

Ms. HAHN. Mr. Speaker, today we will vote on what, hopefully, will be this Congress' last short-term extension of the highway bill. We have made progress on a long-term bill, and the House should consider that legislation next week. This is good news.

But the short-term bill also includes an inevitable but disappointing extension of the deadline for railroads to install positive train control technology. This technology can prevent train accidents and is designed to save lives.

Originally, Congress gave railroads 7 years to install positive train control, but as that deadline approaches, the railroads are woefully behind schedule. With the railroad industry's threat to shut down over our heads, we have no choice but to go through with this extension.

I worry what the consequences will be for this. This has to be the last delay that we give to the railroads.

Congress did not mandate positive train control to be a thorn in the railroads' side. It was done to save lives.

#### SETTING THE RECORD STRAIGHT ON MEAT

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

Mr. THOMPSON of Pennsylvania. Mr. Speaker, I rise to set the record straight regarding a claim this week by the International Agency for Research on Cancer classifying processed meats as carcinogenic and red meat as a probable carcinogen.

According to the American Cancer Society, there is a lifetime risk of developing colorectal cancer of 5 percent. By this organization's own findings, eating a cold-cut sandwich or a hot dog every day would only raise that risk to around 6 percent.

Doctors with the International Agency for the Research on Cancer admit that the risk for someone to develop cancer due to red meat consumption is dwarfed by the risk caused by cigarette and alcohol consumption.

With that in mind, Mr. Speaker, this study should not be used for scare-mongering in causing people across the Nation to believe that red meats or processed foods are dangerous.

The fact remains that variety is the key to a healthy, well-balanced diet, and that cancer is not caused by a single food.

#### FIX OUR BROKEN IMMIGRATION SYSTEM

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

Mr. POLIS. Mr. Speaker, today I call upon the House of Representatives to finally fix our broken immigration system.

The American people have had enough. They have had enough of the

lack of security around our borders. They have had enough of the economic damage of not being able to hire and retain the people we need to grow our economy and make us strong.

We have had enough of the chaos within our borders, of the difficult decisions that police and law enforcement officials have had to make with regard to enforcing a set of unenforceable laws, under which more than 10 million people here don't have documentation.

This needs to end. We should not have 12 million illegal immigrants. We should not have 8 million illegal immigrants. We shouldn't even have 1 million illegal immigrants.

If we simply acted upon the bipartisan proposal that passed the Senate with more than two-thirds support last session and, I believe, would pass the House today if we brought it to the floor, we would finally unite families, secure our borders, boost our economy, and end the enormous number of people who are here without their papers.

I call upon this body to act.

#### CONGRATULATING PAUL MODRICH AND AZIZ SANCAR

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

Ms. FOXX. Mr. Speaker, today I rise to congratulate scientists Paul Modrich of Duke University and Aziz Sancar of the University of North Carolina at Chapel Hill on winning the 2015 Nobel Prize in Chemistry. They share this prestigious award with Swedish scientist Tomas Lindahl for their work in understanding how cells repair damaged DNA.

Dr. Modrich is the James B. Duke Professor of Biochemistry at Duke's medical school and a member of the Duke Cancer Institute. He is also an investigator with the Howard Hughes Medical Institute. Dr. Modrich's research has demonstrated how the cell corrects errors that occur when DNA is replicated during cell division.

Dr. Sancar is the Sarah Graham Kenan Professor of Biochemistry at UNC's medical School. Only the second Turk to win a Nobel Prize, he is the co-founder of the Aziz and Gwen Sancar Foundation, a nonprofit organization that promotes Turkish culture and supports Turkish students in the United States. Dr. Sancar has mapped the mechanism that cells use to repair UV damage to DNA.

Congratulations to Dr. Modrich and Dr. Sancar on their extraordinary achievements. We are fortunate they call North Carolina home.

#### EX-IM BANK DISCHARGE REAUTHORIZATION

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

Mr. CARTER of Georgia. Mr. Speaker, I rise today in support of reauthorizing the Export-Import Bank.

In the First District of Georgia, the Ex-Im Bank facilitates exports for over 17 companies, more than half of which are small businesses, over \$500 million in exports, and supports over 3,200 jobs.

Around Georgia, those numbers jump to more than \$4 billion in exports from 205 companies supporting almost 30,000 jobs.

With the recent expiration of the Ex-Im Bank, many of these companies have suffered the loss of millions of dollars in new business growth, market access, and risked thousands of jobs.

While we stand here debating the future of the Ex-Im Bank, our competitors are leveraging their own versions of their export-import agencies to increase their market shares abroad.

While I advocated for reforms that go further than this legislation, it does provide critical reforms necessary to ensure taxpayers are protected while allowing the bank to do its important work.

Passing this legislation is essential to protecting thousands of jobs, and I urge my colleagues to join us in reauthorizing the Ex-Im Bank and to let the world know America is open for business.

#### CONGENITAL HEART FUTURES ACT

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

Mr. BILIRAKIS. Mr. Speaker, I rise today on behalf of the nearly 1 in 100 newborns born with congenital heart disease. Congenital heart disease is the most common birth defect and is the number one cause of birth defect related deaths.

This disease demands our attention. That is why I founded the Congenital Heart Caucus, and that is why, this week, I am introducing legislation to reauthorize the Congenital Heart Futures Act.

This legislation focuses on studying, educating, and raising awareness of the continuing impact congenital heart disease has throughout the life span. It promotes more research at NIH and encourages the need to seek and maintain lifelong, specialized care.

This bill helps give hope to the 40,000 babies born with congenital heart disease each year and their families across the U.S. I urge my colleagues to support this very important bill. We must continue our efforts to help our future generations live longer, healthier lives.

#### COMMUNICATION FROM THE CLERK OF THE HOUSE

The SPEAKER laid before the House the following communication from the Clerk of the House of Representatives:

OFFICE OF THE CLERK,  
HOUSE OF REPRESENTATIVES,  
Washington, DC, October 27, 2015.

Hon. JOHN A. BOEHNER,  
The Speaker, House of Representatives,  
Washington, DC.

DEAR MR. 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 message from the Secretary of the Senate on October 27, 2015 at 9:39 a.m.:

That the Senate passed without amendment H.R. 313.

That the Senate passed with an amendment H.R. 639.

With best wishes, I am  
Sincerely,

KAREN L. HAAS.

PERMISSION TO POSTPONE PROCEEDINGS ON MOTION TO RECOMMIT ON H.R. 597, REFORM EXPORTS AND EXPAND THE AMERICAN ECONOMY ACT

Mr. COLLINS of Georgia. Mr. Speaker, I ask unanimous consent that the question of adopting a motion to recommit on H.R. 597 may be subject to postponement as though under clause 8 of rule XX.

The SPEAKER. Is there objection to the request of the gentleman from Georgia?

There was no objection.

PROVIDING FOR CONSIDERATION OF H.R. 1090, RETAIL INVESTOR PROTECTION ACT

Mr. COLLINS of Georgia. Mr. Speaker, by direction of the Committee on Rules, I call up House Resolution 491 and ask for its immediate consideration.

The Clerk read the resolution, as follows:

H. RES. 491

*Resolved*, That upon adoption of this resolution it shall be in order to consider in the House the bill (H.R. 1090) to amend the Securities Exchange Act of 1934 to provide protections for retail customers, and for other purposes. All points of order against consideration of the bill are waived. An amendment in the nature of a substitute consisting of the text of Rules Committee Print 114-31 shall be considered as adopted. The bill, as amended, shall be considered as read. All points of order against provisions in the bill, as amended, are waived. The previous question shall be considered as ordered on the bill, as amended, and on any further amendment thereto, to final passage without intervening motion except: (1) one hour of debate equally divided and controlled by the chair and ranking minority member of the Committee on Financial Services; (2) the further amendment printed in the report of the Committee on Rules accompanying this resolution, if offered by Representative Lynch of Massachusetts or his designee, which shall be in order without intervention of any point of order, shall be considered as read, shall be separately debatable for 10 minutes equally divided and controlled by the proponent and an opponent, and shall not be subject to a demand for division of the question; and (3) one motion to recommit with or without instructions.

The SPEAKER. The gentleman from Georgia is recognized for 1 hour.

Mr. COLLINS of Georgia. Mr. Speaker, for the purpose of debate only, I yield the customary 30 minutes to the gentleman from Colorado (Mr. POLIS), pending which I yield myself such time as I may consume. During consideration of this resolution, all time yielded is for the purpose of debate only.

GENERAL LEAVE

Mr. COLLINS of Georgia. Mr. Speaker, I ask unanimous consent that all Members have 5 legislative days to revise and extend their remarks and to include extraneous materials on House Resolution 491 currently under consideration.

The SPEAKER. Is there objection to the request of the gentleman from Georgia?

There was no objection.

Mr. COLLINS of Georgia. Mr. Speaker, I am pleased today to bring forward this rule on behalf of the Rules Committee and the hundreds of thousands of young men and women who one day hope to retire.

The rule provides for consideration of H.R. 1090, the Retail Investor Protection Act. The Rules Committee met on this measure yesterday evening and heard testimony from both the chairman and ranking member of the Financial Services Committee.

The rule brought forward by the committee is a structured rule. There was only one amendment submitted to the Rules Committee on this bill, and the House will have the opportunity to debate and vote on the amendment offered by the gentleman from Massachusetts (Mr. LYNCH) later today.

□ 1245

This legislation went through regular order in the Financial Services Committee and was also passed by the House in the 113th Congress by a vote of 254-166 with a number of my friends from the other side of the aisle voting for the legislation. I hope we can put aside our political differences and vote in a similar bipartisan fashion here today.

This rule provides for 1 hour of general debate equally divided and controlled by the chairman and ranking member of the Financial Services Committee.

Mr. Speaker, I look forward to hearing the stories that Members will share highlighting the desperate need for H.R. 1090 to become law.

I also have heard firsthand from men and women in my district who are scared about their financial future. Navigating retirement planning can be a difficult task, especially for young men and women just entering the workforce. They often rely on financial planners to offer advice on the steps they need to take today so one day they can retire.

I had the opportunity to meet with one of those financial planners in my office just a few months ago. Beth Baldwin is a financial planner who works for Edward Jones in my hometown of Gainesville, Georgia. She took

the time to come to Washington to meet with me and other elected officials because she was scared about the impact that the fiduciary rule would have on her ability to do her job. She told me that the administration's fiduciary rule prevents her from helping people.

Beth told me that financial advisers should always provide advice that is in their client's best interest, but the rule places unnecessary and burdensome requirements on both advisers and clients.

That is not what we are about as a country, Mr. Speaker. We are the world's greatest economic engine, the land of hope and opportunity, because we believe in the ingenuity and hard work of people. Our founders believed in people. They were on their team, and they created a governmental structure that is for the people and by the people. Frankly, Mr. Speaker, that is what this Republican majority stands for: the people who get up every day looking to how they can make it better.

The Republican majority is for people. We believe in their hopes, we believe in their dreams, and we want them to succeed. When my son gets a little older and starts thinking about retirement, I want him to be able to go to a professional and get some advice and seek good information.

If H.R. 1090 isn't signed into law, then financial advisers like Beth Baldwin won't be able to help him. In fact, they won't be able to help others who have helped my family, like Wayne Parrish, who is a dear friend of our family, but is also someone who advises us in our financial decisions. This is something that is threatening not only his livelihood, but many teachers that work with my wife. This is about people, Mr. Speaker.

Across the Nation today, there are 9 million households that rely on small business retirement plans. And there are 3 million small-saver households. These are the people who need Congress now, more than ever, to be on their team.

To them, this debate isn't over definitions and enhanced coordination and studies. It is over their future. It is over their ability to make informed decisions, to find somebody like Beth or Wayne or a number of others all across this country who can help them plan for the future.

Financial advisers should be free to offer advice to their clients based on what is best for them as individuals and small businesses, not based on what advice most limits their liability.

Saving for retirement is already difficult. It requires tough decisions. But the one thing that can keep a devastating financial decision from being made is advice from a qualified professional.

I in no way believe we should model our policies after other countries. We have talked about that before here. However, when we can learn from their mistakes, we should.