis of 2008 will cost our taxpayers, but one way to lessen that blow to them is to claw back to the assets of those who rigged the system to their benefit and our Republic's detriment. Our citizens want those who committed crimes to be held accountable, and H.R. 3995 supports the agencies who can work for real justice.

I ask my colleagues to support this bipartisan bill and work to support the agencies tasked with finding and fighting massive fraud in our financial system.

Furthermore, Congress should be assured that the Department of Justice is on task to find and fight this fraud.

The charges against Goldman Sachs, the speculators there, by the SEC have released a wave of response across this country. And in today's New York Times Letters to the Editor, Oliver Revell, who served for 30 years as Special Agent and Senior Executive of the FBI and as an Associate Deputy Director, wrote to the Times, "It is clear to me that the SEC charges should be held in abeyance, and that the FBI and Justice Department should immediately open an investigation into the apparent fraud that occurred in this area."

He states that out of concern that the SEC's civil charges might result in future criminal actions being impossible, as evidence in civil trials can be excluded as inadmissible from criminal trial if it is used first in a civil trial.

I agree. And I'm circulating a letter among my colleagues asking Attorney General Holder to investigate Goldman Sachs and other related cases to find and fight fraud in our financial system.

Many questions are yet to be answered and situations investigated. How much of this was under the watch of then CEO of Goldman Sachs, Henry Paulsen, the former Secretary of the Department of the Treasury, who then bailed out the big banks with which he was so intimately implicated?

AIG must be one of these cases since Goldman Sachs was the largest domestic recipient of counterparty payments through AIG. Goldman's excessive profits in this first quarter have gone up more than \$3.5 billion. Imagine if you could borrow at one-half percent interest from the Federal Reserve and then lend that money out at 3.5 percent interest rate. You'd be making billions, too.

And it's not just all about Goldman Sachs. It's about Lehman Brothers, Washington Mutual, other banks, our

speculative firms, hedge funds, mortgage companies. Fraud is against the law, and right now fraud appears to be rampant and getting away with it. We need to be investigating and catching the criminals and leaving those who abide the law alone.

I fought the bailout in part because I was concerned that rampant fraud was highly likely. And Congress needs to fight for Main Street and support those agencies that are responsible for fighting fraud in our system.

I ask my colleagues to join me by also signing the letter we have composed to Attorney General Holder asking for a criminal investigation with fraud related to these institutions; and also invite my colleagues to cosponsor H.R. 3995.

[From The New York Times, April 20, 2010]

THE UPROAR OVER GOLDMAN SACHS

To the Editor:

It is clear to me that the Securities and Exchange Commission charges should be held in abeyance and that the F.B.I. and the Justice Department should immediately open an investigation into the apparent fraud that occurred in this situation.

Goldman Sachs officials who approved of this insider manipulation, including Fabrice Tourre, the apparent creator of the Abacus 2007-AC1 fund, should be the immediate targets of this investigation, as should John A. Paulson, the apparent beneficiary of the fund.

If the S.E.C. proceeds with a civil case, much of the evidence may be inadmissible in a criminal proceeding because of Fifth Amendment issues. In my experience as an agent and former associate deputy director of the F.B.I. who was in charge of criminal investigations, this case should go to the top of the F.B.I.'s priority list. There should be an intensive investigation of all potentially criminal acts in this apparent scam.

Oliver Revell,

Zurich, April 17, 2010.

To the Editor:

Re "S.E.C. Accuses Goldman of Fraud in Housing Deal" (front page, April 17):

The securities fraud lawsuit against Goldman Sachs exposes a serious flaw in modern Western capitalism.

Adam Smith taught us that the point of a robust capital market is to direct capital to its best and highest use, where, combined with labor, it will produce the goods and services most valued by society. Asset bubbles are a problem, but at least mortgage-backed securities enabled people to live in their overvalued houses.

The Goldman "Abacus" transaction involved "synthetic" collateralized debt obligations, derivatives whose value rose and fell with the value of real C.D.O.'s elsewhere. It produced no goods or services, financed no consumption—nothing at all. Money that could, and should, have been used to add value to society was not invested; it was squandered as surely as if the parties had wagered on a horse race.

Legitimate hedging is one thing. Gambling with people's savings, university endowments and municipal funds, on the other hand, should be a crime.

Caroline Poplin,

Bethesda, Md., April 18, 2010.

To the Editor:

Goldman Sachs's ethical failures and hypocrisy are more important than whether it is legally guilty of fraud. Goldman presents itself as having higher standards than other Wall Street firms. It even posts "Our Busi-

ness Principles" on its Web site, something most firms do not do. Among these are "Our clients' interests always come first" and "Integrity and honesty are at the heart of our business."

In the Abacus 2007-AC1 transaction, according to the Securities and Exchange Commission lawsuit, Goldman knowingly sold a product that was designed to fail, favoring its own interests and the interests of one client (John A. Paulson, a hedge fund manager) over the interests of other clients. Further, it failed to fully disclose how the Abacus portfolio was assembled. Goldman clearly did not adhere to its stated business principles in this deal.

Jeffrey Cohen,

Arroyo Seco, N.M., April 18, 2010.

To the Editor:

As a real estate agent on the North Fork of Long Island in the roaring housing market here from 1998 to 2005, I was puzzled by the willingness of banks to give "no doc" (no documentation) and "liars" (self-explanatory) bans. Some of these buyers were borrowing more than the cost of their new homes.

Today we can see why the banks were so generous. The Securities and Exchange Commission charges that at least one bank, Goldman Sachs, knowingly sold packages of subprime loans that were meant to fail so that a savvy investor could most profitably short a pool of them.

Some subprime mortgage borrowers who are underwater, owing more on their homes than they are worth, are walking away, leaving their homes and the payments they have already made to the banks.

These days the North Fork real estate sales market isn't roaring anymore, but many of those former homeowners are keeping the rental market purring.

Janice Keller,

Mattituck, N.Y., April 17, 2010.

To the Editor:

Re "In a Rush to Judge Goldman?" (column, April 17):

In questioning a rush to judgment against Goldman Sachs, William D. Cohan seemingly tries to turn the table by asking: if "Goldman had lost billions instead of making billions, would the S.E.C. have filed a lawsuit against Abacus's investors?"

This ignores the fundamental issue in this case: fraud is fraud, whether the perpetrator profits from his misdeeds or not. The Securities and Exchange Commission is alleging that Goldman omitted material information from a prospectus that it was required by law to disclose so that the investors could make an informed decision about whether to buy the securities being offered.

Moreover, if Goldman did lose money—whether from the actual trades or the recent drop in share price—and the S.E.C. proved that Goldman had committed fraud, then Goldman's shareholders have been hurt by this activity and would have a right to sue to recoup their losses from those responsible.

James O. Chamberlain,

Forest Hills, Queens, April 17, 2010.

To the Editor:

Re "So Many Ways to Almost Say I'm Sorry" (Week in Review, April 18):

Its the "say you're sorry" season for highly compensated bankers, but the apologies ring hollow. An apology without a commitment to make amends by way of financial reparations is similar to the "thank you" note that arrives six months after the gift has been received.

It's better than nothing, but not by much.

Joan Evangelisti,

Racine, Wis., April 19, 2010.

[From the New York Times, April 19, 2010]
A DIFFICULT PATH IN GOLDMAN CASE

(By Binyamin Applebaum)

WASHINGTON.—In accusing Goldman Sachs of defrauding investors, regulators are not only taking aim at a company with deep pockets and a will to fight—they are also pursuing an unusual claim that could be difficult to prove in court, legal experts said.

Rather than asserting that Goldman misrepresented a product it was selling, the most commonly used grounds for securities fraud, the Securities and Exchange Commission said in a civil suit filed Friday that the investment bank misled customers about how that product was created.

It is the rough equivalent of asserting that an antiques dealer lied about the provenance, but not the quality, of an old table.

To a layperson, the case against Goldman may seem clear cut.

After all, investors did not know some information about the product that they might have considered vital, and they lost \$1 billion in the end. But the rules that govern these kinds of transactions are not so plain.

Several experts on securities law said fraud cases like this one, which focuses on context rather than content, are generally more difficult to win, because it can be hard to persuade a jury that the missing information might have led buyers to walk away.

They added, however, that the strength of the S.E.C.'s case is impossible to gauge until the agency discloses more of the evidence it has assembled. So far it has provided only a sketch.

The stakes are huge. The S.E.C., battered by its failure to identify or prevent several major frauds in recent years, is eager to re-establish its credibility as an enforcer. But in choosing such a difficult battlefield, the commission also risks losing a case at a time when it is trying to re-establish its reputation as a tough watchdog.

Goldman's sterling reputation, a foundation of its financial success, is also on the line. Rather than settling with the government, it has so far chosen to fight back. The company says it provided its investors with all the information required by law. It has also stressed that it sold the securities to financial firms that were sophisticated investors.

The commission's core accusation is that while Goldman provided to those firms a detailed list of the assets contained in a security it built and sold in 2007, it concealed the role of John Paulson, a hedge fund manager who worked with Goldman to pick what assets went into the security. Mr. Paulson then placed bets that the security would lose value.

In essence, the buyers bet that housing prices would go up, while Mr. Paulson bet that prices would fall.

Goldman was not legally required to provide any information to the investors, because Goldman found the buyers without offering them on the open market. But for any information that Goldman chose to provide, it was required by law to give a complete and accurate account.

Goldman outlined its likely defense arguments in two letters sent to the S.E.C. in September in response to a notice from the agency that the company was under investigation and could be sued.

In the letters, Goldman's lawyers at Sullivan & Cromwell wrote that the company Goldman hired to manage the deal, ACA Management, was "no mindless dupe that could be easily manipulated." Furthermore, the letters said that the downturn of the housing market was not a foregone conclusion, and that it was therefore misleading for the S.E.C. to consider the transaction through the lens of "perfect hindsight."

The letters went on to argue that, contrary to the S.E.C.'s assertions, Goldman disclosed all information about the deal that was material. In particular, the letters drew a sharp distinction between information about the security, which the company said it provided in full, and information about Mr. Paulson's role.

The second letter said, "It is this concrete information on the assets—not the economic interest of the entity that selected them—that investors could analyze and use to inform their decisions."

To win its case, the S.E.C. must prove that Goldman was not merely silent about Mr. Paulson's role but actually gave investors the wrong impression, experts in securities law said. Then it must prove that the missing information was material, a legal term meaning that investors armed with that knowledge might have decided not to buy the product from Goldman, or to do so at a lower price.

Allen Ferrell, a law professor at Harvard, said the suit rested on an unusual definition of material information.

"We normally think of material information as specific to the mortgages, not somebody's prediction about the future course of macroeconomic events," Professor Ferrell said. "So who cares whether Paulson is bullish or bearish? Whatever his personal opinion is about the future course of housing prices, the question is, did the investors have access to the underlying mortgages?"

But Donald C. Langevoort, a law professor at Georgetown University, said the case was consistent with other government efforts in past years to broaden the definition of material information. "The S.E.C. has long insisted that context is important," Professor Langevoort said. "If you think of it more broadly in that way, this isn't an unprecedented case."

Professor Langevoort cited as an example the commission's 2003 settlement with 10 investment banks over accusations that their research departments were providing recommendations to investors without disclosing that favorable reviews were used to attract underwriting business from the companies issuing the stock.

Adam C. Pritchard, a law professor at the University of Michigan, said that the S.E.C.'s focus on the construction of Goldman's security reflected the increased complexity of financial instruments. Construction has simply become a more important part of the process, he said. But he added, "The basic idea that an undisclosed conflict of interest could be misleading is pretty much as old as stockbrokers."

In pursuing a new twist on an old idea, however, the S.E.C. has deeply unsettled the financial markets, opening the way for investors to file claims against banks that sold similar products, and forcing firms to reconsider their own liability.

Richard W. Painter, a corporate law professor at the University of Minnesota, said the novel nature of the fraud charges made it important for the S.E.C. to disclose more details quickly, so that markets were not paralyzed by uncertainty over the boundaries.

"The S.E.C. needs to step to the plate with very specific facts and make it clear what they think Goldman did that was wrong," Professor Painter said.

[From the New York Times, April 20, 2010]

LETTERS

THE UPROAR OVER GOLDMAN SACHS

To the Editor:

It is clear to me that the Securities and Exchange Commission charges should be held in abeyance and that the F.B.I. and the Justice Department should immediately open an investigation into the apparent fraud that occurred in this situation.

Goldman Sachs officials who approved of this insider manipulation, including Fabrice Tourre, the apparent creator of the Abacus 2007-AC1 fund, should be the immediate targets of this investigation, as should John A. Paulson, the apparent beneficiary of the fund.

If the S.E.C. proceeds with a civil case, much of the evidence may be inadmissible in a criminal proceeding because of Fifth Amendment issues. In my experience as an agent and former associate deputy director of the F.B.I. who was in charge of criminal investigations, this case should go to the top of the F.B.I.'s priority list. There should be an intensive investigation of all potentially criminal acts in this apparent scam.

OLIVER REVELL
Zurich, April 17, 2010

To the Editor:

Re "S.E.C. Accuses Goldman of Fraud in Housing Deal" (front page, April 17):

The securities fraud lawsuit against Goldman Sachs exposes a serious flaw in modern Western capitalism.

Adam Smith taught us that the point of a robust capital market is to direct capital to its best and highest use, where, combined with labor, it will produce the goods and services most valued by society. Asset bubbles are a problem, but at least mortgage-backed securities enabled people to live in their overvalued houses.

The Goldman "Abacus" transaction involved "synthetic" collateralized debt obligations, derivatives whose value rose and fell with the value of real C.D.O.'s elsewhere. It produced no goods or services, financed no consumption—nothing at all. Money that could, and should, have been used to add value to society was not invested; it was squandered as surely as if the parties had wagered on a horse race.

Legitimate hedging is one thing. Gambling with people's savings, university endowments and municipal funds, on the other hand, should be a crime.

CAROLINE POPLIN
Bethesda, Md.,
APRIL 18, 2010

To the Editor:

Goldman Sachs's ethical failures and hypocrisy are more important than whether it is legally guilty of fraud. Goldman presents itself as having higher standards than other Wall Street firms. It even posts "Our Business Principles" on its Web site, something most firms do not do. Among these are "Our clients' interests always come first" and "Integrity and honesty are at the heart of our business."

In the Abacus 2007-AC1 transaction, according to the Securities and Exchange Commission lawsuit, Goldman knowingly sold a product that was designed to fail, favoring its own interests and the interests of one client (John A. Paulson, a hedge fund manager) over the interests of other clients. Further, it failed to fully disclose how the Abacus portfolio was assembled. Goldman clearly did not adhere to its stated business principles in this deal.

JEFFREY COHEN
Arroyo Seco, N.M.,
APRIL 18, 2010

To the Editor:

As a real estate agent on the North Fork of Long Island in the roaring housing market here from 1998 to 2005, I was puzzled by the willingness of banks to give "no doc" (no documentation) and "liars" (self-explanatory) loans. Some of these buyers were borrowing more than the cost of their new homes.

Today we can see why the banks were so generous. The Securities and Exchange Commission charges that at least one bank, Goldman Sachs, knowingly sold packages of

subprime loans that were meant to fail so that a savvy investor could most profitably short a pool of them.

Some subprime mortgage borrowers who are underwater, owing more on their homes than they are worth, are walking away, leaving their homes and the payments they have already made to the banks.

These days the North Fork real estate sales market isn't roaring anymore, but many of those former homeowners are keeping the rental market purring.

JANICE KELLER
Mattituck, N.Y.,
April 17, 2010

To the Editor:

Re "In a Rush to Judge Goldman?" (column, April 17):

In questioning a rush to judgment against Goldman Sachs, William D. Cohan seemingly tries to turn the table by asking: if "Goldman had lost billions instead of making billions, would the S.E.C. have filed a lawsuit against Abacus's investors?"

This ignores the fundamental issue in this case: fraud is fraud, whether the perpetrator profits from his misdeeds or not. The Securities and Exchange Commission is alleging that Goldman omitted material information from a prospectus that it was required by law to disclose so that the investors could make an informed decision about whether to buy the securities being offered.

Moreover, if Goldman did lose money—whether from the actual trades or the recent drop in share price—and the S.E.C. proved that Goldman had committed fraud, then Goldman's shareholders have been hurt by this activity and would have a right to sue to recoup their losses from those responsible.

JAMES O. CHAMBERLAIN
Forest Hills, Queens,
April 17, 2010

To the Editor:

Re "So Many Ways to Almost Say 'I'm Sorry'" (Week in Review, April 18):

It's the "say you're sorry" season for highly compensated bankers, but the apologies ring hollow. An apology without a commitment to make amends by way of financial reparations is similar to the "thank you" note that arrives six months after the gift has been received.

It's better than nothing, but not by much.

JOAN EVANGELISTI
Racine, Wis., April 19, 2010

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Kansas (Mr. MORAN) is recognized for 5 minutes.

(Mr. MORAN of Kansas addressed the House. His remarks will appear hereafter in the Extensions of Remarks.)

RECOGNIZING "OUR KIDS OF MIAMI-DADE AND MONROE"

The SPEAKER pro tempore. Under a previous order of the House, the gentlewoman from Florida (Ms. ROS-LEHTINEN) is recognized for 5 minutes.

Ms. ROS-LEHTINEN. Mr. Speaker, I rise tonight to recognize the vital work of an important south Florida organization called "Our Kids of Miami-Dade and Monroe."

Since the year 2005, "Our Kids" has worked to ensure that at-risk, abused, abandoned and neglected children are afforded the opportunity to grow up in safe, permanent families.

As a grandmother and a former educator, I recognize the great oppor-

tunity that "Our Kids" has to fully support at-risk children.

Under the leadership of CEO Frances Allegra and Board Chairman Carlos de la Cruz, Jr., "Our Kids" has risen to the challenge and given direction to our local child protection system. Since 2005, "Our Kids" has created over 1,600 families through child-focused, family-centered adoptions. It has created an environment of seamless, cohesive, and comprehensive service that has led to a 15 percent increase in children who are adopted within 24 months of entering foster care. That means that today there are 36 percent fewer children in foster care in Miami and in the Florida Keys. This is a remarkable achievement in such a short time frame, and I applaud the progress.

There are too many children left to grow up without a strong family support system upon which they can rely. And sadly, it is more often than not those children who are most in need who are left to fend for themselves. Children who have experienced abuse and neglect are exceptionally vulnerable.

The safety and the development of our children must be our highest priority. We must ensure that all children have the chance, through guidance and support, to confidently build their lives, their families, their relationships. By matching kids to permanent, loving homes, or with caring foster parents, "Our Kids" is working to accomplish this worthy goal. "Our Kids" makes our community stronger and more supportive each and every day.

The men and women of "Our Kids" are selfless in their efforts to improve the lives of all of our children in South Florida. Every child ought to have a loving home, and it is our responsibility as a community and a Nation, to guarantee that no child is left alone.

On behalf of parents everywhere, Mr. Speaker, I again thank "Our Kids of Miami-Dade and Monroe" and look forward to all of their future accomplishments on behalf of all of our children.

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Florida (Mr. POSEY) is recognized for 5 minutes.

(Mr. POSEY addressed the House. His remarks will appear hereafter in the Extensions of Remarks.)

THE ONGOING PLIGHT OF THE PEOPLE OF BURMA

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from California (Mr. ROHR-ABACHER) is recognized for 5 minutes.

Mr. ROHRABACHER. Mr. Speaker, I rise to draw attention to the ongoing plight of the people of Burma, now referred to as Myanmar. Shortly after the Second World War, Burma was granted its independence from Great Britain. With democratic institutions in place, rich natural resources and an

educated population, it was expected that Burma would become a wealthy, stable and free country. Sadly, that country, with so much potential, has been dominated by corrupt tyrants. And despite its vast natural wealth, its people suffer in abject poverty.

Even worse, the people of Burma are actually losing their country to a foreign power. A Chinese power grab is not only depleting and stealing Burma's natural resources, but slowly and surely, Burma is being turned into a subservient province of Beijing. China is literally stealing Burma from its own people, and it is accomplishing this monumental crime with the assistance of Burmese Government officials whose lust for power is greater than any loyalty to their own national homeland.

The patriots and freedom-loving people of Burma will either join against tyranny and foreign domination, or their country will be lost for generations to come. If Burma is to be saved, there needs to be reconciliation between the Burmans and those ethnic peoples who make up half of that country's population.

In a decades-old insurgency, the ethnic fighters have been the primary source of opposition to Burma's iron-fisted dictatorship. Urban democratic leaders like Aung San Suu Kyi and other patriotic Burmans have been beaten down and repressed and imprisoned. These two elements must come together, the Burmans and the ethnic groups that are fighting the Burmese dictatorship. They must come together as one under a banner promising respect for the rights and traditions of various people, those various people who make up the wonderfully diverse nation of Burma.

□ 2000

An opposition coalition must be joined also by patriots in the military, professional soldiers who seek to remake their army into a respected defender of the nation, not a tool of corruption and foreign domination. It is time for leaders in the army to join the people and build a new, prosperous and free and, yes, independent Burma.

In the blink of an eye, Burma—Myanmar—can reclaim its sovereignty and can be put on the path to national reconciliation, democracy, and, yes, prosperity. The military in a new Burma, as our professional armies throughout the democratic nations of the world, will be a respected institution, not a tool of foreign domination, repression, and corruption.

The time has come to choose. Let the Burmese, the ethnic people of Burma, the business and military leaders who long for a legitimate and honest government, and all of the other patriots there, let them have the courage to step forward and join together and retake their country. The time is now.

This is a great moment of opportunity. People of Burma, do not let this moment pass by. The world will

celebrate with you as you recapture your nation. We are on your side, to the people of Burma.

REMEMBERING DR. DOROTHY HEIGHT

The SPEAKER pro tempore. Under a previous order of the House, the gentlewoman from Texas (Ms. JACKSON LEE) is recognized for 5 minutes.

Ms. JACKSON LEE of Texas. Mr. Speaker, today a giant of a human being, a light at the end of the tunnel, a calm voice in the midst of a storm, but yet a woman who could create a storm around the issues of freedom and justice, passed away from this world and from our hearts. Dr. Dorothy Irene Height died today. And I want to join with my colleagues and, as well, the Honorable DIANE WATSON, who will have a special hour in tribute to Dr. Height tonight, but I wanted to take the time to make sure that every aspect of our RECORD today reflected on her loss.

We have lost, of course, Dr. Benjamin Hooks, who we have paid tribute to today as well.

But in this life, there are few giants who reach down to talk to those who are still learning. Dr. Dorothy Height was that woman. She was the only woman that was present at the 1963 historic and powerful March on Washington. She stayed steadfast in her meetings with Franklin Delano Roosevelt, and of course she was successor to the National Council of Negro Women.

The only building on Pennsylvania Avenue owned by African Americans, and in this instance African American women, is the Office of the National Council headed by Dr. Dorothy Height; a historic presence on Pennsylvania Avenue just a few blocks away from the White House. What a statement of power.

This afternoon as I landed here in Washington, I went to that building to pay respects. I just simply had to be in her presence in this building, to be able to see her pictures and her face and to see and hear those who were gathering to be able to honor her. The whole plaza is part of that building. And as I walked in, I heard the story that a homeless person came in the building to provide some flowers to say "thank you" to Dr. Height for taking care of them, the men and women that surrounded her building tragically who are homeless, but yet they knew of this giant of a woman who cared enough to let it be known that they were human beings.

For 33 years from 1944 through 1977, Dorothy Height served on the staff of the national board of the YWCA, and of course she continued her service through the National Council of Negro Women. I'm proud to be in the chapter, the Dorothy Height Chapter of the National Council of Negro Women in Houston, Texas.

In 1952, Dorothy Height lived in India, an African American women.

She was at the Delhi School of Social Work. And of course, through her work with the YWCA, she worked in India and Burma and Ceylon.

Dorothy Height was subsequently elected the fourth national president of the National Council of Negro Women. In 1960, Dr. Height was a woman team member, leader in the united civil rights leadership along with Dr. Martin Luther King, Whitney H. Young, A. Philip Randolph, James Farmer, Roy Wilkins, and JOHN LEWIS, our colleague. But remember what I said, the only woman.

What I've come to know of Dr. Height as a Member of Congress and before is that she is a woman that can speak in a resonating fashion. At the drop of a hat, you can turn to her and say, Dr. Height, will you give us some remarks? And when she finishes, you feel like you can fly like the eagles fly. She has given you words that will capture your heart and your spirit, and you say, I will be a fighter for justice.

A distinguished woman, a hat-wearing woman, but one thing about Dr. Height, she was a woman of dignity, but she never ran away from a fight for justice. And she knew how to be an agitator and a protester, but she knew also how to be loving. So the many things that we can attribute to her include her work in the International Tribunal of the International Women's Year.

Mr. Speaker, she's won so many awards, but I wanted to come to this floor tonight to be able to say, Dr. Height, there will be many more words that will come on your passing, but all I can say tonight is we love you and may you rest in peace.

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Oregon (Mr. DEFAZIO) is recognized for 5 minutes.

(Mr. DEFAZIO addressed the House. His remarks will appear hereafter in the Extensions of Remarks.)

The SPEAKER pro tempore. Under a previous order of the House, the gentlewoman from North Carolina (Ms. FOXX) is recognized for 5 minutes.

(Ms. FOXX addressed the House. Her remarks will appear hereafter in the Extensions of Remarks.)

REMEMBERING DR. DOROTHY HEIGHT

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from New York (Mr. RANGEL) is recognized for 5 minutes.

Mr. RANGEL. I want to appreciate the remarks that SHEILA JACKSON LEE has just made, and I thank my colleagues for giving me this opportunity to speak out of order.

And the reason I rise is that there are very few people that have been active in the civil rights movement. They all came after Dorothy Height. She was

there before Adam Powell, Martin Luther King, Jim Farmer, and all of the great civil rights leaders that have made the struggle. She's been made a confidante from Franklin Roosevelt to President Obama and all of the Presidents that have been in between.

She gave so much of herself without even talking about color, without just talking about women, but most of all in talking about humankind. She was a true believer that if America really did what it was supposed to do to the brothers and sisters and the citizens that made up this great country, then fairness and equity would determine that all people are truly treated equally.

And even though she wasn't born in the city of New York, we are so proud that she went to New York University—even though she was turned down with a scholarship at Barnard College—that she stayed there and she worked in our Harlem YMCA, that she was confidante to Congressman Adam Clayton Powell at his church and even counseled his father, who was the pastor before him.

Time is going to record that there have been a lot of people who have struggled to make this country all that she can be. And when the final word is written, there is no question in my mind that Dorothy Height will not just go down as a black civil rights leader, but she will go down as a great American who recognized that bringing together this country—black, white, Jew, gentile, Catholic, and Protestant—by bringing us all together, that she has made this a better world, and she's made it a better world because she's made it a better country.

THE GREAT SCAM AND FRAUD OF THE CENTURY

The SPEAKER pro tempore. Under the Speaker's announced policy of January 6, 2009, the gentleman from California (Mr. GARAMENDI) is recognized for 60 minutes as the designee of the majority leader.

Mr. GARAMENDI. Mr. Speaker, I request permission to engage in a colloquy with my colleagues.

Mr. Speaker, tonight I would like to focus on the great trauma and pain that Americans are suffering from. We could start with it looking like that, but, really, you turn this around and you can see what's happened over the last 2 years. Americans are in a world of hurt.

I recall so clearly in California, the area I represented—actually, the entire State as I would travel around—we would talk to people who were saying that they were in the real estate business; they were buying houses. And my wife and I, as we would drive to work, she would often say, How could it be? They don't have any money? What is going on?

What was going on was the great scam and the great fraud of this century, and the result is seen so clearly on this chart.

Beginning in the year of December of 2007, there was actually a little uptick in jobs during that Bush administration year, and then came the crash and things came down around all America. And we see the falloff in jobs over the years from December 2007 until the change of administrations in 2009. Some 700,000 jobs were lost in December and January of 2008—and January of 2009.

And then we have a new administration, and we begin to turn things around. And joining me tonight are Members of Congress who were here during that period of time, who were engaged in the key pieces of legislation.

The financial institutions literally were on the verge of collapse. And so in November and December of 2008, the Troubled Asset Program, the TARP program, was put in place. The result of that was ultimately a stabilization. Nearly \$400 billion was transferred to the banks, the big Wall Street banks. Some \$200 billion, or nearly \$200 billion, is still there. And to this day, those banks have neglected Main Street. They have taken care of themselves.

But even so, we've seen, as a result of the Democratic Party's legislation and the work of my colleagues, we've seen a gradual and steady improvement. The job losses began to tail off, and ultimately now in 2010 and February and March we've actually seen an increase in the number of jobs and no longer the decline that has so paralyzed this Nation.

Why did it happen? What was it all about, and what can we do about it?

Joining me tonight, as we discuss this issue, are five legislators, Members of Congress who have played key roles in the passage of legislation that has set things straight and has reined in Wall Street.

Let me introduce first my colleague from the great State of New Jersey (Mr. ANDREWS). Please share with us your experiences and the legislation that you and your colleagues are so much involved in.

Mr. ANDREWS. I thank my colleague for yielding.

Mr. Speaker, I know that tonight many Americans are going to put their head on the pillow and have a very restless and maybe sleepless night again because tomorrow's going to be another day of trudging around with a resume that no one seems to want. Maybe they're concerned that tomorrow will be the day that the final foreclosure notice arrives in the mail. Tomorrow may be the day that they have to pull the plug on their small business that they struggled so hard to sustain.

This problem began to metastasize, this cancer began to grow in this country in the summer of 2007 when the days of irresponsibly cheap credit and easy credit came to an end and the bubble began to burst. In the part of the country that I represent, between Labor Day of 2007 and Labor Day of

2009, we lost about 36,000 jobs, just evaporated, the way eight million jobs evaporated around this country.

□ 2015

Now, the President took office in January of 2009, inherited what I believe was the worst economic crisis since the Great Depression, and we decided to act to try to take advantage of it, put some people back to work building highways and roads and bridges, cut taxes for small businesses to buy a laptop or a truck or a piece of equipment. We had a substantial tax cut for just about every family in the country; 98.5 percent of American families had a credit so people could buy a home and get a substantial down payment to buy a home. And these steps, although I believe they were in the right direction, opposed unanimously by the other side of the aisle, have taken us in the better direction; but they are not enough.

In my area of those 36,000 jobs we have lost between Labor Day of 2007 and Labor Day of 2009, we have gotten about 16,000 of those jobs back since Labor Day of 2009. So between September of 2007 and September of 2009 we lost 36,000 jobs. From Labor Day of 2009 to the present we have gained about 16,000 of them back.

I worry, Mr. Speaker, tonight, and I say to my colleague as well, that one of the reasons we haven't gotten enough of those jobs back soon enough is the credit crunch in this economy. I hear from entrepreneurs large and small, people running stores and factories and software companies, that they are profitable, they have collateral, they have a track record of paying their bills on time, but they cannot get credit. They cannot get the loans that they need to make their businesses grow.

This lack of credit is rooted in a lack of trust, and this lack of trust is rooted in a lack of confidence, and this lack of confidence, without a doubt, is rooted in the failure of the regulatory system to properly regulate the financial system and assure the investor and the American people they are getting a fair deal.

Now, this House late last year passed legislation that would fix that problem, that would have some even-handed regulators look at whether the system was once again teetering on the brink of collapse, that would say that if you lend money, you have to have some skin in the game. You can't have one industry that makes a profit by originating loans but doesn't collect any of them, and another industry that's solely responsible for collecting the loans but doesn't originate them.

The legislation also said that if these steps to prevent another catastrophe failed, the next time there has to be a bailout of the failure; it won't be paid by real estate agents and teachers and truck drivers. It will be paid by the people who created the mess in the first place.

Now, a version of this legislation is being considered by the other body,

and I know that the rules do not permit us to comment on the affairs of the other body, so I will not. I will simply offer this generic observation. When the health care bill was in its final stages of debate, our friends on the Republican side of the aisle loudly insisted, I think correctly insisted, that there be an up-down vote on all aspects of the health care bill, and there was. It was an up-down vote on the underlying text of the Senate bill, and there was an up-down vote on the fixed bill that occurred. That's the right way to do things.

When there is a major question before the country, that will be an up-down vote. I would hope that the other body adheres to that principle. With an issue this significant, with the stakes being so high, I think the American people not only have a right to demand that the problem be fixed. I think they have a right to demand they know that their Representatives go on record and say yes or no. Mr. GARAMENDI, we say "yes" to responsible regulation, we say "yes" to getting credit flowing again in this economy and we would say "no" to those who would block a vote to block the will of the American people.

Mr. GARAMENDI. Well, the question really is, whose side are you on? Are you on the side of average Americans out there, the middle class, the men and women that are trying to get a job, the men and women that are working, or are you on the side of Wall Street? You raised a very interesting point about loans.

Let's put it this way: the American taxpayer gave to the bank some \$400 billion to stabilize that financial industry, and it was necessary. No one is doubting the necessity of it. Every other industrialized country in the world also shored up their financial institutions, and it worked. We want that money back, but it's not coming back to the businesses that are in our communities.

And then we look here, in 2009, the total lending by U.S. banks fell 7.4 percent, the steepest drop since the outset of World War II in 1942. At the same time, there were enormous profits, and we will come to the profits of Wall Street where many of those profits are a direct result of the money that the American people used to stabilize Wall Street.

We want that back, and we want to make it very, very clear: we are on the side of the working men and women out there, the middle class, the small businesses, Main Street. That's where we stand. It's interesting that when the bill came up, and you spoke to this a moment ago, our colleagues on the Republican side voted "no." When it came time to rein in Wall Street, they voted "no."

Mr. ANDREWS. That certainly is my recollection as well that there was virtually unanimous opposition to these new rules of the road, to the people who drove the economy into a ditch.

But I will say this, that at least there was a vote, wasn't there, that the

American people got a chance to see where each of their elected Representatives stood on the question of new rules of the road for the financial industry. The gentleman from California has served in a lot of levels of public service. I believe he served in the California legislature and he served in a lot of other governing bodies. Is it correct that usually when you are trying to solve a problem you put it up for a vote? Is that usually what happens?

Mr. GARAMENDI. At least that's the American way. If you have an issue, a policy issue, you take it to the legislative body, and it comes up for a vote, yes.

Mr. ANDREWS. Has the gentleman ever been in a situation where the body sees a serious problem and says, look, we have a plan to fix it, but let's not take a yes-no vote on it because let's let a small number of people decide, because they have some interest persuading them not to support it, that we shouldn't even put it up for a vote? Is that the understanding the gentleman has the way government works in this country?

Mr. GARAMENDI. Well, I have seen some of that here recently in Washington. Apparently one person can stop legislation, and I think it's happened some 50 times in a certain legislative body that we are not supposed to—

Mr. ANDREWS. It's ironic that this Congress funds what are called institutions for democracy that help to teach fledgling nations around the world how to build democratic institutions, and I am glad we do. I think it's good for the country to do that.

It's kind of ironic that in the context of doing that we have had fiascoes where on two occasions one person has said that extending unemployment benefits to people in grave need can't even be voted on. And now we have a situation where a minority, one would theorize, is going to take a position that says we can't vote on this very important establishment of fair rules to protect the American consumer.

I thank the gentleman for calling this to the body's attention, and I am honored to serve in a body where we do take votes, and we do have majority rule and we do get on with the business of the country.

Mr. GARAMENDI. It's been a great pleasure for me to serve in the House with you, Mr. ANDREWS, and also to be able to deal with these fundamental issues.

We were just talking a moment ago about the lending to small businesses and the fact that the big U.S. banks have reduced it, but also if we look at the 22 Wall Street firms that got the most of the bailout, they have reduced their small business lending by some \$12 billion last year in 2009.

I have now been joined by our colleague from the great State of Vermont, Mr. PETER WELCH.

Mr. WELCH. Thank you, I appreciate very much, and I think all of us do, you having this hour to talk about Wall

Street. You know, there are a couple of things about it that are obvious to everybody on both sides of the aisle.

The salaries are totally out of control; \$145 billion in bonus pool to the banks after they have been bailed out by the taxpayer is not acceptable. Everybody, I think on both sides of the aisle, is concerned about greed being too much a part of the culture on Wall Street. On that we agree. But the threat in the long term, as lamentable as the greed is, as not acceptable as \$145 million in bonus money is, what Goldman Sachs and others are doing is destroying what banks are about.

Our American economy needs a financial sector that's strong and vibrant but that lends money to entrepreneurs, to businesses that are going to create new products, that are going to allow for manufacturing to occur in this country, to families that are trying to buy homes. This recent case about the filing of an SEC lawsuit of civil fraud against Goldman Sachs highlights that they have gone from being an agency, an entity that lends money to a gambling casino.

And let's just talk about the structure of this abacus deal that is the subject of the SEC litigation for civil fraud charges against Goldman Sachs. This is a situation where a hedge fund investor figured that the housing market was going to go south and not only put his own bets against the housing market but he asked Goldman Sachs to create an investment vehicle that was not distributing mortgages, it was not originating mortgages, it was just creating a pool where one side of the transaction bet that the underlying securities would go down in value and then other parties bet that they would go up in value.

You know, you might say, well, they are just betting. And you know what? That's true, but what they are not doing is investing. What they are not doing is lending.

And then as these collateralized debt obligations accelerate out from one buyer, one seller, one buyer, one seller, at the end of the day, or the end of the month or at the end of the year, when the music stops and somebody doesn't have a chair to sit in, it's the taxpayer that's left holding the bag. There is a vast acceleration of risk with no investment in any productive activity. Not a single mortgage was created by the abacus deal.

Not a single new business deal was financed by the abacus deal. Not a single new company got seed capital or venture capital. There was no banking done. Why is it—what is the social purpose that is achieved by allowing this type of casino gambling to occur with the sanction of law and ultimately with the backstop of the taxpayer?

So what this whole challenge to us is is not just about the personal habits in overreaching on greedy salaries that many of those folks have on Wall Street, and it is even more than about getting our taxpayer money back,

which we want to. It's about are we going to have a banking system that's going to be there to lend money to folks and to businesses and to entrepreneurs that need it, and are about creating jobs.

I want to contrast the Goldman approach with the banks in Vermont. We have got community banks, and I know you do in California as well, I know Mrs. DAHLKEMPER does in Pennsylvania, Ms. SPEIER in California as well.

There is one in St. Albans, Vermont, where when you go into that big lobby of the old-style banks, and there are the teller windows and there are some desks for loan officers, there is a desk that's slightly bigger than the others. It's the president of the bank. He is sitting right in the front hall.

And anybody at St. Albans who wants to talk to him about a car loan, about service, about their checking account, they can go talk to him right away. At the end of the day he feels good if his bank has made a loan to a farmer, to a family, to a small business.

And you know what? That's the culture that I value that I think Americans value. The Goldman culture is whatever it takes, as much as they can get.

Mr. GARAMENDI. Thank you. It seems to be profit before people, profit before business. And for those of us in the Congress, it's really a question where do you stand. Do you stand with that community bank in Vermont, or do you stand with the big Wall Street banks?

□ 2030

It was very, very clear, I had been here 3 weeks when this House took up the Wall Street reform. And I was really surprised. I thought, well, everybody must understand the necessity to rewrite the reform package, to rewrite the rules of the road so we don't have another collapse. I know that this side of the House, the Democratic side of the House, voted for those reforms, and on the Republican side of the House, very, very few voted for those reforms. So the question was answered to me, where do you stand? We were standing with reform, we were standing with reining in Wall Street, and our Republican colleagues did not want to go there.

So what does it mean for western Pennsylvania? Let me call upon the gentlewoman from Pennsylvania (Ms. Dahlkemper). You were here. How did this transpire? What took place?

Mrs. DAHLKEMPER. I thank the gentleman from California for yielding.

I just arrived back in Washington today after a few days back in the district. I actually spent a lot of time with my dairy farmers and actually many of my different members of the agriculture community. And our colleague from Vermont and those of you from California, you have many dairy farmers in your States also. And they are struggling, they are struggling.

They are struggling to get the loans that they need. They've had a double whammy. They have had a decrease in milk prices that have a lot of other factors. But when they go to the banks, the banks' hands are often tied, and the banks' hands have been tied because of what happened on Wall Street.

Now, we talk about financial reform protecting Main Street from really the greed and recklessness—and I don't think we use that word enough, the greed that happened on Wall Street; it's not only Main Street, it's the country road. We need to protect our farmers and our small businesses and our entrepreneurs from that greed of Wall Street.

I was here, obviously, when we voted for that piece of legislation, the Wall Street reform, the Consumer Protection Act. Actually, unanimously our colleagues on the other side of the aisle voted against that bill and yet it is something that really is going to ensure the protection of our farmers and, as we said, our small business owners. I'm a small business owner. Our company every year depends on that line of credit from our community bank. And we have a very good relationship, as our colleague from Vermont talked about, that relationship that our community banks, our hometown banks, they're doing the job that we expect them to do, but on Wall Street it was different. And then they get the bailouts. And these figures on your graph right there are fairly shocking in terms of Wall Street paying billions when my farmers are getting up at 4:30 in the morning to milk cows knowing that they're actually losing money every day. They are just trying to find a way to stay afloat, and yet these other individuals on Wall Street are making billions.

So what we need to do is enforce rules that will keep these big banks from making bad decisions and really betting against our country, betting against individuals, betting against homeowners in our country, and ensure that taxpayers never again have to pay for these bailouts for these financial institutions that were really too big to fail and we had to do what we had to do to keep them solvent and to keep our financial system rolling. But the future is what we're looking at here.

So we've got, as you've got up there now, the Wall Street squeeze, these small businesses who are still struggling, as has been already mentioned, to find those loans to, first of all, keep their businesses afloat, whether it's a farmer or manufacturer or someone who owns a retail store, or whether to add on; maybe they want to increase their business right now but they can't find that loan. This all goes back to what happened on Wall Street, a system that really benefited the special interests, the lobbyists, and the big banks on Wall Street.

I was very proud to vote for that piece of legislation. We need to get that piece of legislation voted on in the

other body and get it out so that we can protect those in Pennsylvania's Third District, those in California, Vermont, and across this country who are just out there working hard every day trying to make a living, trying to provide for their families.

So financial accountability, that's what we are looking for here. And I appreciate the gentleman bringing this forward tonight.

Mr. GARAMENDI. Thank you very much for that perspective on agriculture. I have been in agriculture all of my life. I run a ranch. I know that the men and women that are in agriculture in California, they need to be able to finance their operations. These are not easy times, they need to extend their credit. They are going to come back, they have in the past, but they really need that credit.

But what we have seen very, very clearly in the last year is that Wall Street is interested in their profits. I put this one up, but here's the one that makes me mad. This is what really upsets me. We're looking at 2007, the \$137 billion of bonuses for Wall Street executives. 2008, that was in the midst of the great crash, it came down to zero. After they had caused this crisis, after they had lost trillions of dollars of retirement funds, the value of homes collapsing, they still rewarded themselves with \$123 billion of bonuses. And then 2009, as we began to come out of this, instead of lending \$145 billion to your farmers, to your dairy men, to the men and women that want to manufacture and create jobs, no, no, they gave it to themselves, \$145 billion of bonuses.

How did they manage to do this? Well, they took the Troubled Asset Relief money and turned it around, stabilized the companies—which was all to our benefit—but then, instead of using that money to restart the American economy, instead of using that money to make loans to the small businesses and others across America and to help people who are losing their homes with their mortgages upside down, no, no, they decided that they needed \$145 billion of bonuses.

Mr. WELCH, who was here a few moments ago, had the right idea; he said tax these bonuses and send that money to Main Street. That is where I'm coming from and I think that's where the America people are. On the other hand, our friends on the other side of the aisle, no, no, they don't want to do that.

The question for Americans is this: Where do you stand? Who are you fighting for? For Main Street, for working men and women of America; or are you fighting for Wall Street? It's very clear since I've been here that the Democratic side of the aisle is fighting for Main Street and for the men and women that are working.

GENERAL LEAVE

Mr. GARAMENDI. I'd like now to ask unanimous consent that all Members may have 5 legislative days in which to revise and extend their remarks and in-

clude extraneous material on this subject matter.

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

There was no objection.

Mr. GARAMENDI. Now I'd like to turn to a colleague of mine whom I've had the pleasure of working with for many, many years. She was the chairperson of the California State Senate Banking and Finance Committee and now serves on the Financial Institutions Committee here in the United States Congress, the gentleman from the great State of California, JACKIE SPEIER.

Ms. SPEIER. Thank you. I thank the gentleman from the great State of California.

You know, today we had a hearing in the Financial Services Committee in which we looked at sort of an autopsy of Lehman Brothers. Lehman Brothers is particularly problematic for California, but also for many other States and local jurisdictions because so many of these local jurisdictions had money invested in what were investment-grade instruments at Lehman, and when Lehman went belly up, they lost everything. So in San Mateo County, for instance, \$150 million just gone, even though it was prudently invested in investment-grade instruments at Lehman's. And many people lost their jobs, many classrooms weren't built, many developments that were supposed to take place didn't happen. It was interesting today because Mr. Fuld, who was the former CEO, said that Lehman Brothers was risk averse; ironic when a company had \$20, \$30 billion that basically just evaporated overnight.

I think it's really important as we discuss this issue, though, to take us back to how did we get to where we are today? How did we get to a place where everything came crashing down? I would like to just point to the cracks in Wall Street, which I think explains really well what actually happened. If you recall—this is way before our time, certainly—but in the thirties, the Glass-Steagall Act was passed by this very Congress after a horrendous meltdown on Wall Street when we were in the throes of the Great Depression. The Glass-Steagall Act said never again is this going to happen because we are going to keep the banks and the insurance companies and the securities firms all separate, that there was going to be a wall that separated them. That worked perfectly for almost 60 years, and then all of a sudden, in 1996, Wall Street firms came a calling, and they came a calling with, oh, please, let us just get involved a little bit, let us just become financial supermarkets. And so in 1996, the Federal Reserve reinterpreted the Glass-Steagall Act several times, eventually allowing bank holding companies to earn up to 25 percent of their revenues in investment banking.

But you know what? Greed is something that is never enough. That

wasn't enough. So in 1999 they came a calling to Congress again. This time they said, take down those walls; take down those walls so that we can become these financial supermarkets so we can be able to compete in Europe and across the continents, so that we can be as effective as they are in making money. So in 1999, the Gramm-Leach-Bliley Act was passed by Congress, signed by then-President Bill Clinton. It was promoted by the Chair of the Fed, Greenspan, by Treasury Secretary Rubin, and by Lawrence Summers. And what that bill did, very simply, was repeal the Glass-Steagall Act; all those 60 years of protection down the drain.

Then we move forward to 2000. We had a very smart person who was the head of the Commodity Futures Trading Commission at the time. Her name was Brooksley Born. She had worked for a law firm here in Washington for many years and she knew all about derivatives. All of a sudden, she saw the derivative market just escalate. So she suggested that maybe we should just look at this, maybe there should be some basic form of regulation. Oh, no, Wall Street would have nothing to do with that. So she leaves the CFTC. And then immediately they come a calling again, and this time Congress passes a bill that becomes law that says, Congress is prohibited—do you believe this—Congress is prohibited from regulating derivatives. Still not enough.

Then, in 2004, it became obvious that Europe was getting a little nervous. And they basically said if these bank holding companies weren't going to be regulated by their countries, then they would be subject to European regulation. Well, our investment banks wanted none of that, so they came a calling this time to the SEC, and by regulation the SEC passed on their own accord—not with congressional support or evaluation—a voluntary regulation to which all of the investment banks would be subject for regulation purposes called the CSE, the Consolidated Supervised Entities Program. Besides giving them the benefit of having a regulator here in the United States so they wouldn't be subject to more scrutiny in Europe, it also did something that was quite frightening when we look back at it. It lifted the leverage cap that was 12-1. It didn't just lift it to 15-1 or 20-1, it raised it to whatever. It took away the leverage cap completely. So, no surprise that when all of these various investment banks became troubled—like Lehman, like Goldman Sachs—they were at 30-1 and even higher in terms of leverage. So there you have what I believe is a pretty clear crack, as you see, in Wall Street that shows precisely what happened.

Now, that crack actually got deeper because there was one more. It was a very simple one basically by the SEC and the courts that said that these investment banks were not fiduciaries, that even though they were selling all

of these instruments, that since they were taking a percentage and not a fee, that they were not fiduciaries. And by doing that, they had no legal obligation, no legal obligation to say to anyone that they were shorting the very products they were selling, that they had side deals, that they did the very things that now we look at and we think, oh, my God, how did we allow this to happen?

So I think that as we bring back this bill—and hopefully that it doesn't get diluted in what was actually passed by the House—we're going to have something we can show the American people that is going to close all those cracks on Wall Street, that we're going to pave it over so that indeed the American people do have the kinds of protections they deserve.

□ 2045

Mr. GARAMENDI. Thank you very, very much for that description of the history. If the gentlewoman from California would care to engage in a colloquy with me, I'd like to discuss some of our history.

When you were chairperson of the California Senate Banking and Insurance Committee, I recall that there was legislation. I was then the insurance commissioner. We were trying to hold insurance agents accountable for their actions, that they owed to their customers their best good faith effort and that they would always deal in the interest of their customers, not in their own personal interests—not in the interest of the insurance companies but, rather, in the interest of their customers.

That is one of the fundamental things that you described which was taken away in the mid-2000s. As you were saying, the financial institutions no longer had any obligation to their customers but, rather, to their bottom line. Is that the case?

Ms. SPEIER. That's correct.

So you have your broker at any one of the brokerage firms, and you think he is actually there, trying to find good deals for you to invest in. What you don't know is that many of them are captive, much like in the insurance industry, where they only sell certain products so you're not getting the panoply of opportunities that you deserve. Furthermore, you don't know what fees they're getting. They might be getting more fees if they sell this particular product, so they promote that product and not other ones that may be safer and that may be more inclined to provide you with the kind of security that you're looking for.

Mr. GARAMENDI. There ought to be a law.

Ms. SPEIER. There ought to be a law. You are absolutely right.

Mr. GARAMENDI. There ought to be a law that holds these banks to the highest possible standard, which is that they owe to their customers their best knowledge and information and that they don't double deal. It's the

double dealing that's going on. That's the current SEC lawsuit against Goldman Sachs. It's about double dealing. On the one hand, they're here; on the other hand, they're there. They're playing both sides. That cannot be allowed.

The cracks that you talked about there, particularly the Glass-Steagall repeal in 1991, really opened the door to not only the kinds of terrible meltdowns in the housing market and in the collateralized mortgage obligations but also in the loss of trillions of dollars of value that people held in their assets—in their portfolios, in their 401(k)s, which we know as 201(k)s, and in their homes. We lost 8 million jobs as a direct result of Wall Street's double dealing, of their excesses, of their extraordinary greed. Eight million jobs were lost, and 2.8 million homes were foreclosed. Pensions fell by \$28 billion, and trillions of dollars of assets, of value, that families needed for their retirements and for their ongoing businesses were all blown away.

It is time for us—it is time for America—to reestablish the fundamental rules of the road that we had, as you said, since the 1930s, since the Great Depression. Clear laws were established which said, if you're an investment banker, all right; if you're a banker, all right; and if you're an insurance company, all right, but you cannot be all three. We've got to get back to those kinds of very strict regulations; otherwise, this is going to happen again. We cannot depend on the market to discipline itself.

Ms. SPEIER. If the gentleman will yield, in many respects, it's worse because, 10 years ago, there were probably 60 big banks. Today, there are only five. Because of this financial meltdown and because of the purchase by many of these banks of other banks, they are now too big to fail unless we take steps to make sure that they are contributing to a resolution trust fund and that there is a basis by which, if a systemically risky enterprise is deemed to be so by a council of advisers, that that particular entity can, in fact, be made smaller. Right now, we can't say that nothing is too big to fail for they are all too big to fail right now.

Mr. GARAMENDI. That's exactly right.

Clearly, the American financial institutions have worked themselves into a situation that will continue the risk that nearly brought down the world's financial institutions and that brought the world into one of its most dangerous economic times since the Great Depression. So we need to move legislation.

I know that you're a member of the Financial Services Committee here and that you worked long and hard throughout the summer and fall of last year to put together comprehensive reform of the financial institutions, reform that would rein in the excesses, reform that would create transparency,

reform that would create a Consumer Protection Agency.

Could you describe some of the work, some of the dealings, some of the things that were going on in the background? Where were, for example, the Wall Street firms? Were they supporting the reregulation of the industry? Where were the consumers in all of this?

From your perspective, give us a little bit of history.

Ms. SPEIER. Well, I guess the best way to give you a little history is to tell you that the financial services industry is spending \$1.4 million a day, right here in Congress, trying to convince Members not to support the regulation reform measure.

Mr. GARAMENDI. Excuse me.

If I might interrupt, are you telling me that the Wall Street banks, the financial industry, is spending \$1.4 million a day lobbying Congress and the Senate to stop financial reform and the reregulation of Wall Street?

Ms. SPEIER. That's correct.

So, to answer your question "are they supportive of it?" you bet they're not, because they want the status quo to continue as they continue to reap the benefits of the status quo with billions of dollars in bonuses and salaries that they get to take home.

Mr. GARAMENDI. Pretty simple, isn't it?

Ms. SPEIER. Follow the money.

Mr. GARAMENDI. Greed. Greed. Greed. Greed is not good for America. Greed is not good for Wall Street in the long run because it really brought down this Nation to its knees in 2007–2008. Here is the greed. Here is what we are talking about.

We are talking about extraordinary bonuses for Wall Street. This is money that should be going to Main Street, not to Wall Street bonuses. There were \$145 billion of bonuses in 2009. People in your district and in my district are losing their homes; foreclosures are going on; banks are not making loans to small businesses; we have 20 percent unemployment in the construction industry; we have 12 percent unemployment in the State of California, and they want these kinds of bonuses. At the same time, they're not making loans to businesses. This has got to stop. That's what this is about.

This is about: Whose side are you on? Are you on the side of the working men and women, of the small businesses out there, of the local bankers, of the opportunity for this Nation to come back or are you on the side of Wall Street? I know where you are.

Ms. SPEIER. I know where you are.

Mr. GARAMENDI. Well, we have got some things to do, don't we? We have some work ahead of us. We hope that we'll get a bill back from the other House shortly and get a conference committee going.

Could you put that thing back up on The Cracks in Wall Street. This is a street that needs a repair. This is a street that needs a serious repair.

We need to go back. I would love to see the Glass-Steagall Act back in place. I was insurance commissioner

for 8 years in California, and I know how that industry operates. If they're able to play games, if the banks are able to play games by moving money back and forth from one side to the other, there is going to be another crash coming in the days ahead.

Ms. SPEIER. If the gentleman would yield, in the discussion today in the Financial Services Committee on Lehman's—now, mind you, this is an examiner who has been appointed by the court to go through 5 million e-mails and documents, and his report has been presented to the court and to Congress. It was just unbelievable.

Repo 105s are short for what Lehman was doing. At the end of a quarter, they were selling off their liabilities to a third party, paying interest on it so that it looked like they were not leveraged as highly. Then, after the quarter was over, they were buying back those liabilities. Those are called repo 105s. Now, believe it or not, they did that over and over again, and the SEC knew about it and took no action.

Mr. GARAMENDI. When did that happen? In what years?

Ms. SPEIER. It happened in 2004, 2005, 2006, and 2007. It was during the time that the SEC had reduced the number of enforcement actions in this country by 80 percent—now, I said 80 percent—and the number of disgorgement actions by some 60 percent. The SEC was asleep at the switch.

Mr. GARAMENDI. If you would yield for a moment, my recollection is that the Chairman of the Board of the Federal Reserve was saying that the market would regulate itself. Wasn't that what Mr. Greenspan was saying, that the market would regulate itself and that there was no need for government enforcement? Apparently, he was wrong.

I recollect that he came before a congressional committee and said he'd made a mistake. He certainly did. Lehman Brothers was able to cook the books, and that's exactly what it is—cook the books. As the regulator of the insurance industry for 8 years, if a company would have come to me and if I would have seen that they were shifting their liabilities over to the asset column on the last day of the quarter and then shifting them back on the first day of the next quarter, that company should have been in deep trouble and would have been, but apparently, the SEC was a lapdog for Wall Street.

Ms. SPEIER. Well, if the gentleman would yield, those statistics make the case better than anything we could say or do.

Under Christopher Cox, who was then the SEC Chairman and a former Member of this very body who was appointed during the Bush administration, during those years of 2003–2007, to have that kind of reduction in their actions, whether they're disgorgement or enforcement actions, and furthermore to only have 24 employees in that division responsible for the CSEs that were created in 2004, you can understand they were overworked and that, clear-

ly, there was no intention to provide the kinds of safeguards that we needed.

Mr. GARAMENDI. It's hard to believe that the regulatory system for the financial underpinnings of this Nation was completely on the sidelines while Wall Street was playing these games.

In the case of Lehman Brothers, what I would call it is flat out cooking your books. If that wasn't a fraud, I don't know what is a fraud. They should have been slapped down. That should have stopped. It didn't happen because the total regulatory process of this Nation was on the sidelines. There were 24 people looking over this entire industry, and the SEC, under Chairman Cox, who was appointed by George W. Bush, simply didn't do its job.

Now, where are we going to go today?

We passed out of this House—I find it a great privilege and honor to have been here to vote on the financial reform bill that was moved from Congress over to the other House on Democratic votes—very few—and I do not recall really any members of the Republican caucus voting for that financial reform. I know where we stood. We stood for regulating Wall Street, for reining in Wall Street. We want those profits to go to Main Street, not to the bigwigs on Wall Street.

So where do we go from here?

We await the action of the other House, which hopefully will come. I know the President will be speaking on this matter. I think, tomorrow, Thursday, to Wall Street. He is going to go up there and say, Give us the reforms. We need these reforms to set in place the proper guidelines for Wall Street, for the financial industry.

Will it happen? What's your guess?

Ms. SPEIER. If the American people speak up, it will happen, much like anything else in this country, but we've got to make sure that the American people are educated about what is really at stake here. I mean it is our kids' futures. It is whether or not there is going to be the kinds of funds in California that are going to allow our kids to go to college because now there has been such a shrinkage in the number of slots available because there is just no money. With a \$60 billion shortfall in the State, with so many people unemployed and with the revenues not coming in to States, I mean it becomes a death spiral, and we cannot allow that to happen again.

Mr. GARAMENDI. People talk about the partisanship in Congress and in Washington, D.C., and I really have seen it. I saw it on the financial reform bill—the Democrats voting to rein in Wall Street, Republicans voting "no." We saw it on an issue just raised about kids being able to go to school. Two weeks ago—3 weeks ago now, we voted on a major reform of the educational loans for American students.

Ms. SPEIER. Who was protecting whom? Would you yield?

Mr. GARAMENDI. I yield.

Ms. SPEIER. If you go back to the student aid issue, what we had was an opportunity to take the \$60 billion that was being given, for all intents and purposes, to middlemen, the banks, and say, you know, We don't need to spend that anymore. We're going to spend that kind of money on loans to students and not have those middlemen and just have the banks servicing these loans, and you would have thought that everyone would have been supportive of that. Not true.

□ 2100

Mr. GARAMENDI. Not true. I know that we had no votes from the other side of the aisle on taking \$60 billion back from the big banks and giving it to students.

We also just a week before that vote we had another vote up on the insurance industry, which you are so familiar with, and I know that I am. The health care reform was a major reform of the health insurance industry practices. No more discrimination against women, no more discrimination against people with preexisting conditions, and the freedom from fear of losing your job, losing your health insurance, and losing your life and your life savings. Those major insurance reforms were voted out of this House without one Republican vote—excuse me, there was one. One Republican voted for those reforms of the insurance practices to end health care discrimination.

It's really interesting, bipartisanship not on the major issues where you are helping Main Street, not on the major issues of helping students, not on the issues of reforming the health insurance practices. On those kinds of things it's very, very clear where we stand on the Democratic side of the aisle. We stand for reform, reining in Wall Street, bringing into play serious restrictions on the ability of insurance companies, health insurance companies to discriminate against women and children and those with preexisting conditions.

I know you have been there for many of these fights. And it's been a great pleasure to work with you on those. Perhaps it's time for us to wrap this up. And if you would like to kind of close, and then we will go on our way.

Ms. SPEIER. Thank you for yielding. I think the important message that we are trying to drive home tonight is if you really want to see reform, then follow the money. Follow the \$1.4 million a day that's being spent by Wall Street trying to lobby to keep the status quo. Follow the bonuses and the salaries. Follow how the money was moved from one account to another. Follow the shorting that went on in the industry, where they were selling the same products that they were shorting because it was all about making money. We want to make sure that the average American is protected. And that's why it's important to reform the system.

Mr. GARAMENDI. Thank you so very much for your good work on it. This is

a very, very clear dichotomy about where we stand. Our friends in the Republican caucus opposed the job bills that were put forward last year, the stimulus bill. They opposed it. They opposed the unemployment insurance programs that would keep people with enough money to be able to continue to keep their home and provide food for people. They opposed efforts to curtail the excessive Wall Street bonuses; opposed creating a new consumer protection agency to rein in Wall Street; opposed the tax cuts for small businesses and working families; and opposed regulating Wall Street to prevent foreclosures.

On the other side of the aisle, I proudly say that the Democrats in this House supported the jobs bill last year that created thousands of jobs, hundreds of thousands of jobs. We support the unemployment insurance extensions. We support the efforts to curtail excessive Wall Street bonuses. And we support creating a new consumer protection agency to watch over the excesses of Wall Street. And we supported the tax cuts for small businesses and for working families. And, finally, we support regulating Wall Street and preventing further foreclosures and meltdown of the economy.

It's been a challenge. And it's been a very, very important time in America. We have seen the worst of it. We have seen things getting better. We have also seen greed to the excess. And that greed, unfortunately, is going to continue unless we get a strong financial regulation bill to the President. And I know that my Democratic colleagues and I want to see that happen, and we will do everything we possibly can.

Ms. SLAUGHTER. Mr. Speaker, as the Senate moves closer to voting on Financial Regulatory Reform, it is necessary to remind Members of Congress and the American people why this legislation is urgently needed. The global financial system was pushed to the brink of collapse in the fall of 2008 by the excessive risk taking and overleveraging of large scale banks and financial institutions. As a direct result, the U.S. economy was faced with the worst economic crisis since the Great Depression. 8 million Americans lost their jobs, pensions fell by \$28.4 billion, 2.8 million homes were foreclosed on, and trillions of dollars of savings and wealth were wiped out almost overnight. Only after an unprecedented intervention by the federal government at the expense of American Taxpayers did our financial system return to stability.

The failure of Wall Street Banks to police themselves and act in the best interests of the public demonstrates the need for tough new federal regulations. The proposed financial reforms in the Senate bill will address the fundamental failures of the financial system that allowed reckless individuals and firms to threaten the collective economic security of our nation. These reforms, in short, will:

Create a consumer financial protection agency (CFPA) to monitor consumer banking products and ensure the full and fair disclosure of every personal banking product to all Americans.

Eliminate the possibility of future bailouts by discouraging the formation of "too big to fail"

firms that pose systemic risks to the security of the financial system.

Finally eliminate loopholes that allow complex and high risk investment vehicles such as over-the-counter derivatives and asset backed securities to escape the oversight of regulators

Provide shareholders of banks with influence on matters relating to executive compensation

Provide tough new rules for transparency and accountability for credit rating agencies to protect investors and businesses.

And Enforce existing regulations and allow regulators to aggressively pursue misconduct and fraud

These regulations will help ensure that the failures of the banking system that occurred during the financial crisis of 2008 never again threaten the collective economic security of our nation.

Following on the heels of the Consumer Financial Protection Agency and efforts to ensure fair and full disclosure of financial products to all Americans, I introduced a bill with my colleague Congressman JOHN TIERNEY to curb the abusive lending practices of credit card companies. H.R. 4300 the Restoring America's Commitment to Consumers Act would:

Create a National Credit Card Usury Rate at 16 percent to prevent banks from charging unreasonably high interest rates

Limit unreasonable fees including certain "up-front" fees associated with the extension of credit, such as membership fees and annual fees under the 16 percent usury cap. All other fees not included in the cap, such as late fees or insufficient funds fees are capped at \$15.00 per fee.

As the economic situation continues to remain fragile for millions of Americans and costs continue to rise, our constituents face tough choices when determining how to allocate their monthly income. Many are forced to put everyday expenses such as their utility, grocery or medical bills on their credit cards just to make ends meet. Far from helping struggling consumers, credit card companies appear to be exploiting this debt cycle by increasing interest rates to as much as 30 percent and piling on fees. A December 2009 Associated Press story revealed a credit card interest rates as high as 79.99 percent with a minimum of \$256 in fees in the first year for a credit line of \$250. Although the Credit Card Accountability Responsibility and Disclosure (CARD) Act of 2009 capped such fees at 25 percent of a card's credit line, the bill did nothing to cap unreasonably high interest rates and the 79.99 percent rate remained in place.

With respect to the impact of the financial crisis on the health of the economy, it should be noted that New York State has shouldered a large share of the burden. The state has lost some 112,700 non-farm jobs since March 2009 while the private sector has lost 86,500 jobs. Statewide, the seasonally adjusted jobless rate in March was 8.6 percent, compared with 8.8 percent in February, 7.8 percent a year ago and as low as 4.6 percent in October of 2007. Some 831,800 people were unemployed statewide last month. The role Wall Street played in leading to the great recession cannot be downplayed or ignored.

It should be clear that reform of the financial services industry is necessary to protect the interests of our citizens. Following a long period of economic distress and at a time when

the recovery of our economy is tenuous, the reform of abusive practices within the financial industry that both caused and exacerbated the suffering of millions of Americans is desperately needed. Congress must act now to address the fundamental weaknesses of the financial system and prevent history from repeating itself.

HEALTH CARE REFORM LAWSUITS

The SPEAKER pro tempore (Mr. TEAGUE). Under the Speaker's announced policy of January 6, 2009, the gentleman from Texas (Mr. CARTER) is recognized for 60 minutes as the designee of the minority leader.

Mr. CARTER. Mr. Speaker, we like to get on the floor of this House and we like to argue our points, and we like to try to couch the facts in such a way that you come to a conclusion that suits our political ends. That happens all the time in the courthouse when lawyers advocate for their clients. It happens here in Congress when folks advocate. There is a commentator, or maybe he wouldn't call himself a commentator, I don't know what he would call himself, who has the thing that says, "The spin stops here."

I would argue that the spin really stops in the republican form of government that our Founding Fathers created at the United States Supreme Court. Because at the United States Supreme Court, when they are looking at legislation passed by this body, the United States Supreme Court takes the facts that are presented to them, and they take the law as it exists, and then they look at the law that's being discussed and they discuss it in light of the Constitution of the United States.

In reality, all that we do in this Chamber and all that we do in every courthouse in this land to resolve problems either between individuals, between parties, or between States, or in some courts even between nations, all of that spin stops at the United States Constitution.

So we have just passed a gargantuan health care bill. So many pages you can hardly lift it even if you are a pretty good, strong, stout guy. And it has so many agencies and so many directions and so many things in it, and we have talked about them ad nauseam in this House. But the bottom line is it comes down to, now, this issue is being brought before the United States Supreme Court, or ultimately will be brought before the United States Supreme Court. And I would not in any form or fashion impose upon the United States Supreme Court my will. And I don't think anybody else in this body would either.

But I think we have at least a way to look at this that we need to look at it, and I don't really think we are talking about spin. What we are talking about here is what we think is in violation of that document where the spin stops.

Now, this has all been started, initially started with 14 States immediately upon the passage of this bill fil-

ing suit to question the constitutionality of the Democrats' health care bill. We now call it ObamaCare by some. This list has expanded into where now 20 States' attorneys general or their representatives have become involved in one lawsuit or another. Nineteen of the States have filed under Florida's lead in Tallahassee under multiple grounds, and Virginia has filed independently in Richmond solely on the constitutionality of the individual mandate.

The issue goes far beyond health care. If the commerce clause can be stretched to force individuals to buy health insurance, it will effectively moot the majority of the constitutional restraints on the power of the Federal Government. What does that statement mean when I just said that?

Well, if you go back and you read the Federalist Papers, if you study the things that were said about what took place in our constitutional convention which was held to write our Constitution and what the debates were among the representatives of the individual States at that time, the real underlying concern of everyone was the power of government. That's what everybody gathered together to talk about. We need something that manages our situation in America. That's what our Founding Fathers said when the 13 original States, prior 13 original colonies, gathered to discuss what document would we found our sovereignty on.

This gets off in philosophical concepts; but just remember that until the creation of the United States, which declared the sovereignty of our Nation, that means the supreme authority in our Nation lies with the people, and that the people would create an instrument which would set out the definitions and the boundaries of that supreme authority that gave the life's blood to our country. That was done because they had just fought a war with a tyrannical nation that had been imposing its will upon our Nation, at that time the people who lived here who ultimately became our Nation.

□ 2110

And they were fed up to their eyes with people imposing their will upon them. And they wanted to make sure that when they all agreed to get together and surrender certain things to a government, a centralized government that would govern in some capacity over all the States that created that government, that they would make sure that they were not creating another tyrant.

And I think if you read that and the Bill of Rights connected with the original Constitution, you will see that the very first thing they do is say, the government shall not do these things. And then they went on and said, the people have God-defined rights, and here are those rights. And the government's not going to interfere with those rights. And it was the government they were

restricting. It was the government they were talking about.

And when we set it up, and when we made the great compromise and all the other compromises which it took for these various parties to resolve their differences and create a government, it was all about making sure they weren't creating another tyrant. And I think they succeeded. And I think every American that has ever studied our Constitution is extremely proud of that document and the people who created it, because it did what they set out to do. It made sure that no government, no authority or organized government would be able to impose its will over the will of the American people at that time.

Now, this concept has now spread around the world. You know, we love to look at the free nations of the world. But at the time we created the Constitution of the United States, all those friends and allies that we call free nations of the world, they weren't free. And the concept was foreign to them, that the government couldn't impose its will upon the people. It was foreign. Kings did what kings wanted to do.

What was it they said in the History of the World, Part 1? It's good to be the king. Well, you know what? It was good to be the king, and that's why we weren't happy with King George, and we fought a war to get rid of him, because he was imposing his will and the Parliament was supporting him in England by imposing his will.

So we fought a war. We won. We wrote ourselves a Constitution. It said, we're not creating that kind of government.

So what our lawsuit is about is how far do we impose the will of the government over the will of the people?

These are basic premises. And it's been in constant debate since the founding of our country. And it has slowly and surely expanded the power and the force and the strength of the Federal Government.

But the bottom line is, we start with the premise that Americans did not want a government that imposed unfairly their will upon other people. And these lawsuits which have been filed, and these now 20 Attorneys General that are involved in carrying one or the other lawsuit to the United States Supreme Court, through the court systems, are raising issues that say, we've reached a point in this particular piece of legislation, the Democrats' health care bill, the Obamacare bill, whatever you want to choose to call it, it's being called that way in the papers, one way or the other, it is imposing upon people something it does not have the authority to impose. And really, it's a real simple argument.

What this bill does, it says everybody has to buy health insurance, period. End of story. You've got to have coverage. It is required of you. And it sets up massive plans and descriptions and all kinds of things that just will absolutely cause your mind to shrink up

like a prune when you start reading it, trying to figure out what all it says.

But when it comes down, you cut through all the garbage, you cut through all the spin, you cut through all the arguments, and just what does it do?

It says, we're going to set up certain things that insurance has to cover, and then you, American citizen, have to buy that insurance. That's what this bill says. You've got to buy it. And if you're not covered by insurance, either under some massive State plan, which we already have, Medicare, Medicaid and others, if you are not covered there, if you don't have private insurance, you've got to buy private insurance. You've got to go buy it.

Now, if you don't buy it, we're going to punish you, and we're going to punish you by, some call it a tax, some call it a fine, but it says we're going to put—you're going to pay this amount of money for not getting insurance.

And our Attorneys General of the now 20 States of this country are saying, whoa. Wait a minute. Besides all the burden you're putting upon the States, contrary to the contracts we made on, for instance, Medicaid, which is the plan we have to take care of those people who are literally unable to buy their own insurance, it is designed for the poor and for the needy, and it's a contract between the States and the Federal Government to create a plan that the States administer, that will take care of the poor people of the country. Now, it's been expanded to two times poverty, three times poverty, four times poverty and it goes on. And we've added to it what some call SCHIP, which is expanding it to cover uninsured children. And then some States have even gone so far as to expand uninsured children and their parents under this Federal, supposedly for poverty-stricken people, plan.

But the key to what the States are arguing about that plan is, but wait a minute. We made a deal with the Federal Government, and we're partners in this by contract. We agreed that we would administer the plan, we would decide what was best for the citizens of our State, and that's what our Medicaid program would be.

And honestly and truly, Medicaid programs across the country differ. The Medicaid program in Texas is different from the Medicaid program in Georgia. In most instances, they're relatively small differences, but they're differences that the States felt fit their people in their State because the States were in charge of administering Medicare.

The States have complained about sometimes some standards that this Congress has put on what kind of drugs you can give and what kind of services you will give. And those have been a series of debates, but they haven't broke the contract.

But one of the things that these States are arguing in this plan is not only are you mandating that people

buy a private product from a private company, an insurance company, but you're punishing them for not doing it. And then you're telling us that already provide a plan to cover a lot of these people that we have to take a massive infusion of new people that wasn't part of the deal. Massive. I'm talking about doubling and tripling some Medicaid budgets for the States. And we're not going to help you out with it.

□ 2120

Temporarily, we will help you out with it. We bailed you out with some of the stimulus money in the last year, but that is all going away. But you've got to take care of it. And not only do you have to take care of it, you have to administer that agency, take care of all of these new people we put in there. We're mandating you to do that. And they're saying, Oh, and by the way, while you're at it, this program that we've got that is going to impose that people have to buy a certain insurance policy, we want you to administer that, too. We not only want you to, we're mandating you to do it.

So our States are saying, Whoa, time out. That burden's bad enough. But let's get back to the original intent of the Framers of the Constitution. Should government be able to force you to buy something you don't want to buy? Now, you say to yourself, Well, but it's for the good of the general public that we do this. No. It's really because, if you've got a bunch of healthy people and you force healthy people who don't want to buy insurance because they don't figure they're going to have any health care needs for about 10 or 15 years, make them start paying premiums, make them become part of the pool, they won't cost you a dime so they can help pay for the people at the other end that are needing health care. So it's really a great big fancy way of expanding who pays the bill.

What it comes down to, what it means to the individual human being that is out there in the country whose only thing that the government could be regulating is his breathing because all he has done to be mandated to buy this policy is being alive. If he was dead, he wouldn't have to buy it. But he is alive. And our Federal Government by this bill is saying, Everybody alive out there, all 50 States and everybody out there, if you're alive, you're buying this product, and you've got to choose to buy it through a pool which will have certain insurance companies that will offer what we have decided those insurance companies will offer, what the Federal Government—this Congress, this President—has decided they have to offer as services under the policy.

But you've got the 19-year-old kid out there that says, Wait a minute. I'm 19 years old. I'm bulletproof. I'm healthy as a horse. I can run a 4.4 40. I can bench press 400 pounds. You're telling me I've got to go buy health insurance? Yes. I won't do it.

A-ha. You won't do it? Okay. How would you like to cough up 2,000 bucks in extra tax money every year just because you didn't pay it? Well, I wouldn't. Well, that is what we're telling you you've got to do.

That is what this bill says. You can couch it in all kinds of formal spin and you can spin it every way you want, but when you cut down to the bottom line, that is what it does. It says you have to buy something.

Now, as you're thinking about this, Well, this is not so unreasonable, John. Wait a minute. You know what? I'm a lawyer. I've been a lawyer since 1969. If you count the years, that's a long time. I've been a judge for 20 years. I can make a pretty darn good argument that everybody in this country ought to have a lawyer. In fact, I can make an argument that our world has become so complex that you are at risk for life and limb if you don't have a lawyer to stand up for you and to protect you not only against this Federal Government, but against the imposition of all governments and against the imposition of other entities, other partnerships, corporations, other individual people because everybody is out there just ready to sue you. So you need a lawyer.

If the policy of this Nation is that you have to buy a product that was created by this Congress from an individual, from a company, why can't I write a bill that says, Oh, by the way, everybody needs a lawyer, so you have to hire a lawyer or I will create an agency which will farm out all of these lawyers in America that you will—everybody will have a lawyer on your table, and if you don't, it will cost you \$2,000 a year for not having a lawyer, because if you don't have one—especially if you don't have one and you don't have any funds, guess what? We're going to have to provide you with one. Or if you commit a crime and you're indigent, we're going to provide you with one anyway, so we're going to make everybody have a lawyer.

I don't think that will get a lot of votes because lawyers aren't very popular, but the concept is the same. The concept is just the same.

We're saying to the American people, You have to buy a product from a company. If you don't buy that product, we're going to punish you. We're going to fine you, and it's going to be administered by the IRS with their authorities and rights going forward as IRS agents. It's no different than me and my bill requiring you to hire a lawyer. It's for the good of the Nation for you to have a lawyer.

But, hey, I can think of another example which a lot of the newspapers are using. In fact, I believe this one does. This is from The Washington Post. Is Health Care Reform Unconstitutional? Look at the last line of this. They say, Regulating the auto industry or paying cash for clunkers is one thing. Making everyone buy a Chevy is quite another. And that is the real

issue that we will switch over to another thing.

Right now, as I understand it, we, the Federal Government, along with the labor unions, own 51 percent of General Motors. So, arguably, all of us—because you know you will hear us very gloriously stand up on the floor and say, This House belongs to the people. Well, so you own—you're not a stockholder, but you, through your tax dollars, own 51 percent of General Motors, or some percent close to that area. Don't hold me to that number, but a whole lot of it.

Now, I will come up here and say, You know what? They're still going broke. It's arguably for the good and the best interest of the American people that everybody buy a Chevy. Then we will keep General Motors from going broke. Or a Pontiac or a GMC pickup or whatever General Motors makes.

So if the Constitution of the United States requires people to buy a health policy with mandates from the Federal Government as to what that policy will offer and it requires them to buy or they will be fined, why can't I require them to buy a Chevy?

Now, once again, I started off saying the buck stops at the United States Supreme Court. The spin stops at the United States Supreme Court. It's down to what those Supreme Court Justices are going to say the Constitution says about can the commerce clause, which is the only logical way any argument can be made that this would be something the government can regulate. It could be regulated under the commerce clause, which says the Federal Government has the right to regulate commerce between States, and commerce interstate between the Federal Government and States, and foreign commerce.

Now, the commerce clause has been expanded, and nobody is going to argue with that, and I'm not going to argue with it. But are we willing to say that because I breathe here tonight I'm in commerce? I'm not selling anything. I'm not buying anything. I'm not moving anything in any direction for the purposes of sale or for the purpose of anything to do with the economy or anything to do with commerce. I'm just here, and I'm breathing the air of Washington, D.C. Is that enough to make me in commerce and therefore be able to impose the power of the Federal Government upon my life to make me buy a certain product?

Is that a world that our Founders envisioned us getting involved in? I would argue it's not. Is that a world that the American people envision us getting involved in? I would argue it's not.

And I would argue, and I think the American people will back me up on this, and I can guarantee you our Twitters and emails are backing me up that say you can't impose upon us things against our will of this nature, we have to buy from a certain company, a certain product.

Wouldn't it be great for Dell computers if we said everybody has got to buy a Dell? Wouldn't it be great for some tractor company to say, By the way, even if you only live in an apartment, you need to own a tractor because its in the best interest of America if the tractors do good? At what point can we stop all of this?

□ 2130

Those things seem silly, but the real spin and the real buck stops with the decisions that these courageous attorneys general across the country are going forward with, many of them against the will of their Governors because the political fight to stand up for the American people and to say to the United States Supreme Court, we need your help to tell us, are we going to impose the government's will to that extent, that's what I am here to talk about.

I am glad to see one of my loyal friends and classmates who, God bless him, he always comes when I am standing down here. I am proud to yield to my friend, PHIL GINGREY of Georgia.

Mr. GINGREY of Georgia. I thank the gentleman from Texas, Judge CARTER, for yielding to me. I was listening at the outset of the hour, and I will say to the gentleman that I agree with him completely in regard to where does the spin stop. And, of course, Judge CARTER said earlier, Mr. Speaker, that the spin stops at the Constitution; and he just commented a second ago, furthermore, the spin stops at the Supreme Court.

I think it's absolutely right, if Judge CARTER points out to our colleagues, the Constitution in the commerce clause says Federal Government can regulate commerce, but it doesn't say that the Federal Government can mandate commerce and that's exactly the point, Mr. Speaker, that Judge CARTER, Representative CARTER from Texas, is making.

He used some examples. I could throw out another and say, well, if the Federal Government can force, force people maybe against their will and their ability to pay, to have a health insurance policy, why couldn't they go on and say, well, every adult male and woman between the ages of 21 and 64 has to buy cowboy boots? And to take it a step forward say not just cowboy boots but cowboy boots that are made in the State of Texas.

Mr. CARTER. It's a good idea, but I don't think we can do it.

Mr. GINGREY of Georgia. Maybe that's what President Bush would have said since he is from the State of Texas.

But, Mr. Speaker, I think our colleagues get our point here. And I, quite honestly, when 20 States, the attorneys general of 20 States join in bringing a suit challenging the constitutionality of this provision that actually mandates commerce, and they represent, in the aggregate, those 20 States, what, about 40 percent of the population?

And then you have the State of Virginia, Attorney General Cuccinelli is filing his own suit on behalf of the people of the Commonwealth. In our great State of Georgia, Governor Perdue, Mr. Speaker, has asked our attorney general to join in this suit, to join Attorney General McCollum in the State of Florida and these other 19 States.

Our attorney general, our Democratic attorney general in the State of Georgia, Mr. Speaker has refused, even though the Georgia Constitution says if the Governor is requesting that the attorney general defend the State of Georgia, that the Constitution requires him to do that. But for whatever reason, I am not saying it's political, but our Democratic attorney general in the State of Georgia has declined to join in that suit.

I would commend Governor Perdue, and that there are great attorneys in the State of Georgia who have agreed to file suit on behalf of the State of Georgia and its 9.5 million residents, the largest State east of the Mississippi, fifth largest in population in the country. We are going to bring suit, and it's going to be done on a pro bono basis. These attorneys normally charged \$700 an hour for their services. They are highly skilled, very experienced attorneys, and they are going to do this because our attorney general refuses to do it, unfortunately.

But honestly, and I want to hear further, Mr. Speaker, the gentleman is an expert, Judge CARTER is an attorney and a judge for over 20 years, he is the expert. But I think, and I really want my colleagues to hear this, I think the Supreme Court could vote 9-0 in favor of these 20 suits that are bringing suit against the constitutionality of this provision, mandating commerce, forcing people against their will to engage in commerce, as Judge CARTER has said.

So I hope that it will be an expedited review, Judge, maybe I am not using the right terminology, and hopefully within a year, year and a half, that this thing will be settled.

Colleagues, what that will do is it will unravel ObamaCare. It will unravel ObamaCare because to try to simplify this, this thing would never have worked. Do you think, Mr. Speaker, that the health insurance plans, AHIP, these big insurance companies like Aetna, Blue Cross, Cigna, do you think they would have agreed to cover people with preexisting conditions at standard rates if they had not been given this deal?

They went over to the White House a year and a half ago, Mr. Speaker, along with the American Medical Association, and the American Association of Retired Persons and Big Pharma, and there was a deal for everybody, Mr. Speaker. That was a good deal for the health insurance industry because they were going to pick up all these additional people who were going to be forced to purchase health insurance, and not only health insurance, but as

Judge CARTER pointed out, Mr. Speaker, they were going to be forced and are going to be forced to purchase health insurance that has first dollar coverage.

Do you think there's any plans ultimately to expand health savings accounts and let young people who are healthy, as the judge pointed out, and taking care of themselves and exercising and doing all of the right things to buy a health insurance policy they can afford, one with a high deductible, but a low monthly premium, and it has catastrophic coverage, they are not going to be permitted to do that? They are going to have to get these first dollar plans by 2014, and they can't afford it.

I thank the gentleman, Mr. Speaker, for allowing me to share my thoughts. My colleagues, I think, know that I have practiced medicine for 31 years, and I know of what I speak in regard to the American people being opposed to having the Federal Government come in lock, stock and barrel and take over one-sixth of our economy to make decisions that should be made in the sanctity of the exam room between a doctor and a patient.

I look forward to the rest of your comments.

Mr. CARTER. Thank you. Just going over this, this is a welcome sign for all. It may not be all the States now because more have joined in. Let's just look real quickly: Washington, Colorado, Nevada, Texas, Idaho, North Dakota, Arizona, Louisiana, Nebraska, South Dakota, Utah, Michigan, Pennsylvania, Virginia, Indiana, South Carolina, Alabama, Georgia, Mississippi and Florida.

That's a pretty good gallery of the States, and it's not just one region. It's across the country, and it's because the American people are being affected across the country. Ultimately, the courage of these attorneys general will stand up for every American citizen on this issue, and I commend them, and I congratulate them, and I am looking forward to in some small way if I can work with them, because I think it's an important thing.

The gentleman mentioned expert. You know, we say in the legal position an expert is a guy from out of town with a briefcase. I have seen that in the courtroom a lot, and I would have to say I agree with that in some instances. No, we are all in some form experts on the Constitution because we can all stick one in our back pocket and carry it around and we can read it and we can learn what it says. In fact, that's kind of what's going on in the country right now. An awful lot of the people are getting themselves a Constitution and they are reading it. I said, wait a minute, this thing was to restrict government. This doesn't restrict government.

One of the arguments is being made, making the ninth and 10th amendment the commerce clause. The commerce clause says the U.S. Congress shall

have the power to regulate commerce with foreign nations and among the several States and with the Indian tribes. The ninth amendment says the enumeration in the Constitution of certain rights shall not be construed to deny or disparage others of the rights retained by the people.

Remember, this Constitution starts off by saying, people have certain inalienable rights, rights that cannot be alienated. Granted by God, that's what the Constitution says by divine providence, and among those are life, liberty and the pursuit of happiness, which means there's more.

□ 2140

This Bill of Rights and the Constitution sets forth a lot of those rights, but they're not all the rights.

And remember, we go back to what were they starting to do? They were starting to get tyranny off our back; don't let the government impose its will upon us. That's what we started out with when the first Minuteman went to Bunker Hill and Breed's Hill to stand up against the Red Coats. It was because they felt like the government was imposing unfair will upon the individuals in the American colonies.

And then the 10th amendment goes on to say, "The powers not delegated to the United States"—that being the Federal Government—"by the Constitution nor prohibited to it by the States are reserved to the States respectively or to the people." So in other words, the rights that they don't deal with here belong to the States. And if the States are not going to be in charge of those rights, then back to the people. This is a hard concept because some people sitting at home and some people in this body are going to say, how do the people have rights that the government is not protecting? Well, they do. In fact, they took up arms once—and some would argue twice—in our Nation's history because of rights that people thought they had as individuals.

So this is part of this revolutionary republican society that we created. We created a republic and we were created out of a revolution. So we are fighting a basic argument, a basic constitutional argument that goes forward before the Supreme Court sometime hopefully in an expedited manner. And I agree with my friend, Mr. GINGREY, that expediting this is important for the American people.

I guess if there is ever anything written into a bill that turns out to be good news of this bill, it's that it does not get implemented until 2014, which means it kind of gets past a couple of election cycles where it might be an issue before it actually starts happening to us, which gives these Attorneys General the opportunity to carry this through the court system and hopefully to the Supreme Court so the Supreme Court can give us an opinion about this particular health care bill and whether or not we are going to ex-

pand the clause that says U.S. Congress can regulate commerce to the point where it can regulate individual activity of human beings to the point where it says you must buy something because it's for the good of you and the good of the Nation even if you don't want to buy it. That is where we are going to go and that is the question they are going to have to answer. It is going to be exciting to see what the conclusion is.

I have a tremendous amount of faith in the judicial system. And even though I have many times disagreed with the U.S. Supreme Court on issues, I have always—and still to this day by the oath I took, both as a judge and the oath we take as Members of Congress to preserve, protect, and defend the Constitution against all enemies foreign and domestic. Now, that oath says the ultimate sovereignty, we declare it to be the Constitution. I have always had confidence that our Supreme Court, even when I disagreed with them, over the long haul it would all be for the good of the Constitution. I look forward to that opinion that is going to come out of the United States Supreme Court.

Tonight I have to cut this a little bit short. We will be back talking about this on other days. So I thank my colleague for joining me, I thank my other colleagues for listening, and I yield back the balance of my time.

ANNOUNCEMENT BY THE SPEAKER PRO TEMPORE

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

MEMORIALIZING DOROTHY HEIGHT

The SPEAKER pro tempore. Under the Speaker's announced policy of January 6, 2009, the gentlewoman from California (Ms. WATSON) is recognized for 60 minutes.

GENERAL LEAVE

Ms. WATSON. Mr. Speaker, I ask unanimous consent that all Members may have 5 legislative days in which to revise and extend their remarks and exclude extraneous materials on the subject of memorializing Dorothy Height.

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

There was no objection.

Ms. WATSON. Mr. Speaker, we come with heavy hearts today to memorialize a woman who made such a great impact on us who passed away early this morning.

Dorothy Height was a founding matriarch of the American civil rights movement whose crusade for racial justice and gender equality spanned more

than six decades. She fought for equal rights for both American Americans and women. She was among the coalition of African American leaders who pushed civil rights to the center of the American political stage after World War II and she was a key figure in the struggle for school desegregation, voting rights, employment opportunities, and public accommodations in the fifties and the sixties.

In high school, Dorothy was awarded a scholarship to Barnard College for her oratory skills, yet upon arrival she was denied entrance. At the time, Barnard admitted only two African Americans per academic year, and Height had arrived after the other two had already been admitted. At its 1980 commencement ceremonies, Barnard College awarded Height its highest honor, the Barnard Medal of Distinction. She also went to New York University and received a master's degree in educational psychology and eventually became the recipient of no fewer than 36 honorary doctorates.

Dr. Dorothy Height began her career as a caseworker for the New York City Welfare Department. In 1944, Dr. Height joined the national staff of the YWCA and she was instrumental in bringing about an interracial charter for YWCAs in 1946.

Dr. Height also served as National President of Delta Sigma Theta Sorority from 1946 to 1947 and developed leadership training programs and interracial and ecumenical education programs.

In 1957, Dr. Dorothy Height was named President of the National Council of Negro Women, a position she held for 40 years, in which she emphasized self-help and self-reliance, including programs in nutrition, childcare, housing, and career counseling.

During civil rights struggles in the 1960s, Dr. Dorothy Height helped orchestrate strategy with movement leaders, including Reverend Dr. Martin Luther King, Jr., Roy Wilkins, A. Philip Randolph, Whitney Young, James Farmer, Bayard Rustin, and JOHN LEWIS.

During the 1960s, Dr. Dorothy Height organized "Wednesdays in Mississippi," which brought together black and white women from the North and South to create a dialogue of understanding.

In the mid-1960s, Dr. Height wrote a column entitled "A Woman's Word" for the weekly African American newspaper, the New York Amsterdam News.

□ 2150

In the 1970s and 1980s, the National Council of Negro Women helped organize and operate development projects in African countries. Because of her experience and depth of knowledge, she later served on a number of committees, including as a consultant on African affairs to the Secretary of State, on the President's Committee on the Employment of the Handicapped, and on the President's Committee on the Status of Women.

In 1974, Dr. Height was named to the National Council for the Protection of Human Subjects of Biomedical and Behavioral Research, which published the Belmont Report, which was a response to the infamous Tuskegee Syphilis Study and an international ethical touchstone for researchers to this day.

American leaders regularly took her counsel, including First Lady Eleanor Roosevelt. Dr. Height also encouraged President Dwight D. Eisenhower to desegregate schools and President Lyndon B. Johnson to appoint African American women to positions in government.

I remember her telling me a story that the location of her office and their office building right now down on 7th Street, where you can see the Capitol in the background, was the last place that they retrieved two young African sisters who were running away from slavery. They brought them back and sold them off of the spot which is an historical preservative for her National Conference of Negro Women. What irony. She was that great lady who could see into the future, and I think that property just beckoned to her.

When she turned 90 years old, I was there at her birthday celebration here in Washington, D.C. They had purchased property that was very, very expensive, but they were able to get it for \$8 million. Oprah Winfrey came, and she said, I understand that you owe \$5 million. She said, Well, I have something with me that I think will help you. She gave a check for \$2.5 million. Now deduct that from the \$5 million. Then she proceeded that evening to go around the room and get those who were lobbyists, those who were advocates, to commit to paying off the balance. Within a few months' time, every penny of that property was paid for.

What a story.

It used to be Sears, the headquarters for Sears. As you know, that's in Chicago now, but the history of the property and where she still went when she was able to get there was the place they sold the last two young African women into slavery. I thought it was important to let you know the spiritual impact, the special gifts that she had for using her judgment to make the right decisions.

In 1994, President Bill Clinton awarded her the Presidential Medal of Freedom, which is the Nation's highest civilian honor. The musical stage play, "If This Hat Could Talk," is based on her memoirs. "Open Wide the Freedom Gates" is the name of her book of memories. It showcases her unique perspective on civil rights movements, and it details many of the behind-the-scenes figures and mentors who shaped her life.

My mother is now 100. I am reminded that my grandmother, her mother, used to sit us down at her feet. Because most of the history of Africa is Aro, she used to tell us these stories of Mary McLeod Bethune. Mary McLeod Bethune, out of Florida, started the

first college for colored girls. My grandmother used to talk about her all the time. I finally found out that she went to school with Mary McLeod Bethune when she lived and had her first child in Florida, and so I always thought that Mary McLeod Bethune was an aunt. I was so disappointed when I found out she wasn't related. She talked about the line of Judah. That was Haile Selassie, and they feel that most black people were descendants of Haile Selassie. My grandmother talked about Mrs. Roosevelt. She also talked about Marcus Garvey and that back-to-Africa movement.

All of these were powerful figures in the history of black people here in America. So, when we would see Dr. Height, regardless of how ill she was—but her mind was sharp—she would bring forth this history that we could only read about.

Dorothy Height had served on the advisory council of the White House Initiative on Historically Black Colleges and Universities and on the National Advisory Council on Aging. Wasn't that wonderful. She lived to 98. She passed this morning.

On March 24, 2004, her 92nd birthday, she received the Congressional Gold Medal, the highest decoration Congress can bestow, and I am so proud to say that I was the author of the bill that gave her the Gold Medal. As I circulated around these Chambers, I went to that side of the aisle and would sit next to various Members and would tell them, I am carrying the Gold Medal bill for Dr. Dorothy Height.

They would ask, Who is Dr. Dorothy Height?

I'd get very quiet, and I'd say, I'm going to tell you who she is, but you'd better not let other people know you don't know who Dorothy Height is. She proceeded Rosa Parks, and she was 19 years old when Mary McLeod Bethune handed her the mantle of leadership. She took it at age 19 and held it until her demise. Of course she had to have other people take over after she retired.

I knew her story because my grandmother related it to me. She started telling me about it when I was 3 years old. My sister, 18 months older than I, would have to sit there, too. She is deceased now. My grandmother read us the newspaper. She could have read it upside down, sideways or bottom up, but I remembered what she said because, traditionally, the story of our history was Aro, and that's why I took great pride after I entered these most honored Chambers to pay tribute to a woman who is part of all of our history.

Dr. Dorothy Height was the chairperson of the Executive Committee on the Leadership Conference on Civil Rights, the largest civil rights organization in the United States of America. Dr. Dorothy Height was an honored guest and was seated among the dignitaries at the inauguration of our current President, Barack Obama, on January 20, 2009.

□ 2200

She helped create and organize the Black Family Reunion celebration held annually since 1985. These gatherings were intended to honor the traditions, the strengths, and the history of African American families, while seeking solutions to such social problems as teen pregnancy, drug abuse, and violence. She attended these National Black Family Reunions celebrated on the National Mall in Washington, DC, every year until her death this morning.

Her death was something that we all feel so terrible about. We mourn her loss, but she leaves us a great legacy; and we all stand on her shoulders. She had the insight to keep our families together. Because when we were kidnapped off of the continent, when they brought us here to America, they separated husband and wife and took the babies away from their mothers' breasts and sold them for more property. And she knew that strength was with unity. And when you can bring families together, then you can be empowered.

So we owe so much to Dr. Dorothy Height. And we pay tribute to her strength, her vision, her dedication, and her brilliance. Her voice will never die out. We will continue to hear it when we talk about equality and justice and opportunity and fairness.

With that, Madam Speaker, I would like to call up the most distinguished Member of Congress from Los Angeles, MAXINE WATERS, for as much time as she might consume.

Ms. WATERS. Thank you very, very much Congresswoman DIANE WATSON. Thank you for taking out this hour to remember Dr. Dorothy Height. I appreciate the fact that you not only organized this time, but you understood how important it is for all of us who knew her, who loved her, who worked with her to just stop and remember her in this very, very special way.

When I learned of her death, I immediately thought about March 24, 2004. That is when she received the great recognition from the Congress of the United States, receiving the Gold Medal, the highest civilian award that can be given to a United States citizen. I remembered that because when that ceremony took place I remember watching her and reflecting on all that she had done for this country.

I remember not only the fact that she was the one woman in the civil rights movement that was dominated by men who sat in on the discussions about the civil rights legislation, the voting rights legislation, and this was at a time when women were not welcomed at the helm of the civil rights movement, but Dorothy Height was a very special woman. And I am sure that no matter what some of the men thought, they couldn't have turned her down because of her special way of handling situations. She was a highly cultured woman, articulate, refined, and always able to help temper situations

that could be explosive. So Dorothy Height had a way of not only managing herself, but managing those around her.

I heard Congresswoman WATSON as I was coming in talking about the Black Family Reunions. And they stand out as part of her tremendous work. At a time when black families were being demonized, being talked about as dysfunctional, she not only showed that we are a people who care and love our families, but we came out to these great reunions in very special ways. I remember seeing young black males carrying their babies, and I remember seeing young children being held by the hand by their grandmothers. So the mothers and the fathers, the sisters and the brothers, the uncles and the aunts, everybody came out to these tremendous family reunions. And I can recall not only attending in Washington, DC, but in my hometown of Los Angeles. I was there with Dorothy Height, number one, because I respected her, I admired her; but she expected me to be there.

We were friends for many, many years, dating back to our struggles in the Carter administration, when we had created the International Women's Year. And we all convened in Houston, Texas, to create the Women's Commission that was appointed by Carter. I was there as a young woman long before I came on the national scene and helped to organize on that floor the final statements that we delivered to President Carter that created the National Women's Commission.

As a matter of fact, Dorothy Height has been at the center of every significant development on behalf of women. Not only did she work in the civil rights movement, she worked for women. And she has been there in those struggles working with the National Organization for Women, the National Women's Political Caucus, all of those organizations that sprung up when we finally began to realize that we had power and we could exercise power and influence not only in helping to advance women in this country, but advance public policy as it related to women and families.

So Dr. Dorothy Height, who sat at the foot of Mary McLeod Bethune, the greatest educator that ever involved herself in education in this country, had a great impact on Dorothy Height. And Dorothy Height was a big supporter of education. And she often told of the stories of Dr. Mary McLeod Bethune. She often shared with us the very special moments she had with her and the kind of influence that she had on her and her leadership.

So she is gone. And there are those who are asking who is going to take her place. Well, no one can really take her place. There is no other and will be no other like Dorothy Height. Of course there are many brilliant women. There are visionary women. There are articulate women. There are women who can manage at the highest levels.

But you can't replicate Dorothy Height. We can hope that someone takes her place who will honor the contributions that she has made and give leadership to the National Council of Negro Women in a manner that she would be proud of, but no one can actually take her place.

I stand here this evening to say that Dorothy Height not only was special and one of a kind; I loved her. I honor the time that I was able to spend with her. I honor the birthday celebrations that I was able to go to. I honor the times that she attended all of the chapter meetings across this country and I happened to be in some city or some State where she was where I attended those chapter meetings. I honor having known her because I think it certainly gave me not only insight into what she was all about, but the inspiration that she provided for me and the lessons that I learned from her.

So this evening I simply say that we wish her journey to heaven to be the kind of journey where she will certainly rest in peace and get the rest that she so richly deserves. But we want her family to know, and all of those who perhaps didn't know her, how much she has meant not only to women and to the civil rights movement, but to this country. And we want to honor her in this very, very special way on the floor of Congress so that it will be recorded in the CONGRESSIONAL RECORD, adding to all of the other ways that she will be etched into the history of this country and this world.

Thank you, Dorothy, for having served. Thank you for having led us. Thank you for having been the kind of public servant who helped this country to be a better country.

I yield back the balance of my time.

Ms. WATSON. I want to thank you, Representative WATERS, for your association over the years with her and following in her footsteps. You know, we all joined hands together because I think those family reunions were a very special moment in our communities.

□ 2210

And we remind each other of the importance of our family bonds, and we show this country that we can stay together and our families are not dysfunctional. And that's what she stood for. And so I thank you for your words this evening.

And I have asked that all of these statements be recorded. And as we close out this late hour, I just want to say that we have had the privilege to live at a time when such a great, great woman whose ancestry emanated from what we call the Dark Continent, lived among us, taught among us, and touched us all. May God rest her soul.

The SPEAKER pro tempore. Under a previous order of the House, the gentlewoman from California (Ms. LEE) is recognized for 5 minutes.

Ms. LEE of California. Madam Speaker, today we lost an American

treasure with the passing of Dr. Dorothy Irene Height, a matriarch of the civil rights movement, a staunch advocate for women's rights, and an all-around phenomenal woman.

Dr. Height was a bold and brilliant African American woman who blazed many trails and opened many doors to the American Dream for women and people of color. Tonight I join with people around the world as we mourn the death and celebrate the life of Dr. Height.

Throughout her life, Dr. Height wore many hats, both literally and figuratively. She wore them with elegance and dignity, with excellence and determination. From her legendary stewardship as the national president of Delta Sigma Theta sorority to her unprecedented 41-year tenure at the helm of the National Council of Negro Women, Dr. Height was a woman of courage and strength.

Dr. Height's commitment to equality was reflected in so many of her pursuits. In the 1930s, for example, Dr. Height traveled across the United States to encourage YWCA chapters to implement interracial charters. After dedicating more than 60 years of her life to the YWCA, Dr. Height remained proudest of her efforts to direct the YWCA's attention to the issues of civil rights and racial justice. She was committed to this work. In fact, Dr. Height was the first director of its new Center for Racial Justice. This was in 1965. I believe it was in New York. Imagine, though, the resistance that she felt and that she was faced with in her efforts to desegregate the YWCA in the 1930s.

As the leader of the United Christian Youth Movement of North America, Dr. Height worked to desegregate the Armed Forces, prevent lynching, reform the criminal justice system, and establish free access to public accommodations. At a time when racial segregation was the standard and resistance to integration was often very fierce, Dr. Height forever remained true to her convictions, even when it was not the comfortable thing to do.

A lifelong advocate for peace, equality, and justice, Dr. Height was especially committed to empowering women and girls. She stood toe to toe with the great male civil rights giants of our time, steadfast in her dedication to ensure that black women's needs were addressed. She was forever dedicated to helping women achieve full and equal employment, pay, and education.

Dr. Height was instrumental in establishing a multicultural "Wednesdays in Mississippi." This was a program to assist freedom schools and voter registration drives. She knew that the fight for racial justice and for women's equality go hand in hand.

As the national president of the National Council of Negro Women, Dr. Height led the NCNW in helping women and families combat hunger. She also established the Women's Center for Education and Career Achievement in

New York City to prepare women for entry into jobs and careers. During her tenure as president of NCNW, they were able to buy a beautiful building just a few blocks from here on Pennsylvania Avenue. And to this day it is the only African American-owned building on Pennsylvania Avenue, which is on the site where slave traders legally operated a center slave market, and where in 1848, 76 slaves, including Emily and Mary Edmondson, attempted to escape to the Underground Railroad.

Dr. Height said, and this is Dr. Height's quote, she said, "It seems providential that we stand today on the shoulders of our ancestors with an opportunity to claim the site and sustain a strong presence for freedom and for justice."

I tell you Dr. Height remained a fighter until her last breath. Last year she attended President Barack Obama's first signing of the Lilly Ledbetter Act, his first bill he signed into law. She was present here for the unveiling of the Shirley Chisholm portrait and the bust of Sojourner Truth here in the Capitol. She worked diligently on various issues with the Black Women's Roundtable and the Black Leadership Forum and often participated in panels here on Capitol Hill. Just recently, she joined us in our efforts to support the 2010 census. We always knew that we were in the presence of greatness. And we always knew, especially now as Chair of the Congressional Black Caucus, that Dr. Height, when we called, she would be there to support us.

We mourn the loss tonight of Dr. Height. We celebrate her life and her legacy. We love you, Dr. Height, and we promise to continue your legacy of service to humankind. May your soul rest in peace.

Ms. JACKSON LEE of Texas. Madam Speaker, I to pay tribute to a national treasure and icon who passed early this morning. I am speaking, of course, of the incomparable, irrepressible, and legendary Dorothy Irene Height. For more than half a century, Dorothy Height has played a leading role in the never-ending struggle for equality and human rights here at home and around the world. Her life exemplifies her passionate commitment for a just society and her vision of a better world.

Dorothy Height was born in Richmond, Virginia March 24, 1912, and educated in the public schools of Rankin, Pennsylvania, a borough of Pittsburgh, where her family moved when she was four. She established herself early as a dedicated student with exceptional oratorical skills. After winning a \$1,000 scholarship in a national oratorical contest on the United States Constitution, sponsored by the Fraternal Order of the Elks, and a compiling a distinguished academic record, she enrolled in New York University where she earned both her bachelor and master's degrees in just four years. She continued her postgraduate studies at Columbia University and the New York School of Social Work.

In 1933, Dorothy Height joined the United Christian Youth Movement of North America where her leadership qualities earned her the

trust and confidence of her peers. It was during this period that she began to emerge as an effective civil rights advocate as she worked to prevent lynching, desegregate the armed forces, reform the criminal justice system, and provide free access to public accommodations. In 1935, Dorothy Height was appointed by New York government officials to deal with the aftermath of the Harlem riot of 1935.

As Vice President of the United Christian Youth Movement of North America, Dorothy Height was one of only ten American youth delegates to the 1937 World Conference on Life and Work of the Churches held in Oxford, England. Two years later she was selected to represent the YWCA at the World Conference of Christian Youth in Amsterdam, Holland.

It was in 1937, while serving as Assistant Executive Director of the Harlem YWCA, that Dorothy Height met Mary McLeod Bethune, founder and president of the National Council of Negro Women (NCNW). Mrs. Bethune was immediately impressed with young Dorothy Height's poise and intelligence and invited her to join the NCNW and assist in the quest for women's rights to full and equal employment, pay and education.

In 1938, Dorothy Height was one of ten young Americans invited by Eleanor Roosevelt to come to Hyde Park NY to help plan and prepare for the World Youth Conference to be held at Vassar College.

For the next several years, Dorothy Height served in a dual role: as a YWCA staff member and NCNW volunteer, integrating her training as a social worker and her commitment to rise above the limitations of race and sex. She rose quickly through the ranks of the YWCA, from working at the Emma Ransom House in Harlem to the Executive Directorship of the Phyllis Wheatley YWCA in Washington, DC to the YWCA National headquarters office.

For thirty-three years, from 1944 through 1977, Dorothy Height served on the staff of the National Board of the YWCA and held several leadership positions in public affairs and leadership training and as Director of the National YWCA School for Professional Workers. In 1965, she was named Director of the Center for Racial Justice, a position she held until her retirement.

In 1952, Dorothy Height lived in India, where she worked as a visiting professor in the Delhi School of Social Work at the University of Delhi, which was founded by the YWCAs of India, Burma and Ceylon. She would become renowned for her internationalism and humanitarianism. She traveled around the world expanding the work of the YWCA. She conducted a well-received study of the training of women's organizations in five African countries: Liberia, Ghana, Guinea, Sierra Leone, and Nigeria under the Committee of Correspondence.

Dorothy Height loved and led her sorority, Delta Sigma Theta. She was elected National President of the sorority in 1947 and served in that capacity until 1956. She led the sorority to a new level of organizational development, initiation eligibility, and social action throughout her term. Her leadership training skills, social work background and knowledge of volunteerism benefited the sorority as it moved into a new era of activism on the national and international scene.

In 1957, Dorothy Height was elected the fourth National President of NCNW and

served in that position for 40 years, when she became Chair of the Board and President Emerita.

In 1960, Dorothy Height was the woman team member leader in the United Civil Rights Leadership along with Dr. Martin Luther King, Jr., Whitney H. Young, A. Philip Randolph, James Farmer, Roy Wilkins and John Lewis. In 1961, while Dorothy Height was participating in major Civil Rights leadership, she led NCNW to deal with unmet needs among women and their families to combat hunger, develop cooperative pig banks, provided families with community freezers and showers.

In 1964, after the passage of the Civil Rights Act, Dorothy Height with Polly Cowan, an NCNW Board Member, organized teams of women of different races and faith as "Wednesdays in Mississippi" to assist in the freedom schools and open communication between women of difference races. The workshops which followed stressed the need for decent housing which became the basis for NCNW in partnership with the Department of Housing and Urban Development to develop Turnkey III Home Ownership for low income families in Gulfport, Mississippi.

In 1970, Dorothy Height directed the series of activities culminating in the YWCA Convention adopting as its "One Imperative" to the elimination of racism. That same year she also established the Women's Center for Education and Career Advancement in New York City to prepare women for entry level jobs. This experience led her in 1975 to collaborate with Pace College to establish a course of study leading to the Associate Degree for Professional Studies (AAPS).

In 1975, Dorothy Height participated in the Tribunal at the International Women's Year Conference of the United Nations in Mexico City. As a result of this experience, NCNW was awarded a grant from the United States Agency for International Development (USAID) to hold a conference within the conference for women from the United States, African countries, South America, Mexico and the Caribbean. This was followed with a site visit with 50 of the women to visit with rural women in Mississippi. Under the auspices of the USAID, Dorothy Height lectured in South Africa after addressing the National Convention of the Black Women's Federation of South Africa near Johannesburg (1977). Since 1986, she has worked tirelessly to strengthen the Black family.

Madam Speaker, under the leadership of Dorothy Height:

NCNW achieved tax-exempt status in 1966; NCNW dedicated the statue of Mary McLeod Bethune in Lincoln Park, Washington D.C. in 1974; the first woman to be so honored on public land in the Nation's Capital;

Developed model national and community-based programs ranging from teen-age parenting to pig "banks"—which addressed hunger in rural areas;

Established the Bethune Museum and Archives for Black Women, the first institution devoted to black women's history;

Established the Bethune Council House as a national historic site;

Transformed NCNW into an issue-oriented political organization, sponsoring "Wednesdays in Mississippi" when interracial groups of women would help out at Freedom Schools; organizing voter registration drives in the South; and fostering communications between black and white women.

Established the Black Family Reunion Celebration in 1986 to reinforce the historic strengths and traditional values of the Black family.

Among the major awards bestowed upon Dorothy Irene Height in gratitude and appreciation for her service to our nation and the world are the following:

Presidential Medal of Freedom presented by President Bill Clinton;

Congressional Gold Medal presented by President George W. Bush;

John F. Kennedy Memorial Award;

NAACP—Spingarn Medal;

Hadassah Myrtle Wreath of Achievement;

Ministerial Interfaith Association Award;

Ladies Home Journal—Woman of the Year;

Congressional Black Caucus—Decades of Service;

President Ronald Reagan—Citizens Medal;

Franklin Roosevelt—Freedom Medal

Essence Award; and

The Camille Cosby World of Children Award.

Dorothy Height was also elected to the National Women's Hall of Fame and is the recipient of thirty-six honorary degrees from colleges and universities as diverse as: Tuskegee University, Harvard University, Spelman College, Princeton University, Bennett College, Pace University, Lincoln University, Columbia University, Howard University, New York University, Morehouse College, and Meharry Medical College.

Madam Speaker, Dorothy Height has witnessed or participated in virtually every major movement for social and political change in the last century. For nearly 75 years, Dorothy Height has fought for the equality and human rights of all people. She was the only female member of the "Big 6" civil rights leaders (Whitney Young, Jr., A. Philip Randolph, Martin Luther King, Jr., James Farmer, and Roy Wilkins). Her vision and dedication made NCNW the premier organization in advocating for the health, education and economic empowerment for all women of African descent around the world.

Thank you, Dorothy Height, for your service to our nation. You have made America a better place for all persons of all races, religions, and backgrounds. You have mentored hundreds, been a role model to thousands, and a hero to millions. You are an American original. I am glad to count you as a friend.

Mr. TOWNS. Madam Speaker, I rise today to express my condolences on the passing of Dr. Dorothy Irene Height. Born March 24, 1912, in Richmond, Virginia, Dr. Height went on to become one of the most influential civil rights activists and a symbol of African American advancement in the United States.

After graduating with a Master's degree in psychology from New York University, Dr. Height continued her early career with post-graduate work at Columbia University and the New York School of Social Work. In her lifetime, she eventually received 36 Honorary Doctorate Degrees, along with a plethora of awards in recognition of her outstanding work in the field.

In 1937, she was invited to join the National Council of Negro Women in her quest for women's rights to full and equal employment, pay and education. This is when her career as civil rights activist began. She fought for equal rights for both African Americans and women alongside of the big six of the civil rights

movement—Dr. Martin Luther King, Whitney Young, A. Philip Randolph, James Farmer, Roy Wilkins, and JOHN LEWIS. She served in many leadership roles with prominent groups such as the Leadership Conference on Civil Rights, National Council of Negro Women, and the YWCA.

Among her many awards, Dr. Height was awarded the Presidential Citizens Medal, the Presidential Medal of Freedom, and the Congressional Gold Medal on behalf of the US Congress—our nation's highest honors bestowed upon extraordinary citizens like Dr. Height.

Dr. Height passed away on April 20, 2010. It is with deep sadness that I offer my condolences to her family, friends, and to the many lives touched by Dr. Height.

Ms. EDDIE BERNICE JOHNSON of Texas. Madam Speaker, I rise today to recognize the life and achievements of a trailblazing civil rights leader and dedicated American citizen, Dr. Dorothy I. Height.

Dr. Height was born on March 24, 1912 in Virginia and spent her formative years in Pennsylvania. She completed a degree at New York University in 1932 and a year later received a master's degree in educational psychology. She would spend the rest of her life active in the civil rights movement working diligently to ensure that every American was treated equally and fairly.

As a natural leader, Dr. Height led the National Council of Negro Women for forty years from 1957 to 1997. Her service and dedication to both this organization and all African-Americans were tireless, and she will forever be remembered as one of the most influential and important women in the civil rights movement. In 1963, when Dr. Martin Luther King, Jr. gave his famous "I Have a Dream" speech, Dr. Height stood mere feet from him as he addressed the crowded mall that day. Four and a half decades later, she would hear the echoes of the civil rights movement resound in the inauguration of Barack Obama, America's first African-American President. Truly, she saw some of the most famous and unique events of the last century, many of which were due in large part to her work and efforts.

Dr. Height was the recipient of countless awards throughout her lifetime including the Presidential Medal of Freedom and the Congressional Gold Medal. She received 36 honorary doctorate degrees from various universities across the country, and additionally, met, spoke with, and offered counsel to Presidents from Eisenhower to Obama.

Madam Speaker, America and the world has lost a giant with the passing of Dr. Dorothy Height. I will remember her as a woman of conviction who fought and worked until her final days at 98 years old. Truly, we have benefited immensely because of her, and we owe her a deep debt of gratitude for giving everything she could so that our country might be better and fairer. I ask my fellow colleagues to join me today in honoring her and remembering her dedication to the American people.

Mr. RANGEL. Madam Speaker, I rise today in mourning of Dorothy Height—a dynamic, resilient spirit who served as the matriarch and female voice of the 1960s Civil Rights Movement—and in celebration of a career that spanned eight decades, beginning as a teenager in the budding United Christian Youth Movement. By her 20s, she was the group's leader in campaigns against lynchings and

segregation in the Armed Forces, including a stint as the lead in dealing with the outcome of the Harlem riot in 1935. Her meteoric rise to influence came as president of the National Council of Negro Women (NCNW), a post she retained for three decades. In an era of racial tension and the march towards greater minority rights, Height set herself apart as a pioneer, marching with Martin Luther King, Jr., A. Phillip Randolph, and my esteemed colleague, Rep. JOHN LEWIS. Forty years ago, she stood alongside King, a marble and limestone Lincoln, and a reflecting pool, as he announced a dream he had of a more perfect union. She not only stood at the precipice of history, she helped carve out a significant and indelible part of it.

The cause of her life proved to be dealing with the unmet needs of the downtrodden and forgotten. As president of NCNW, she focused on improving the lot of women and their families, working tirelessly to combat hunger and establish home ownership programs for those of low income. After 30 years at the helm of NCNW, she became its chair and never gave up the fight well into her late 90s. She recently met with President Obama as part of a group of key African American leaders meeting at the White House for a summit on race and the economy. In 1994, President Clinton awarded her the Presidential Medal of Freedom, and ten years later, this Richmond, Virginia native born to working-class parents earned the highest civilian and most distinguished award presented by this Congress, the Congressional Gold Medal.

Dorothy Height taught us all—women and men of all faiths and races—to never relent in the struggle for equality. With a steel spine, grit, and determination, she lent a powerful female voice to a movement that needed her personal grace and perseverance. She had no tolerance for sitting idly by or leaving the hard work for generations that followed, famously noting that “if the time is not ripe, we have to ripen the time.” May we carry that sentiment and her uplifting spirit as we face the challenges that confront us as a nation. She will be missed, but the power of her life’s work will not: it will continue to inspire and motivate us for generations to come.

Ms. RICHARDSON. Madam Speaker, I rise today to remember and honor the legacy of Dr. Dorothy Height, who passed away this morning at the age of 98. As one of the most significant figures of the Civil Rights Movement, Dr. Dorothy Height was a true American heroine. Dr. Height spent her entire life fighting injustice and discrimination, and, in doing so, helped make our society more equitable and tolerant.

Dr. Dorothy Height was born in Richmond, Virginia in 1912, a setting in which racism and sexism were the norm. However, Dr. Height did not let this oppressive environment prevent her from following her dreams. After being denied entrance to Barnard College due to a quota allowing only two African-American students per class, she enrolled at New York University, where she earned a Master’s degree in educational psychology.

Although Dr. Height began her career as a caseworker, she soon felt called to the arena of social justice and joined the National Council of Negro Women. In 1957, Dr. Height was elected President of the National Council of Negro Women and proudly served in that post for 40 years. Dr. Height also served as the

president of the historically black Delta Sigma Theta Sorority, where she developed programs that promoted education and leadership among African-American women.

Dr. Height is often referred to as the “god-mother of the Civil Rights Movement” due to her founding role in the Movement and her consistent voice of guidance and inspiration in the fight against discrimination. Dr. Height fought to desegregate public schools, obtain voting rights for African-Americans, and ensure equality for women of all races. Dr. Height marched alongside Dr. Martin Luther King and gave advice to Presidents Dwight Eisenhower and Lyndon Johnson on civil rights and women’s rights issues.

Dr. Height’s amazing and inspirational work has been honored by our nation’s most prestigious awards. In 1994, President Bill Clinton awarded Dr. Height with the Medal of Freedom and in 2004, President George W. Bush presented her with the Congressional Gold Medal. Dr. Height has also received the Presidential Citizen Medal, the Franklin Delano Roosevelt Freedom From Want Award, the Spingarn Medal from the NAACP, and the 7th Annual Heinz Award Chairman’s Medal.

Dr. Height never stopped fighting for justice and equality, and in January 2009, Dr. Height was honored as a distinguished guest at the inauguration of our nation’s first African-American president.

Our country has lost a true leader and a beacon of social justice. I extend my deepest condolences to the family and friends of Dr. Dorothy Height, as they grieve the loss of this special individual. All Americans mourn her loss, but we take solace in the certain knowledge that our country is better because of her.

Mr. BISHOP of Georgia. Madam Speaker, I rise today to honor the incredible life and legacy of a great leader in the Civil Rights Movement and a dear friend and neighbor, Dr. Dorothy Irene Height, who passed away this morning, at the age of 98.

Dr. Height was always elegant, full of grace and poise, naturally commanding attention. She led an extraordinary life fighting for civil rights and women’s rights. Her fight began when she was denied entrance into college because the school had filled its annual quota of black students, and she never gave up the fight.

Over the years, she continued the fight for justice and equality for all Americans. In fact, Dr. Height was on stage at the Lincoln Memorial with Rev. Dr. Martin Luther King, Jr. when he delivered his “I Have a Dream” speech. She was in Birmingham, Alabama to comfort the families of the four African-American girls who perished in the bombing of the Sixteenth Street Baptist Church. She watched as President John F. Kennedy signed the Equal Pay Act to eliminate wage disparity based on sex. She also helped create and organize the Black Family Reunion Celebration, and was among the few women present at the Million Man March in 1995.

Throughout her life, she befriended countless people as she strove for justice. Among her many friends were the American educator and National Council of Negro Women (NCNW) founder Mary McLeod Bethune, First Lady Eleanor Roosevelt, and Dr. King, to name a few.

Dr. Height also served as the Director of the YWCA’s Center for Racial Justice, as a visiting professor at the Delhi School of Social

Work in India, as National President of the Delta Sigma Theta sorority, and as the fourth President of the NCNW. Her forty-year tenure as President of the NCNW was the highlight of her distinguished career.

In addition to her tireless work for racial justice and gender equality, she served on the advisory council of the White House Initiative on Historically Black Colleges and Universities and the National Advisory Council on Aging. Along with her 36 honorary doctorates from colleges and universities, she is a recipient of the Congressional Gold Medal, and the Presidential Medal of Freedom.

Although she received many accolades, she did not put forth her best efforts to achieve notoriety or fame. She said, “Stop worrying about whose name gets in the paper and start doing something . . . We must try to take our task more seriously and ourselves more lightly.”

Dr. Dorothy Irene Height was a remarkable woman. Her years were long as were her accomplishments. Leonardo da Vinci said, “As a well-spent day brings happy sleep, so a life well used brings happy death.” May Dr. Height sleep happily now for a life well used.

LEAVE OF ABSENCE

By unanimous consent, leave of absence was granted to:

Mr. BISHOP of Georgia (at the request of Mr. HOYER) for today.

Ms. EDDIE BERNICE JOHNSON of Texas (at the request of Mr. HOYER) for today.

Ms. KILPATRICK of Michigan (at the request of Mr. HOYER) for today.

SPECIAL ORDERS GRANTED

By unanimous consent, permission to address the House, following the legislative program and any special orders heretofore entered, was granted to:

(The following Members (at the request of Ms. WOOLSEY) to revise and extend their remarks and include extraneous material:)

Ms. WOOLSEY, for 5 minutes, today.

Ms. LEE of California, for 5 minutes, today.

Ms. CORRINE BROWN of Florida, for 5 minutes, today.

Ms. KAPTUR, for 5 minutes, today.

Mr. DEFazio, for 5 minutes, today.

Ms. JACKSON LEE of Texas, for 5 minutes, today.

(The following Members (at the request of Mr. POE of Texas) to revise and extend their remarks and include extraneous material:)

Mr. POE of Texas, for 5 minutes, April 26 and 27.

Mr. POSEY, for 5 minutes, April 22.

Mr. JONES, for 5 minutes, April 26 and 27.

Mr. BURTON of Indiana, for 5 minutes, today and April 21, 22, and 23.

Mr. MORAN of Kansas, for 5 minutes, April 26 and 27.

Ms. ROS-LEHTINEN, for 5 minutes, today and April 21.

Mr. ROHRBACHER, for 5 minutes, today.

Ms. FOXX, for 5 minutes, today. (The following Member (at his own request) to revise and extend his remarks and include extraneous material:)

Mr. RANGEL, for 5 minutes, today.

BILLS PRESENTED TO THE PRESIDENT

Lorraine C. Miller, Clerk of the House reports that on April 14, 2010 she presented to the President of the United States, for his approval, the following bill.

H.R. 4887. To amend the Internal Revenue Code of 1986 to ensure that health coverage provided by the Department of Defense is treated as minimal essential coverage.

Lorraine C. Miller, Clerk of the House also reports that on April 15, 2010 she presented to the President of the United States, for his approval, the following bill.

H.R. 4573. To urge the Secretary of the Treasury to instruct the United States Executive Directors at the International Monetary Fund, the World Bank, the Inter-American Development Bank, and other multilateral development institutions to use the voice, vote, and influence of the United States to cancel immediately and completely Haiti's debts to such institutions, and for other purposes.

H.R. 4851. To provide a temporary extension of certain programs, and for other purposes.

ADJOURNMENT

Ms. WATSON. Madam Speaker, I move that the House do now adjourn.

The motion was agreed to; accordingly (at 10 o'clock and 11 minutes p.m.), the House adjourned until tomorrow, Wednesday, April 21, 2010, at 10 a.m.

BUDGETARY EFFECTS OF PAYGO LEGISLATION

Pursuant to Public Law 111-139, Mr. Spratt hereby submits, prior to the vote on passage, the attached estimate of the costs of the bill H.R. 4178, the Deposit Restricted Qualified Tuition Programs Act, as amended, for printing in the CONGRESSIONAL RECORD.

CBO ESTIMATE OF THE STATUTORY PAY-AS-YOU-GO EFFECTS FOR H.R. 4178, THE DEPOSIT RESTRICTED QUALIFIED TUITION PROGRAMS ACT OF 2009, AS INTRODUCED ON DECEMBER 2, 2009, AND AMENDED ON APRIL 20, 2010

Table with columns for fiscal years 2010-2020 and a row for 'NET INCREASE IN THE DEFICIT' showing zero impact across all years.

Sources: Congressional Budget Office and Joint Committee on Taxation.

EXECUTIVE COMMUNICATIONS, ETC.

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

7061. A letter from the Director, Regulatory Management Division, Environmental Protection Agency, transmitting the Agency's final rule — Aminopyralid; Posticide Tolerances [EPA-HQ-OPP-2009-0141; FRL-8808-9] received April 8, 2010 to the Committee on Agriculture.

7062. A letter from the Director, Regulatory Management Division, Environmental Protection Agency, transmitting the Agency's final rule — Chlorantraniliprole; Extension of Time-Limited Pesticide Tolerances [EPA-HQ-OPP-2008-0770; FRL-8820-3] received April 8, 2010 to the Committee on Agriculture.

7063. A letter from the Director, Regulatory Management Division, Environmental Protection Agency, transmitting the Agency's final rule — Nicosulfuron; Pesticide Tolerances [EPA-HQ-OPP-2009-0057; FRL-8818-4] received April 8, 2010 to the Committee on Agriculture.

7064. A letter from the Director, Regulatory Management Division, Environmental Protection Agency, transmitting the Agency's final rule — Pendimethalin; Pesticide Tolerances [EPA-HQ-OPP-2009-0673; FRL-8817-4] received April 8, 2010 to the Committee on Agriculture.

7065. A letter from the Director, Regulatory Management Division, Environmental Protection Agency, transmitting the Agency's final rule — Revisions to the Arizona State Implementation Plan; Pinal County [EPA-R09-OAR-2009-0521; FRL-9096-8] received April 8, 2010 to the Committee on Agriculture.

7066. A letter from the Chief Counsel, Department of Homeland Security, transmitting the Department's final rule — Final Flood Elevation Determinations [Docket ID: FEMA-2010-0003] received April 8, 2010 to the Committee on Financial Services.

7067. A letter from the Director, Regulatory Management Division, Environmental

Protection Agency, transmitting the Agency's final rule — Approval and Promulgation of Implementation Plans; Texas; Revisions to the New Source Review (NSR) State Implementation Plan (SIP); Modification of Existing Qualified Facilities Program and General Definitions [EPA-R06-OAR-2005-TX-0025; FRL-9135-7] received April 8, 2010 to the Committee on Energy and Commerce.

7068. A letter from the Director, Regulatory Management Division, Environmental Protection Agency, transmitting the Agency's final rule — Approval and Promulgation of Air Quality Implementation Plans; Delaware; Reasonable Further Progress Plan, 2002 Base Year Inventory, Reasonably Available Control Measures, Contingency Measures, and Transportation Conformity Budgets for the Delaware Portion of the Philadelphia 1997 8-Hour Ozone Moderate Nonattainment Area [EPA-R03-OAR-2009-0712; FRL-9134-9] received April 8, 2010 to the Committee on Energy and Commerce.

7069. A letter from the Director, Regulatory Management Division, Environmental Protection Agency, transmitting the Agency's final rule — Approval and Promulgation of Air Quality Implementation Plans; Texas; Control of Air Pollution from Motor Vehicles [EPA-R06-OAR-2006-0988; FRL-9135-6] received April 8, 2010 to the Committee on Energy and Commerce.

7070. A letter from the Director, Regulatory Management Division, Environmental Protection Agency, transmitting the Agency's final rule — Approval and Promulgation of Implementation Plans; New Mexico; Interstate Transport of Pollution [EPA-R06-OAR-2007-0993; FRL-9134-8] received April 8, 2010 to the Committee on Energy and Commerce.

7071. A letter from the Director, Regulatory Management Division, Environmental Protection Agency, transmitting the Agency's final rule — Idaho: Incorporation by Reference of Approved State Hazardous Waste Management Program [EPA-R10-RCRA-2009-0868; FRL-9122-8] received April 8, 2010 to the Committee on Energy and Commerce.

7072. A letter from the Director, Regulatory Management Division, Environmental Protection Agency, transmitting the Agen-

cy's final rule — Light-Duty Vehicle Greenhouse Gas Emission Standards and Corporate Average Fuel Economy Standards; Final Rule [EPA-HQ-OAR-2009-0472 FRL-9134-6; NHTSA-2009-0059] (RIN: 2060-AP58; RIN 2127-AK50) received April 8, 2010 to the Committee on Energy and Commerce.

7073. A letter from the Director, Office of Congressional Affairs, Nuclear Regulatory Commission, transmitting the Commission's final rule — Increase in the Primary Nuclear Liability Insurance Premium [NRC-2009-0516] (RIN: 3150-AI74) received April 8, 2010 to the Committee on Energy and Commerce.

7074. A letter from the Assistant Secretary for Export Administration, Department of Commerce, transmitting the Department's final rule — Issuance of Electronic Documents and Related Recordkeeping Requirements [Docket No.: 0907201151-0114-02] (RIN: 0694-AE66) received April 8, 2010 to the Committee on Foreign Affairs.

7075. A letter from the Program Manager, Department of Health and Human Services, transmitting the Department's final rule — Organizational Integrity of Entities That Are Implementing Programs and Activities Under the Leadership Act (RIN: 0991-AB60) received April 13, 2010 to the Committee on Foreign Affairs.

7076. A letter from the Assistant Secretary, Legislative Affairs, Department of State, transmitting a report pursuant to Section 804 of the PLO Commitments Compliance Act of 1989 (title VIII, Foreign Relations Authorization Act, FY 1990 and 1991 (Pub. L. 101-246)), and Sections 603-604 (Middle East Peace Commitments Act of 2002) and 699 of the Foreign Relations Authorization Act, FY 2003 (Pub. L. 107-228), the functions of which have been delegated to the Department of State to the Committee on Foreign Affairs.

7077. A letter from the Assistant Secretary, Political Military Affairs, Department of State, transmitting an addendum to a certification, transmittal number: DDTC 10-007 to the Committee on Foreign Affairs.

7078. A letter from the Assistant Secretary, Political Military Affairs, Department of State, transmitting an addendum to a certification, transmittal number: DDTC 10-014 to the Committee on Foreign Affairs.

7079. A letter from the Chairman, Council of the District of Columbia, transmitting Transmittal of D.C. ACT 18-377, "Lis Pendens Amendment Act of 2010" to the Committee on Oversight and Government Reform.

7080. A letter from the Chairman, Council of the District of Columbia, transmitting Transmittal of D.C. ACT 18-357, "Disposition of the Property Formerly Designated as Federal Reservations 129, 130, and 299 Approval Act of 2010" to the Committee on Oversight and Government Reform.

7081. A letter from the Chairman, Council of the District of Columbia, transmitting Transmittal of D.C. ACT 18-356, "Campbell Heights Residents Real Property Tax Exemption Act of 2010" to the Committee on Oversight and Government Reform.

7082. A letter from the Chairman, Council of the District of Columbia, transmitting Transmittal of D.C. ACT 18-355, "Jubilee Housing Residential Rental Project Real Property Tax Exemption Act of 2010" to the Committee on Oversight and Government Reform.

7083. A letter from the Chairman, Council of the District of Columbia, transmitting Transmittal of D.C. ACT 18-354, "Foster Care Youth Identity Protection Amendment Act of 2010" to the Committee on Oversight and Government Reform.

7084. A letter from the Chairman, Council of the District of Columbia, transmitting Transmittal of D.C. ACT 18-353, "Third & H Streets, N.E. Economic Development Act of 2010" to the Committee on Oversight and Government Reform.

7085. A letter from the Chairman, Council of the District of Columbia, transmitting Transmittal of D.C. ACT 18-352, "Prohibition Against Selling Tobacco Products to Minors Amendment Act of 2010" to the Committee on Oversight and Government Reform.

7086. A letter from the Chairman, Council of the District of Columbia, transmitting Transmittal of D.C. ACT 18-351, "Attorney General for the District of Columbia Clarification and Elected Term Amendment Act of 2010" to the Committee on Oversight and Government Reform.

7087. A letter from the Chairman, Council of the District of Columbia, transmitting Transmittal of D.C. ACT 18-350, "Small Business Stabilization and Job Creation Strategy Amendment Act of 2010" to the Committee on Oversight and Government Reform.

7088. A letter from the Director, Office of Economic Impact, Department of Energy, transmitting the Department's annual report on the No FEAR Act for Fiscal Year 2009 to the Committee on Oversight and Government Reform.

7089. A letter from the Assistant Secretary, Legislative Affairs, Department of State, transmitting the Department's fourth Annual No FEAR Report to Congress for Fiscal Year 2009 to the Committee on Oversight and Government Reform.

7090. A letter from the Acting Staff Director, Federal Election Commission, transmitting the Commission's annual report for FY 2009 prepared in accordance with the Notification and Federal Employee Antidiscrimination and Retaliation Act of 2002 (No FEAR Act), Pub. L. 107-174 to the Committee on Oversight and Government Reform.

7091. A letter from the Executive Vice President, Postal Service, transmitting the Service's annual report for fiscal year 2009, in accordance with Section 203 of the Notification and Federal Employee Antidiscrimination and Retaliation Act of 2002 (No FEAR Act), Public Law 107-174 to the Committee on Oversight and Government Reform.

7092. A letter from the Chairman, Council of the District of Columbia, transmitting Transmittal of D.C. ACT 18-346, "Fiscal Year 2010 Balanced Budget and Spending Pressure

Control Plan Temporary Act of 2010" to the Committee on Oversight and Government Reform.

7093. A letter from the Chairman, Council of the District of Columbia, transmitting Transmittal of D.C. ACT 18-376, "Adams Morgan Main Street Group Temporary Amendment Act of 2010" to the Committee on Oversight and Government Reform.

7094. A letter from the Chairman, Council of the District of Columbia, transmitting Transmittal of D.C. ACT 18-372, "Tenth Street Community Park Designation Act of 2010" to the Committee on Oversight and Government Reform.

7095. A letter from the Chairman, Council of the District of Columbia, transmitting Transmittal of D.C. ACT 18-371, "Council Cable Autonomy and Control Amendment Act of 2010" to the Committee on Oversight and Government Reform.

7096. A letter from the Chairman, Council of the District of Columbia, transmitting Transmittal of D.C. ACT 18-370, "Rev. Dr. Edward Thomas Way Designation Act of 2010" to the Committee on Oversight and Government Reform.

7097. A letter from the Chairman, Council of the District of Columbia, transmitting Transmittal of D.C. ACT 18-382, "Energy Efficiency Financing Act of 2010" to the Committee on Oversight and Government Reform.

7098. A letter from the Chairman, Council of the District of Columbia, transmitting Transmittal of D.C. ACT 18-381, "DC Circulator Bus Jurisdiction Expansion Amendment Act of 2010" to the Committee on Oversight and Government Reform.

7099. A letter from the Chairman, Council of the District of Columbia, transmitting Transmittal of D.C. ACT 18-380, "Uniform Unsworn Foreign Declarations Amendment Act of 2010" to the Committee on Oversight and Government Reform.

7100. A letter from the Chairman, Council of the District of Columbia, transmitting Transmittal of D.C. ACT 18-378, "Certified Capital Companies Improvement Amendment Act of 2010" to the Committee on Oversight and Government Reform.

7101. A letter from the Chairman, Council of the District of Columbia, transmitting Transmittal of D.C. ACT 18-379, "Safe Release of Inmates Amendment Act of 2010" to the Committee on Oversight and Government Reform.

7102. A letter from the Director, Administrative Office of the United States Courts, transmitting the Office's report entitled, "2009 Annual Report of the Director of the Administrative Office of the U.S. Courts" to the Committee on the Judiciary.

7103. A letter from the Vice President, Government Affairs and Corporate Communications, Amtrak, transmitting an addendum to the Fiscal Year 2011 Legislative and Grant Request of February 1, 2010 to the Committee on Transportation and Infrastructure.

7104. A letter from the Paralegal Specialist, Department of Transportation, transmitting the Department's final rule — Airworthiness Directives; Empresa Brasileira de Aeronautica S.A. (EMBRAER) Model ERJ 170 and Model ERJ 190 Airplanes [Docket No.: FAA-2010-0274; Directorate Identifier 2010-NM-055-AD; Amendment 39-16248; AD 2010-07-04] (RIN: 2120-AA64) received April 13, 2010 to the Committee on Transportation and Infrastructure.

7105. A letter from the Assistant Chief Counsel for Hazardous Materials Safety, Department of Transportation, transmitting the Department's final rule — Hazardous Materials Transportation; Registration and Fee Assessment Program [Docket No.: PHMSA-2009-0201 (HM-208H)] (RIN: 2137-AE47) re-

ceived April 13, 2010 to the Committee on Transportation and Infrastructure.

7106. A letter from the Paralegal Specialist, Department of Transportation, transmitting the Department's final rule — Airworthiness Directives; The Boeing Company Model 757 Airplanes [Docket No.: FAA-2009-0795; Directorate Identifier 2009-NM-083-AD; Amendment 39-16242; AD 2010-06-17] (RIN: 2120-AA64) received April 13, 2010 to the Committee on Transportation and Infrastructure.

7107. A letter from the Paralegal Specialist, Department of Transportation, transmitting the Department's final rule — Airworthiness Directives; Rolls-Royce plc RB211-Trent 800 Series Turbofan Engines [Docket No.: FAA-2009-1004; Directorate Identifier 2009-NE-36-AD; Amendment 39-16239; AD 2010-06-14] (RIN: 2120-AA64) received April 13, 2010 to the Committee on Transportation and Infrastructure.

7108. A letter from the Paralegal Specialist, Department of Transportation, transmitting the Department's final rule — Airworthiness Directives; Rolls-Royce plc RB211-Trent 500, 700, and 800 Series Turbofan Engines [Docket No.: FAA-2009-0674; Directorate Identifier 2009-NE-25-AD; Amendment 39-16244; AD 2010-07-01] (RIN: 2120-AA64) received April 13, 2010 to the Committee on Transportation and Infrastructure.

7109. A letter from the Chairman, Federal Maritime Commission, transmitting the Commission's 48th annual report of activities for fiscal year 2008 to the Committee on Transportation and Infrastructure.

7110. A letter from the Assistant Secretary, Legislative Affairs, Department of State, transmitting report on steps taken by the U.S. government to encourage Arab League states to normalize their relations with Israel to bring about the termination of the Arab League boycott of Israel jointly to the Committees on Foreign Affairs and Ways and Means.

7111. A letter from the Assistant Secretary, Legislative Affairs, Department of State, transmitting certification to Congress regarding the Incidental Capture of Sea Turtles in Commercial Shrimping Operations jointly to the Committees on Natural Resources and Appropriations.

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 Ms. ROS-LEHTINEN (for herself, Mr. BURTON of Indiana, Mr. KIRK, Mrs. BACHMANN, Mrs. MILLER of Michigan, and Mr. SHIMKUS):

H.R. 5065. A bill to ensure accountability for United States taxpayers' humanitarian assistance for Palestinian refugees; to the Committee on Foreign Affairs.

By Mr. FLEMING:

H.R. 5066. A bill to prohibit the hiring of additional employees by the Internal Revenue Service to implement, administer, or enforce health insurance reform; to the Committee on Ways and Means.

By Mr. COFFMAN of Colorado:

H.R. 5067. A bill to prohibit any use of eminent domain authority by the United States to expand the Pinon Canyon Maneuver Site in southeastern Colorado; to the Committee on Armed Services.

By Mrs. LUMMIS (for herself and Mr. HINOJOSA):

H.R. 5068. A bill to amend the Atomic Energy Act of 1954 to authorize the Secretary of Energy to barter, transfer, or sell surplus uranium from the inventory of the Department of Energy, and for other purposes; to the Committee on Energy and Commerce.

By Mr. JOHNSON of Georgia:

H.R. 5069. A bill to amend the Federal Rules of Civil Procedure and the Federal Rules of Appellate Procedure to ensure access to the Federal judiciary in cases where the interest of justice so requires, and for other purposes; to the Committee on the Judiciary.

By Mr. HONDA:

H.R. 5070. A bill to assess the potential of smart electronics to reduce home and office electricity demand, to incorporate smart electronics into the Energy Star Program, and for other purposes; to the Committee on Energy and Commerce.

By Mr. FATTAH:

H.R. 5071. A bill to amend section 1120A(c) of the Elementary and Secondary Education Act of 1965 to assure comparability of opportunity for educationally disadvantaged students; to the Committee on Education and Labor.

By Ms. WATERS (for herself, Mrs. CAPITO, Mr. FRANK of Massachusetts, and Mr. AL GREEN of Texas):

H.R. 5072. A bill to improve the financial safety and soundness of the FHA mortgage insurance program; to the Committee on Financial Services.

By Mr. BROUN of Georgia:

H.R. 5073. A bill to repeal the Patient Protection and Affordable Care Act and the Health Care and Education Reconciliation Act of 2010 and enact the OPTION Act of 2009; to the Committee on Energy and Commerce, and in addition to the Committees on Ways and Means, Education and Labor, Appropriations, the Judiciary, Natural Resources, House Administration, and Rules, 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. WU:

H.R. 5074. A bill to reauthorize the National Institute of Standards and Technology, and for other purposes; to the Committee on Science and Technology.

By Mr. ADLER of New Jersey:

H.R. 5075. A bill to amend the Internal Revenue Code of 1986 to modify the dependent care tax credit and to extend and increase the additional standard deduction for state and local real property taxes; to the Committee on Ways and Means.

By Mr. BISHOP of New York:

H.R. 5076. A bill to amend the Internal Revenue Code of 1986 to require the disclosure of the names of individuals who are granted amnesty from criminal prosecution by the Internal Revenue Service; to the Committee on Ways and Means.

By Mr. HALL of New York (for himself, Mr. HOLT, Mr. PETERS, and Mrs. MALONEY):

H.R. 5077. A bill to amend the Internal Revenue Code of 1986 to increase the alternative minimum tax exemption amount and index such amount for inflation; to the Committee on Ways and Means.

By Mr. HIGGINS (for himself, Mrs. MCCARTHY of New York, Mr. PLATTS, and Mr. ROSKAM):

H.R. 5078. A bill to amend the Internal Revenue Code of 1986 to expand incentives for education; to the Committee on Ways and Means.

By Mr. ISRAEL:

H.R. 5079. A bill to amend title II of the Elementary and Secondary Education Act of 1965 to establish a Federal "Grow Your Own Teacher" program, and for other purposes; to the Committee on Education and Labor.

By Mr. KENNEDY (for himself and Mr. LANGEVIN):

H.R. 5080. A bill to amend the Internal Revenue Code of 1986 to provide unemployment benefits during summer vacation for non-

professional school employees; to the Committee on Ways and Means.

By Mr. KING of New York (for himself, Ms. CLARKE, Mrs. MILLER of Michigan, Mr. CAO, and Mr. ROGERS of Alabama):

H.R. 5081. A bill to enhance public safety by making more spectrum available to public safety agencies, to facilitate the development of a wireless public safety broadband network, to provide standards for the spectrum needs of public safety agencies, and for other purposes; to the Committee on Energy and Commerce.

By Mr. LUJÁN (for himself, Ms. GIFFORDS, Mr. POLIS, and Mr. HEINRICH):

H.R. 5082. A bill to amend the Public Utility Regulatory Policies Act of 1978 to establish uniform national standards for the interconnection of certain small power production facilities; to the Committee on Energy and Commerce.

By Ms. MOORE of Wisconsin:

H.R. 5083. A bill to amend part A of title IV of the Social Security Act, to reward States for engaging individuals with disabilities in work activities, and for other purposes; to the Committee on Ways and Means, and in addition to the Committee on Education and Labor, 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. MURPHY of New York (for himself and Mr. SMITH of Washington):

H.R. 5084. A bill to require the Secretary of Commerce to establish a loan program to assist in the locating of information technology and manufacturing jobs in the United States, and for other purposes; to the Committee on Transportation and Infrastructure, and in addition to the Committee on 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. OWENS:

H.R. 5085. A bill to amend the Internal Revenue Code of 1986 to eliminate for 5 years the limitation on expensing certain depreciable business assets; to the Committee on Ways and Means.

By Mr. SENSENBRENNER:

H.R. 5086. A bill to amend the Federal Election Campaign Act of 1971 to prohibit an authorized committee of a candidate for election for Federal office from disbursing any amount received as a contribution to the committee until the committee posts on a public Internet site the identification of the person who provided the contribution, and for other purposes; to the Committee on House Administration.

By Mr. SHERMAN:

H.R. 5087. A bill to establish the Commission on Freedom of Information Act Processing Delays; to the Committee on Oversight and Government Reform.

By Mr. CONYERS (for himself, Mr. COHEN, Mr. SMITH of Texas, Ms. LEE of California, Mr. LEWIS of Georgia, Mr. GUTIERREZ, Ms. RICHARDSON, Mr. THOMPSON of Mississippi, Ms. FUDGE, and Ms. MCCOLLUM):

H. Res. 1271. A resolution honoring the life and achievements of Rev. Benjamin Lawson Hooks; to the Committee on the Judiciary, considered and agreed to. considered and agreed to.

By Mr. RYAN of Ohio (for himself, Mr. GRAYSON, Ms. BALDWIN, Mr. BOCCIERI, Mr. BOUCHER, Mr. CONYERS, Ms. DELAURO, Mr. DRIEHAUS, Mr. FILNER, Ms. FUDGE, Mr. GRIJALVA, Mr. HARE, Ms. EDDIE BERNICE JOHNSON of Texas, Ms. KAPTUR, Ms. KILROY, Ms. LEE of California, Mr. LEWIS of Georgia, Mr.

LOEBSACK, Ms. MOORE of Wisconsin, Mr. MORAN of Virginia, Mr. POLIS, Mr. QUIGLEY, Ms. RICHARDSON, Mr. RUSH, Mr. SPACE, Ms. SUTTON, and Mr. WILSON of Ohio):

H. Res. 1272. A resolution commemorating the 40th anniversary of the May 4, 1970, Kent State University shootings; to the Committee on Education and Labor.

By Mr. SMITH of Texas (for himself, Mr. FORBES, Mr. BARTLETT, Mr. HARPER, Mr. BURTON of Indiana, Mr. FRANKS of Arizona, Mr. DAVIS of Kentucky, Mr. ADERHOLT, Mr. WAMP, Mr. EHLERS, Mr. BACHUS, Mr. JORDAN of Ohio, Mr. ALEXANDER, Mr. KLINE of Minnesota, Mr. WESTMORELAND, Mr. MILLER of Florida, Mr. PENCE, Mr. LAMBORN, Mr. BOOZMAN, Mr. ISSA, Mr. CHAFFETZ, Mr. DANIEL E. LUNGREN of California, and Mr. LATOURETTE):

H. Res. 1273. A resolution expressing the sense of Congress with respect to the National Day of Prayer; to the Committee on Oversight and Government Reform.

By Mr. ETHERIDGE (for himself, Mr. PRICE of North Carolina, Mrs. MYRICK, Mr. BUTTERFIELD, Mr. KISSELL, Mr. SHULER, Mr. JONES, Mr. WATT, Mr. COBLE, Ms. FOX, Mr. MILLER of North Carolina, Mr. MCINTYRE, and Mr. MCHENRY):

H. Res. 1274. A resolution honoring the historic and community significance of the Chatham County Courthouse and expressing condolences to Chatham County and the town of Pittsboro for the fire damage sustained by the courthouse on March 25, 2010; to the Committee on Oversight and Government Reform.

By Mr. YARMUTH (for himself, Mr. VAN HOLLEN, Mr. LARSON of Connecticut, Ms. PINGREE of Maine, and Mr. COHEN):

H. Res. 1275. A resolution expressing disapproval of the decision issued by the Supreme Court in Citizens United v. Federal Election Commission; to the Committee on House Administration, and in addition to the Committee on the Judiciary, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned.

By Mr. GEORGE MILLER of California (for himself, Ms. MATSUI, Mrs. MCCARTHY of New York, Mr. SABLON, Mr. CROWLEY, Mr. KENNEDY, Mr. HARE, Mr. LOEBSACK, Ms. DELAURO, Mr. SARBANES, Mr. SERRANO, Ms. BORDALLO, Mr. POLIS, Ms. FUDGE, Mr. GRIJALVA, Ms. TITUS, Ms. HIRONO, Mr. EHLERS, Mr. PIERLUISI, Mr. RANGEL, Mr. SESTAK, Mr. KILDEE, Ms. RICHARDSON, Mr. CAPUANO, Ms. CLARKE, Mr. TONKO, Ms. NORTON, Ms. ZOE LOFGREN of California, and Mr. PRICE of North Carolina):

H. Res. 1276. A resolution recognizing the continued importance of volunteerism and national service and the anniversary of the signing of the landmark service legislation, the Edward M. Kennedy Serve America Act; to the Committee on Education and Labor.

By Mr. JOHNSON of Georgia (for himself, Mr. WEINER, Mr. SHULER, Mr. ISRAEL, Mr. GRAYSON, Mr. BURTON of Indiana, Mr. ADERHOLT, Ms. CORRINE BROWN of Florida, Mrs. CAPPS, Mr. CONYERS, Ms. WASSERMAN SCHULTZ, Mr. MORAN of Virginia, Mr. CAPUANO, Mr. MEEK of Florida, Mr. GEORGE MILLER of California, Mr. BERRY, Ms. BERKLEY, Mr. KLEIN of Florida, Mr. FILNER, Mr. CROWLEY, Mr. NADLER of New York, Mrs. MCCARTHY of New

York, Ms. KILROY, Mr. SCHAUER, Ms. CLARKE, Mr. HINCHEY, Ms. WATSON, Mr. BAIRD, Mr. HONDA, Mrs. HALVORSON, Ms. MOORE of Wisconsin, Mr. POLIS, Mr. MCGOVERN, Mr. TONKO, Mr. HALL of New York, Mrs. MALONEY, Mr. ROTHMAN of New Jersey, Mr. DELAHUNT, Mr. QUIGLEY, Mr. ELLISON, Mr. SIRES, Mr. HODES, Mr. RANGEL, Mr. MELANCON, Mr. MICHAUD, Mr. KAGEN, Mr. PETERSON, Ms. ESHOO, Mr. OLVER, Mr. COSTA, Mr. PASCRELL, Mr. INSLEE, Mr. SCHIFF, Mr. HIGGINS, Ms. JACKSON LEE of Texas, Mr. GARAMENDI, Mr. VAN HOLLEN, Mr. KISSELL, Mr. MCDERMOTT, Mr. HASTINGS of Florida, Mr. WESTMORELAND, Ms. LEE of California, Ms. LINDA T. SÁNCHEZ of California, Mr. KINGSTON, and Mr. BRALEY of Iowa):

H. Res. 1277. A resolution commending the efforts and honoring the work of the State of Israel, the Israel Defense Forces, and the Israeli people for their coordinated efforts to save lives and provide relief to the people of Haiti in the aftermath of the devastating earthquake that struck the island nation on January 12, 2010; to the Committee on Foreign Affairs.

By Mr. SHUSTER:

H. Res. 1278. A resolution in support and recognition of National Safe Digging Month, April, 2010; to the Committee on Transportation and Infrastructure, and in addition to the Committee on 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. TIAHRT (for himself, Mr. FORBES, Mr. ROE of Tennessee, Mr. POSEY, Mr. HERGER, Mr. FRANKS of Arizona, Mr. BARTLETT, Mr. HARPER, Mr. ADERHOLT, Mr. PENCE, Mr. MILLER of Florida, Mr. DAVIS of Kentucky, Mr. WAMP, Mr. ALEXANDER, Mr. WESTMORELAND, Mr. KLINE of Minnesota, Mr. BACHUS, Mr. HUNTER, Mrs. BLACKBURN, Mr. LAMBORN, Mr. WILSON of South Carolina, and Mr. LATTA):

H. Res. 1279. A resolution calling for an appeal of the ruling which found the National Day of Prayer to be unconstitutional and expressing the support of the House of Representatives for the institution of a annual National Day of Prayer; to the Committee on the Judiciary.

By Mr. TONKO (for himself, Ms. BALDWIN, Ms. BERKLEY, Mr. BISHOP of New York, Mr. BOSWELL, Mr. CONYERS, Mr. COURTNEY, Mr. ELLISON, Ms. FUDGE, Mr. GRIJALVA, Mr. ISRAEL, Mr. KENNEDY, Mr. KIRK, Ms. LEE of California, Mrs. MCCARTHY of New York, Ms. MOORE of Wisconsin, Mr. MURPHY of New York, Ms. RICHARDSON, Mr. RYAN of Ohio, and Ms. SCHWARTZ):

H. Res. 1280. A resolution expressing the support of the House of Representatives for the goals and ideals of National Healthy Schools Day; to the Committee on Education and Labor.

MEMORIALS

Under clause 4 of Rule XXII, memorials were presented and referred as follows:

253. The SPEAKER presented a memorial of the Senate of the State of Michigan, relative to Senate Resolution No. 115 memorializing the Congress and the President of the United States to ensure that local businesses

located in Michigan and their employees be the primary beneficiaries of the American Recovery and Reinvestment Act, pursuant to; to the Committee on Appropriations.

254. Also, a memorial of the Senate of the State of Tennessee, relative to Senate Resolution No. 200 memorializing the Congress to adopt legislation to postpone the Environmental Protection Agency's effort to regulate greenhouse gas emissions from stationary sources; to the Committee on Energy and Commerce.

255. Also, a memorial of the Legislature of the State of Wyoming, relative to Joint Resolution No. 1 requesting that the Congress of the United States oppose the Northern Rockies Ecosystem Protection Act, H.R. 980; to the Committee on Natural Resources.

256. Also, a memorial of the House of Representatives of the State of South Dakota, relative to House Concurrent Resolution No. 1014 urging the Congress to support the Parental Rights Amendment; to the Committee on the Judiciary.

257. Also, a memorial of the House of Representatives of the State of Michigan, relative to House Concurrent Resolution No. 28 urging the Congress to make a long-term commitment to the Great Lakes; to the Committee on Transportation and Infrastructure.

258. Also, a memorial of the Senate of the State of Michigan, relative to Senate Resolution No. 128 memorializing the Congress of the United States to rectify the imbalance in federal transportation funding that consistently put Michigan near the bottom of the 50 states in the percentage of federal transportation tax dollars; to the Committee on Transportation and Infrastructure.

259. Also, a memorial of the Senate of the State of Washington, relative to Senate Joint Memorial No. 8025 urging the National Aeronautics and Space Administration to transfer one of the remaining Shuttle Orbiters, Atlantis or Endeavour, to the Museum of Flight in Seattle, Washington upon its retirement; to the Committee on Science and Technology.

ADDITIONAL SPONSORS

Under clause 7 of rule XII, sponsors were added to public bills and resolutions as follows:

H.R. 40: Mr. PASTOR of Arizona, Mr. TOWNS, Mr. THOMPSON of Mississippi, Mr. LEWIS of Georgia, Ms. NORTON, and Mr. RUSH.

H.R. 43: Mr. BUTTERFIELD, Mr. LEE of New York, and Mr. BRADY of Pennsylvania.

H.R. 197: Mrs. EMBERSON.

H.R. 211: Ms. CASTOR of Florida and Mr. QUIGLEY.

H.R. 235: Mr. MAFFEI.

H.R. 275: Mr. LATTI, Mrs. MALONEY, and Mr. CARTER.

H.R. 422: Mr. FILNER, Mr. TONKO, Mr. TOWNS, and Mr. WAXMAN.

H.R. 426: Mr. MCDERMOTT and Ms. LINDA T. SÁNCHEZ of California.

H.R. 450: Mr. REHBERG.

H.R. 476: Ms. FUDGE, Mr. RANGEL, Ms. MATSUI, Ms. WATSON, and Mr. ORTIZ.

H.R. 513: Mr. GERLACH.

H.R. 537: Mr. AL GREEN of Texas.

H.R. 571: Mr. BACA.

H.R. 644: Ms. WOOLSEY.

H.R. 658: Mr. JOHNSON of Georgia.

H.R. 745: Mr. LEE of New York.

H.R. 855: Mr. DOYLE.

H.R. 878: Mr. ADERHOLT.

H.R. 949: Ms. DELAURO.

H.R. 953: Mr. DUNCAN.

H.R. 994: Mr. ROGERS of Alabama and Mr. DUNCAN.

H.R. 1017: Mr. SCHOCK.

H.R. 1058: Mr. LEE of New York.

H.R. 1083: Mr. JOHNSON of Georgia.

H.R. 1175: Mr. WALZ.

H.R. 1177: Mrs. BACHMANN and Mr. FORTENBERRY.

H.R. 1191: Mr. RYAN of Ohio.

H.R. 1194: Mr. GERLACH, Mrs. HALVORSON, Ms. LINDA T. SÁNCHEZ of California, Ms. GRANGER, Mr. GARAMENDI, Mr. KRATOVIL, Mr. PLATTS, and Mr. TONKO.

H.R. 1203: Mr. CUMMINGS and Mr. PASTOR of Arizona.

H.R. 1204: Mr. MCNERNEY.

H.R. 1210: Ms. PINGREE of Maine.

H.R. 1230: Mr. LATHAM.

H.R. 1324: Ms. CHU.

H.R. 1443: Mr. DELAHUNT, Mr. PASTOR of Arizona, Mr. HALL of New York, and Mr. SCOTT of Virginia.

H.R. 1547: Mr. POMEROY.

H.R. 1552: Mr. FORBES.

H.R. 1570: Mr. COHEN.

H.R. 1579: Mr. FORBES.

H.R. 1585: Ms. RICHARDSON and Mr. SPRATT.

H.R. 1718: Mr. CARTER and Mr. PITTS.

H.R. 1751: Mr. KUCINICH.

H.R. 1792: Mr. HINCHEY.

H.R. 1802: Mr. CULBERSON.

H.R. 1806: Mr. HINCHEY and Mr. SCHOCK.

H.R. 1944: Mr. AKIN.

H.R. 2067: Mr. THOMPSON of Mississippi.

H.R. 2068: Mr. CARNAHAN.

H.R. 2110: Mr. SCOTT of Virginia.

H.R. 2136: Mrs. MALONEY.

H.R. 2142: Mr. FOSTER and Mr. ALTMIRE.

H.R. 2159: Mr. WAXMAN.

H.R. 2271: Ms. KAPTUR.

H.R. 2296: Mr. HEINRICH.

H.R. 2324: Ms. MOORE of Wisconsin and Mr. SARBANES.

H.R. 2363: Mr. COHEN, Ms. BERKLEY, and Ms. CLARKE.

H.R. 2378: Mr. LATOURETTE and Mr. HILL.

H.R. 2408: Mr. MEEK of Florida.

H.R. 2460: Mrs. NAPOLITANO, Mr. LUJÁN, and Mr. HOLDEN.

H.R. 2478: Mr. MURPHY of New York and Mr. DREIER.

H.R. 2567: Mr. MAFFEI and Mr. BLUMENAUER.

H.R. 2570: Mr. WAXMAN.

H.R. 2579: Mr. ROTHMAN of New Jersey, Mr. BRADY of Pennsylvania, and Mr. YARMUTH.

H.R. 2709: Mr. BERMAN.

H.R. 2733: Mr. BRALEY of Iowa, Mrs. MILLER of Michigan, Ms. RICHARDSON, and Mr. THOMPSON of Mississippi.

H.R. 2737: Mr. BOSWELL and Mr. JONES.

H.R. 2746: Mr. CHANDLER, Mr. DRIEHAUS, Mr. INSLEE, Mr. ELLISON, Mr. CUMMINGS, Mr. MEEK of Florida, Mr. SHULER, Mr. NADLER of New York, Ms. LORETTA SÁNCHEZ of California, and Ms. MCCOLLUM.

H.R. 2849: Mr. BERRY.

H.R. 2855: Mr. LYNCH and Mr. COHEN.

H.R. 2866: Mr. WESTMORELAND.

H.R. 2882: Mr. COHEN, Mr. BLUMENAUER, and Mr. POLIS.

H.R. 2964: Ms. NORTON.

H.R. 2999: Mr. BOREN and Ms. MCCOLLUM.

H.R. 3007: Mr. TIM MURPHY of Pennsylvania and Mr. TONKO.

H.R. 3018: Mr. McCAUL.

H.R. 3043: Ms. VELÁZQUEZ, Ms. LORETTA SÁNCHEZ of California, Mr. ENGEL, and Mr. COHEN.

H.R. 3101: Ms. ROS-LEHTINEN and Mr. GRIFFITH.

H.R. 3131: Mr. McCLINTOCK.

H.R. 3156: Mrs. CHRISTENSEN.

H.R. 3186: Mr. NYE.

H.R. 3212: Mr. STARK and Mrs. NAPOLITANO.

H.R. 3268: Mr. MURPHY of New York.

H.R. 3336: Mr. LATHAM.

H.R. 3355: Ms. FUDGE, Mr. DANIEL E. LUNGREN of California, and Mr. HOLDEN.

H.R. 3380: Mr. TONKO.

H.R. 3381: Mr. YARMUTH.

- H.R. 3393: Mr. DAVIS of Tennessee.
H.R. 3408: Mr. ISRAEL.
H.R. 3531: Mr. OLVER, Mr. NADLER of New York, and Mr. WAXMAN.
H.R. 3586: Mr. PETERSON.
H.R. 3652: Ms. KILROY, Mr. TEAGUE, Mr. DICKS, Mr. WILSON of Ohio, Mr. PRICE of North Carolina, Mr. SPACE, Mr. QUIGLEY, Mr. ROGERS of Kentucky, Mr. BISHOP of Utah, and Mr. LUJÁN.
H.R. 3656: Mr. McCOTTER.
H.R. 3662: Mr. PASTOR of Arizona.
H.R. 3758: Mr. JOHNSON of Georgia and Mr. ROE of Tennessee.
H.R. 3790: Mr. ALEXANDER, Mr. MCKEON, Mrs. HALVORSON, Mrs. BLACKBURN, Mr. RUSH, Mr. TAYLOR, Mr. DAVIS of Tennessee, Mr. SESSIONS, and Mr. CARSON of Indiana.
H.R. 3813: Ms. FALLIN.
H.R. 3995: Ms. LINDA T. SÁNCHEZ of California.
H.R. 4014: Ms. LEE of California.
H.R. 4051: Mr. HODES, Mr. MCMAHON, Mr. WILSON of South Carolina, and Mr. HINCHEY.
H.R. 4053: Mr. GRIJALVA.
H.R. 4109: Mr. HOLT.
H.R. 4116: Mr. EDWARDS of Texas, Mr. ELLISON, and Mr. WEINER.
H.R. 4130: Mr. STARK.
H.R. 4144: Mr. KAGEN.
H.R. 4178: Mr. AL GREEN of Texas and Mr. GERLACH.
H.R. 4211: Mr. INSLEE.
H.R. 4233: Mr. CHILDERS.
H.R. 4278: Ms. PINGREE of Maine and Mr. WALDEN.
H.R. 4286: Mr. RUSH.
H.R. 4306: Mr. ELLISON, Mr. CULBERSON, Mr. BURGESS, Mr. GENE GREEN of Texas, Mr. DENT, and Mr. HOLDEN.
H.R. 4318: Mr. STARK.
H.R. 4320: Mr. PETERSON, Ms. TITUS, Mr. COURTNEY, Mr. KAGEN, and Mr. BOSWELL.
H.R. 4376: Mr. KUCINICH, Mr. MEEK of Florida, Ms. TITUS, Mr. LEWIS of Georgia, Ms. RICHARDSON, Mr. ELLISON, and Mr. HARE.
H.R. 4405: Mr. CARNAHAN and Mr. GRIJALVA.
H.R. 4420: Mr. JOHNSON of Georgia.
H.R. 4443: Mr. GRIJALVA.
H.R. 4455: Mr. KIND.
H.R. 4469: Mr. KINGSTON.
H.R. 4502: Mr. GARAMENDI.
H.R. 4530: Mrs. LOWEY, Mr. ADLER of New Jersey, and Mr. WAXMAN.
H.R. 4539: Mr. NEUGEBAUER.
H.R. 4541: Mr. REHBERG.
H.R. 4544: Mr. ELLISON, Ms. LINDA T. SÁNCHEZ of California, Mr. BRIGHT, and Mr. CARSON of Indiana.
H.R. 4568: Mr. AL GREEN of Texas.
H.R. 4572: Mr. AKIN and Mr. COLE.
H.R. 4582: Mr. QUIGLEY.
H.R. 4603: Mr. CARTER and Mr. LATHAM.
H.R. 4616: Ms. WATERS.
H.R. 4619: Ms. ESHOO.
H.R. 4629: Ms. SUTTON.
H.R. 4635: Mr. ELLISON and Ms. JACKSON LEE of Texas.
H.R. 4678: Mr. COURTNEY and Ms. TITUS.
H.R. 4693: Mr. TANNER, Mr. PLATTS, Mr. CAO, Mr. GRIFFITH, Ms. TITUS, Mr. ROONEY, Mr. FARR, Mr. COHEN, Mr. BERMAN, Mr. LEWIS of Georgia, Mr. GARAMENDI, and Mr. CONNOLLY of Virginia.
H.R. 4711: Mrs. DAVIS of California.
H.R. 4713: Mr. BOSWELL.
H.R. 4722: Mr. McDERMOTT, Mr. INSLEE, and Mr. FRANK of Massachusetts.
H.R. 4733: Mr. DeFAZIO, Mr. GRIJALVA, Mr. MORAN of Virginia, Mr. ANDREWS, Mr. KUCINICH, and Mrs. NAPOLITANO.
H.R. 4734: Mr. THOMPSON of Pennsylvania.
H.R. 4745: Mr. HALL of New York and Mr. CLAY.
H.R. 4751: Mr. LUJÁN and Mr. McDERMOTT.
H.R. 4752: Mr. QUIGLEY.
H.R. 4755: Mr. KAGEN and Mr. SESTAK.
H.R. 4770: Mr. ROTHMAN of New Jersey.
H.R. 4785: Mr. BRIGHT, Mr. BUTTERFIELD, Mr. MARSHALL, Mr. ROE of Tennessee, Ms. HERSETH SANDLIN, Mr. CHANDLER, Mr. FILNER, Mr. ELLSWORTH, and Mr. CUELLAR.
H.R. 4788: Ms. SCHAKOWSKY, Mr. PASTOR of Arizona, Ms. McCOLLUM, and Mr. AL GREEN of Texas.
H.R. 4794: Mrs. BLACKBURN.
H.R. 4800: Mr. ELLISON.
H.R. 4811: Mr. MARCHANT.
H.R. 4812: Mr. SHERMAN, Mr. BECERRA, Mr. LYNCH, Mrs. DAVIS of California, Mr. LARSEN of Washington, Mr. MCMAHON, Mr. BOUCHER, Mr. CROWLEY, Mr. GORDON of Tennessee, and Mr. STUPAK.
H.R. 4844: Mr. MELANCON and Mr. CULBERSON.
H.R. 4850: Ms. SLAUGHTER, Mr. BOUCHER, and Mrs. HALVORSON.
H.R. 4859: Mr. ROGERS of Michigan.
H.R. 4875: Mrs. McCARTHY of New York.
H.R. 4894: Mr. ROGERS of Michigan and Mr. GRAVES.
H.R. 4896: Mr. ROGERS of Michigan.
H.R. 4898: Mr. SABLAN and Mr. BACA.
H.R. 4903: Mr. FRELINGHUYSEN.
H.R. 4904: Mr. McCLINTOCK.
H.R. 4909: Mr. KLINE of Minnesota.
H.R. 4910: Mr. COLE.
H.R. 4914: Mr. COURTNEY, Mrs. NAPOLITANO, Mr. NYE, and Mrs. CHRISTENSEN.
H.R. 4918: Mr. ARCURI, Mr. CUELLAR, Mr. COOPER, and Mr. MARSHALL.
H.R. 4923: Ms. WOOLSEY, Mr. MICHAUD, Mr. KAGEN, Mr. SARBANES, Mr. COSTELLO, Mr. McDERMOTT, Mr. PASTOR of Arizona, and Mr. BUTTERFIELD.
H.R. 4925: Mr. FILNER and Ms. TITUS.
H.R. 4935: Mr. PAUL.
H.R. 4937: Mr. THOMPSON of Pennsylvania.
H.R. 4945: Mr. BLUMENAUER.
H.R. 4963: Mr. LUJÁN and Mr. WELCH.
H.R. 4971: Mr. THOMPSON of Mississippi and Mr. YARMOUTH.
H.R. 4972: Mr. MACK.
H.R. 4982: Mr. CAPUANO.
H.R. 4985: Mr. FRELINGHUYSEN and Ms. GINNY BROWN-WAITE of Florida.
H.R. 4993: Mr. OLVER, Mr. CARDOZA, Mr. SCHRADER, Ms. LEE of California, Mr. PATRICK J. MURPHY of Pennsylvania, Mr. CONNOLLY of Virginia, Ms. ROYBAL-ALLARD, Mr. HASTINGS of Florida, Mr. BRADY of Pennsylvania, Mrs. HALVORSON, Ms. CASTOR of Florida, Mr. SERRANO, Mr. BOSWELL, Mr. FATTAH, Mr. CARNEY, and Mr. JONES.
H.R. 4995: Ms. JENKINS and Mr. JONES.
H.R. 4999: Mr. WESTMORELAND and Mr. BURTON of Indiana.
H.R. 5000: Mr. ADLER of New Jersey and Mr. YOUNG of Alaska.
H.R. 5003: Mr. LEE of New York and Mrs. LUMMIS.
H.R. 5011: Ms. PINGREE of Maine and Mr. MURPHY of New York.
H.R. 5013: Mr. ORTIZ and Mr. LARSON of Connecticut.
H.R. 5014: Mrs. KIRKPATRICK of Arizona.
H.R. 5015: Mr. MICHAUD, Mr. FILNER, Mr. OBERSTAR, Ms. MOORE of Wisconsin, Mr. GRIJALVA, and Mr. HONDA.
H.R. 5030: Mr. PRICE of North Carolina.
H.R. 5032: Ms. ROS-LEHTINEN, Mr. THOMPSON of Mississippi, Mrs. MALONEY, and Mr. HODES.
H.R. 5034: Mr. ROONEY, Mr. RYAN of Ohio, Mr. FOSTER, Mr. SCOTT of Georgia, Mr. MCMAHON, Mr. PASCRELL, Mr. ANDREWS, Mr. JONES, Mr. WILSON of South Carolina, Mr. STEARNS, Mr. DAVIS of Tennessee, Mr. HINOJOSA, Mr. MACK, Mr. HODES, Mr. GENE GREEN of Texas, Mr. JACKSON of Illinois, Ms. SUTTON, and Mr. KILDEE.
H.R. 5040: Mr. GRIJALVA, Mr. RYAN of Ohio, and Ms. WATSON.
H.R. 5057: Mr. DANIEL E. LUNGREN of California and Mrs. MILLER of Michigan.
H.R. 5058: Mr. MELANCON.
H.J. Res. 42: Mr. REHBERG, Mr. LATOURETTE, and Mr. THOMPSON of Pennsylvania.
H. J. Res. 76: Mr. AKIN and Mr. COLE.
H. Con. Res. 28: Mr. CUMMINGS.
H. Con. Res. 201: Mr. CULBERSON and Mr. BROUN of Georgia.
H. Con. Res. 230: Mr. COLE.
H. Con. Res. 241: Mr. NEUGEBAUER.
H. Con. Res. 258: Mr. RAHALL.
H. Con. Res. 260: Mr. MICHAUD, Mr. BOREN, Ms. LINDA T. SÁNCHEZ of California, Ms. KILROY, Mr. COFFMAN of Colorado, Mr. PALLONE, Mr. KIRK, Mr. MCHENRY, Mr. MEEK of Florida, Mr. ROSKAM, Mr. RUPPERSBERGER, Mr. JOHNSON of Illinois, Mr. MCGOVERN, Mr. WEINER, and Mr. ROGERS of Michigan.
H. Res. 173: Mr. COURTNEY, Mr. WEINER, Ms. DELAURO, Mr. KING of New York, Mr. LARSEN of Washington, Ms. KAPTUR, and Mr. McDERMOTT.
H. Res. 227: Mr. STUPAK.
H. Res. 272: Mr. FORBES.
H. Res. 407: Ms. MARKEY of Colorado.
H. Res. 569: Mr. ROTHMAN of New Jersey.
H. Res. 855: Ms. BERKLEY, Mr. MCKEON, Mr. BACHUS, Mr. HUNTER, Mr. KAGEN, and Mr. PETERSON.
H. Res. 989: Mr. HINCHEY and Mr. HASTINGS of Florida.
H. Res. 992: Mr. FRANKS of Arizona, Mr. BOOZMAN, Mr. WILSON of South Carolina, Mr. COSTA, and Mr. ROGERS of Alabama.
H. Res. 996: Mr. HILL and Mr. WAXMAN.
H. Res. 1053: Mr. ALEXANDER.
H. Res. 1060: Mr. HALL of Texas.
H. Res. 1090: Mr. KUCINICH.
H. Res. 1121: Mr. SMITH of Texas and Ms. SLAUGHTER.
H. Res. 1129: Mr. CULBERSON.
H. Res. 1143: Mrs. BLACKBURN and Mrs. MYRICK.
H. Res. 1152: Mr. CAPUANO, Ms. ZOE LOFGREN of California, Mr. WAXMAN, and Mr. RYAN of Ohio.
H. Res. 1154: Mr. LATTA, Mr. HINCHEY, Ms. GIFFORDS, and Mr. ALEXANDER.
H. Res. 1161: Mr. KIRK.
H. Res. 1172: Mr. HIGGINS and Mr. OWENS.
H. Res. 1187: Mr. RYAN of Ohio, Ms. FUDGE, Ms. PINGREE of Maine, and Mr. THOMPSON of Mississippi.
H. Res. 1211: Mr. KINGSTON, Ms. EDDIE BERNICE JOHNSON of Texas, Mr. CLEAVER, and Mr. DAVIS of Kentucky.
H. Res. 1217: Mr. ARCURI, Mr. DAVIS of Tennessee, Mrs. MALONEY, Mr. MURPHY of New York, Mr. WALZ, Mr. TOWNS, Mr. HINCHEY, and Ms. SLAUGHTER.
H. Res. 1219: Mr. YOUNG of Alaska, Ms. CORRINE BROWN of Florida, Mr. AKIN, Ms. MOORE of Wisconsin, Mr. CAO, Mr. MACK, Mr. McCARTHY of California, Mr. GRIJALVA, Mr. HERGER, and Mr. ISSA.
H. Res. 1224: Mr. CLAY, Mr. CARNAHAN, Ms. WATERS, Mr. FRANK of Massachusetts, Mr. HARE, Ms. EDDIE BERNICE JOHNSON of Texas, Mr. CLEAVER, and Mr. CONYERS.
H. Res. 1240: Mr. HINCHEY, Mr. BLUMENAUER, Mr. SCOTT of Virginia, Mrs. MALONEY, Mr. TAYLOR, Mr. CONYERS, Mr. GEORGE MILLER of California, Ms. BERKLEY, and Mr. SARBANES.
H. Res. 1241: Mr. GOHMERT, Mr. BURTON of Indiana, Mr. TIAHRT, Mr. FLEMING, Mr. COBLE, Mr. LATTA, Mr. ROGERS of Alabama, Mr. WILSON of South Carolina, Mr. McCLINTOCK, and Mr. RADANOVICH.
H. Res. 1245: Mr. CULBERSON and Mr. DENT.
H. Res. 1251: Mr. RODRIGUEZ and Mr. CONAWAY.
H. Res. 1257: Mr. CAPUANO and Mr. DREIER.
H. Res. 1259: Ms. TITUS.
H. Res. 1261: Mr. THOMPSON of California, Mr. SMITH of Washington, Mr. CLEAVER, Mr. REYES, Mr. KLEIN of Florida, Mr. SALAZAR, Ms. LEE of California, Mr. GERLACH, Ms. ZOE LOFGREN of California, Mr. ALEXANDER, Mr.

BRALEY of Iowa, Mr. ETHERIDGE, Mr. RANGEL, Ms. GIFFORDS, Ms. SUTTON, Mr. COURTNEY, Mr. STARK, Mr. DOGGETT, Mr. PIERLUISI, Ms. MOORE of Wisconsin, Mr. DOYLE, Mr. KIND, Ms. SCHWARTZ, Mr. CAPUANO, Ms. DELAURO, Mr. CASTLE, Ms. MATSUI, Ms. BALDWIN, Mr. CARSON of Indiana, Mr. HINCHEY, Mr. HOLT, Mr. WILSON of Ohio, Mr. ORTIZ, Mr. BOSWELL, Mr. LOEBSACK, Ms. EDWARDS of Maryland, Ms. FUDGE, Mr. OLVER, Mr. MOORE of Kansas, Mr. TOWNS, Mr. BUTTERFIELD, Mr. LOBIONDO, Mr. YOUNG of Alaska, Mr. PASCRELL, Ms. SHEA-PORTER, and Mr. WU.

H. Res. 1262: Mr. LEVIN, Ms. LEE of California, Mr. WILSON of Ohio, and Mr. HEINRICH.

H. Res. 1263: Mr. EHLERS.
H. Res. 1265: Mr. SCOTT of Virginia.

PETITIONS, ETC.

Under clause 3 of Rule XII, petitions and papers were laid on the clerk's desk and referred as follows:

118. The SPEAKER presented a petition of City and County of Honolulu, Hawaii, relative to Resolution 10-46 urging the Congress of the United States to support and pass S. 1337; to the Committee on the Judiciary.

119. Also, a petition of Kern County Board of Supervisors, California, relative to Reso-

lution urging the Congress and the President of the United States to recognize the vital role that general aviation plays in the economy, health, safety, and protection of the nation; to the Committee on Transportation and Infrastructure.

120. Also, a petition of Legislature of Rockland County, New York, relative to Resolution No. 132 urging the Congress of the United States to pass bills S. 2781 and H.R. 4544; jointly to the Committees on Energy and Commerce and Education and Labor.