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House of Representatives

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

DESIGNATION OF SPEAKER PRO TEMPORE

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

WASHINGTON, DC,

July 21, 2011.

I hereby appoint the Honorable RICK CRAWFORD to act as Speaker pro tempore on this day.

JOHN BOEHNER,

Speaker of the House of Representatives.

MORNING-HOUR DEBATE

The SPEAKER pro tempore. Pursuant to the order of the House of January 5, 2011, 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 1 hour and each Member other than the majority and minority leaders and the minority whip limited to 5 minutes each, but in no event shall debate continue beyond 11:50 a.m.

IN GOD WE TRUST

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

Mr. RANGEL. Good morning, my colleagues.

Like most of you, I have taken so many things around this wonderful Capitol for granted. And this beautiful statement, "In God We Trust," unfortunately for me has been one of them. It has not really struck me like the pledge of allegiance to the flag or the "Star Spangled Banner" or so many other things.

But I think that now is the time that we really need God to guide us to do

the right and the moral thing. And the reason we have to do it is because we're dealing with something that is basic to all religions and faiths and this is our responsibility to make certain that we balance our budget, do what is fiscally necessary for our great Nation to survive. But also to do it in such a way that the poor and the vulnerable, who have nothing to do with the crisis that we face, are not hurt.

So I guess this is what we're talking about when we say "In God We Trust."

But God works through us. We are the tools. We have the responsibility of the missionaries. We don't have lobbyists that come down to say protect those people. And I guess this is one of the reasons why this saying here is a constant reminder to us that even though we're carried away with our ability to create statutes, that we respect our court system and the Supreme Court, in the final analysis it's the higher authority of morality that should be guiding all of us.

Recently, I called upon religious leaders to help us in this guidance, to make the right decisions—Christians, Catholics, Protestants, Muslims, Mormons, Jews, and gentiles. And I was so pleased that a long and dear friend named Jim Wallis—he's a Lutheran pastor, was an adviser to the President, and just yesterday he brought in a group of ministers to help the President to make the moral decision as he struggles so hard to make the proper decision as it affects our budget and how we're going to reduce our deficit.

But the things that he had cited, like Matthews, "Truly I tell you, whatever you did for the least of these brothers and sisters of mine, you did for me," what it is, is that whatever you have done to assist a poor person or those who are not as strong physically and financially as you and I that you really did this, in a sense, for Jesus because you have done the right thing.

And then he goes on to have something that sounds like statutes when it

says: Woe to those who enact unjust statutes and who write oppressive decrees—oppressive decrees—depriving the needy of justice and robbing poor people of their rights.

Is health care a right? Is Social Security a right? Is decent housing, education, the pursuit of happiness—is all of this a right? And does this permeate the entire budget and every decision that we're trying to make?

Well, in these statements that he made, we have the Torah that says the same thing: If there is a poor man among your brothers in any of the towns of the land, we have a responsibility. The Koran indicates: Believe in Allah and his messengers and spend on charity.

And so my brothers and sisters, it seems to me that now is the time for us to really get in touch with the Gang of Six because it seems like nobody in the House of Representatives has any clue as to what ultimately the President and his advisers will decide. Certainly the Senate doesn't know what we will decide.

But somehow we should include not just the question of revenue, not just the question of trillions of dollars to be cut, but in the course of these negotiations to think of the lesser of our brothers and sisters. Remember that it is a part of our very lives in saying "in God we trust" and to know that you just can't cut services without losing jobs.

In other words, when you have people who are jobless, homeless, who lost their savings, these are God's children and they need hope for the future.

So thank you for once again giving me this opportunity. And what words could better express what I've been trying to say, and that is, Mr. Speaker, "in God we trust."

AFGHANISTAN

The SPEAKER pro tempore. The Chair recognizes the gentleman from

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

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



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H5287

North Carolina (Mr. JONES) for 5 minutes.

Mr. JONES. On Tuesday, the House passed H.R. 2560, the Cut, Cap, and Balance bill. I was amazed by the \$120 billion approved to fund the war on terror. I, like many of my colleagues, agree that we must continue to fight terrorism, but I do not understand why we are funding the civil war in Afghanistan.

I do not understand why Members of Congress want to spend \$10 billion a month in Afghanistan when our people back home are struggling. I can assure you the American people do not understand it either. In June a poll was conducted by the Pew Research Center where 56 percent of the American people polled said bring our troops home now, not later.

Mr. Speaker, I brought back the picture of Eden and Stephanie Balduf. Their father, Sergeant Kevin Balduf, and Lieutenant Colonel Benjamin Palmer died. And that continues to haunt me, and the way they died continues to haunt me. That's the reason I wanted to bring this picture down here again.

They were given the task to train Afghans to be policemen. The two were shot and murdered by one of the trainees. What really haunts me is the email Sergeant Balduf sent to his wife the day before he was shot and killed. And I quote the email: "I don't trust them. I don't trust them for anything, not for anything at all."

Why in the world do we continue to send our young men and women overseas to get themselves blown up, shot, and murdered by people they are trying to train?

These little girls are standing at their daddy's funeral at Arlington Cemetery.

Mr. Speaker, that brings me to the last email I received from a retired marine general. I called him about 20 months ago and I said, I made a mistake on Iraq. I don't want to make one on Afghanistan. Will you advise me?

He said, Yes, I will.

Let me read the one that just ties in to this issue of this sergeant and this marine colonel being murdered by a trainee in Afghanistan. The general said: "Get real with 'training' an army and police force. All we are doing is training eventual new members of the Taliban." He further stated: "Trainers are doing a wonderful job, but we don't have the time to 'make' an army or police force in Afghanistan."

The general closed his email to me by saying this: "Every day someone dies."

□ 1010

It is time to bring our troops home from Afghanistan. How many more children have to cry at a mom or dad's grave site because their mother or daddy went to Afghanistan to prop up a corrupt leader named Karzai that we send \$10 billion a month to? I hope no other children have to cry like Eden and Stephanie.

That brings me to my close, Mr. Speaker. Several weeks ago, Eugene Robinson in his editorial titled, "Afghan Strategy: Let's Go," wrote, "We wanted to kill or capture Osama bin Laden, and we did. Even so, say the hawks, we have to stay in Afghanistan because of the dangerous instability across the border in nuclear-armed Pakistan. But does anyone believe the war in Afghanistan has made Pakistan more stable?"

No, it has not. In fact, it's more fragile now than it's ever been.

"The threat from Afghanistan is gone. Bring the troops home."

Eugene Robinson is not a conservative. We see him on TV all the time. And I will say that he nailed it with this editorial: The threat from Afghanistan is gone. Bring them home.

Mr. Speaker, as I close always on the floor of the House, for these little girls who have lost their father and all the children who have lost their fathers and moms over in Afghanistan and Iraq, I ask God to please bless our men and women in uniform; I ask God to please bless the families of our men and women in uniform. I ask God, in his loving arms, to hold the families that have given a child dying for freedom in Afghanistan and Iraq. I ask God to please bless the House and Senate, that we will do what is right in the eyes of God for His people. I ask God to give strength, wisdom, and courage to Mr. Obama that he will do what is right in the eyes of God for his people.

And I will say three times, God, please, God, please, God, please continue to bless America.

LET THE BUSH TAX CUTS EXPIRE

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

Mr. DEFAZIO. Colleagues, we are truly through the looking glass here into a strange world. The Gang of Six has supposedly met the President's requirements that we would have \$3 trillion in cuts and \$1 trillion in revenues. But actually, they are cutting taxes.

Now how does that work? Well, that only works inside the Washington, DC, Beltway. When you reduce revenues, you will increase revenues because you pretend that you wouldn't have had those revenues otherwise. It's a little bit complicated, isn't it? It is incredibly complicated. There is a lot of smoke and mirrors here.

There is a simple way to deal with this crisis. We need to rein in spending. We also need to make investments that will put people to work. Now, the Republicans don't think the government can invest in anything that puts people to work, except they haven't noticed that we have an infrastructure that's falling apart. We have 20 percent unemployment in construction and related fields. If we were to begin to invest and rebuild America's infrastructure, all private sector jobs put those people to work. They start paying taxes, then

part of the deficit goes away, and the money will be spent on something that will benefit this generation and future generations. But, no, they categorize all Federal spending the same. They just want to slash it all.

So how about a plan that targets investment, putting people back to work that reduces spending appropriately across the government and actually pays for all of this with revenues? How could you do that? Simple. Let the Bush tax cuts expire. Let all the Bush tax cuts expire. That's \$4 trillion. It's not too complicated. It would take us back to those bad old Clinton years when rich people paid taxes. The "job creators" they call them.

You can't make the job creators pay taxes; it will ruin the economy—that's what they said when Clinton raised the taxes back in the nineties. Guess what, we ended up with 3.8 percent unemployment, and we actually balanced the budget and paid down debt. But, yes, the wealthy and all Americans carried a fair share of that burden. I would love to go back to those bad old days.

We've been now, for a decade, living under the theory that reducing taxes creates jobs, especially reducing taxes on billionaires—you know, the job creators—creates jobs. It's not working too well, is it? No, it's really not working at all. But the Obama administration and the Gang of Six have apparently bought into this flim-flam. Let's continue the Bush tax cuts. Let's continue this stupid Social Security tax holiday that hasn't created a single job. Sure, there are a lot of American families that could use an extra \$20 a week. But their spending an extra \$20 a week does not create jobs. And now Obama wants to give employers \$20 a week on each employee, saying, Well, they'll go out and hire millions if they get an extra \$20 a week. Corporations are sitting on trillions of dollars of cash, trillions of dollars of cash. They don't need more cash. And for \$20 a week, they're not going to go out and hire anybody.

So here's the plan: let the Bush tax cuts expire. That's \$4 trillion. We've met the targets. We didn't cut Social Security. We didn't cut Medicare. We didn't cut veterans benefits. We didn't cut student financial aid. But we are \$4 trillion ahead in this game. And then cancel the stupid Social Security tax holiday, but still borrow the money. We're borrowing the money to give people a Social Security tax holiday, borrowing the money to put back in the Social Security trust fund after we reduce the income.

Stop reducing the income to Social Security, go back to the statutory rate of taxes, and guarantee the benefits to people. And borrow, instead, that \$110 billion to rebuild America's infrastructure—\$110 billion, that's about 4.7 million jobs. And that is not just construction jobs, but engineering jobs, small business jobs, manufacturing jobs all across the country. It will put America back to work, and that would reduce the deficit by about another 25 percent.

So if we cancel the Bush tax cuts, \$4 trillion. Okay, we're now at the President's "big deal" target which we're not going to meet under the Gang of Six or any of these other constructs around here. Cancel the Social Security tax holiday. Instead, borrow that money one more year, as the President has proposed, and invest in infrastructure. It will put millions to work. And then when those millions go to work, they'll be paying taxes, and that will reduce the deficit by another quarter.

So we've solved three-quarters of the problem without killing programs essential to the American people and without cutting taxes on the job creators.

The Gang of Six is proposing that billionaires should see their taxes cut by about 25 or 30 percent. That will help us balance the budget? It is time to get back to the real world and out of "Alice in Wonderland."

HONORING PRIVATE FIRST CLASS ROSS MCGINNIS

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

Mr. THOMPSON of Pennsylvania. Mr. Speaker, since 1947, every August, the Little League Baseball World Series is held in South Williamsport, Pennsylvania, within Pennsylvania's Fifth Congressional District. And each year, Little League International recognizes Little League graduates who have become outstanding citizens and role models as adults for induction into the Little League Museum Hall of Excellence.

Among previous recipients of this honor include prominent figures such as Vice President JOE BIDEN in 2009, General Peter Pace in 2003, and former New York Mayor Rudy Giuliani in 2002.

This year's ceremony will prove to be extra special. For 2011, Little League International plans to enshrine the first-ever Little League graduate known to have received our Nation's highest military award, the Medal of Honor. That person is Army Private First Class Ross Andrew McGinnis of Knox, Pennsylvania. Ross McGinnis played second base and outfield for 6 years and is a graduate of Little League in Knox, Pennsylvania, also in the Fifth District.

In 2006, Army Private First Class Ross McGinnis heroically gave his life to save four others from a grenade blast inside a Humvee during Operation Iraqi Freedom. On June 2, 2008, McGinnis was awarded the Medal of Honor posthumously for his heroic actions.

I will quote from President George Bush: "In a selfless act of bravery, in which he was mortally wounded, Private McGinnis covered the live grenade, pinning it between his body and the vehicle and absorbing most of the explosion," the official citation read, which was awarded by President

George Bush. McGinnis' mother, Romaine, says baseball taught her son teamwork and a commitment to achieving common goals.

Today, because of McGinnis' sacrifice and commitment to others, four men will live on to enjoy their families and their futures. Congratulations to you, Ross Andrew McGinnis. We thank you for your service, and may you rest in peace. Thank you to Little League International for recognizing Mr. McGinnis' heroic achievements. To the McGinnis family, we are proud of your son, a true American hero.

□ 1020

PRESCRIPTION DRUG PRICES

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

Ms. KAPTUR. Mr. Speaker, almost no one in Washington is talking about jobs. For 2 months now, both Chambers of the Congress have been locked down in talking about the debt ceiling.

Meanwhile, if you look back at the Bush years, America lost over 8 million jobs while the largest recession since the Great Depression, was precipitated by the Bush Wall Street bailout. America has only gotten back about 2 million jobs. Yes, only 2 million; still jobs are being created at about 120,000 per month. That is far from where we need to head to achieve economic recovery for all.

But rather than this Congress engaging in intelligent dialogue on how to create jobs, we keep going down these side roads to nowhere. Meanwhile, unemployment just went up another 10,000 jobs. 10,000 more workers filed for unemployment.

Every Member in both Chambers will be judged on not doing the work that the people want us to do. Instead Congress must focus on how to use the power of the Federal Government to create jobs.

If you take a look at what the Republican majority in the House wants to do, they want to cut unemployment benefits. That's not even understandable to any rational person.

They want to cut food. I invite any one of them, come to my district. Come and stand in the food lines. See how it feels. Better yet, help us pack some of the food bags, and then distribute them and give them to veterans who are coming home from the wars who don't have jobs. And then ask yourself what are you really doing here. What are you doing here? America needs jobs.

What about health benefits for people who've fallen out of work, and don't have any more health benefits for their family? Why should we cut there?

You know, there are some who like to proudly proclaim they're pro-life. Pro-life doesn't only involve the period before a child is born. It involves the entire life of a person, of a human being until natural death.

I think there are some philosophical questions our Members ought to be

asking themselves about helping the American people at this critical point in our history.

Now, all of us want to produce balanced budgets. When you have full employment, you get balanced budgets and you even can get extra funds. Full employment means you can pay down your long-term debt. But you don't hear anything up here being talked about jobs. If it were happening, we'd have more job creation. But we have less job creation. More people are going on unemployment benefits. So the current conversation and discussions are totally off base.

Let's just look at one sector where America and the Federal Government could save a lot of money. America, as a country, spends over \$250 billion a year on prescription drugs. And nearly a third of that amount is paid for by the Federal Government, which actually means our people paying their fair share of taxes, when they work, to the Federal Government and then the Federal Government meeting its obligations to our citizenry for their security and our Nation's future. Now, some of my colleagues on the other side of the aisle are saying, cut Social Security, cut Medicare. Hurt the American people. Hurt the people who have worked for a living. They don't talk about trimming the excess profits of the pharmaceutical companies. So, let's look at that pharmaceutical industry.

You know what? They're not paying their fair share into the Federal till.

Let's just look at one bag of heparin in a hospital for which Medicare ends up paying over \$600, and in total, millions and millions of dollars a year for a product, a blood thinner that's been off patent for years. It's made in China. The ingredients are made in China. They're not even made here. Do you realize how much money a couple of companies are making off of selling just that one product? My Republican friends aren't trying to get fair prices for the American people.

Celebrex, for treating arthritis, Medicare pays for an average patient \$148 a month. For Lipitor, for those trying to lower cholesterol, \$122 a month.

Now if you take a look at the profits of Pfizer, Pfizer made \$8.3 billion in profits, and its CEO made \$25 million last year, just in what he's willing to admit. Johnson and Johnson made \$13.3 billion in profits, while their CEO walked away with \$29 million. Other big drugmakers like Abbott Labs, \$4.6 billion. These are with Bs—billions. These aren't with Ms—millions. These aren't millions; these are billions. And Eli Lilly, \$5 billion in profits our Federal Government is just forking over billions all the time. Yes, the Federal Government is the pharmaceutical industry's biggest customer, and the industry surely knows it.

Why doesn't the Federal Government use its purchasing power to get better bids on these drugs and have competitive bidding in order to purchase more fairly-priced pharmaceuticals? We did

that back in the 1990s. We haven't done it since.

There's plenty of ways to get the funds to try to balance the budget. But the most important way to balance the budget is to help Americans get back to work. Then Congress must not forget the places in our budget where the American people are being gouged because some very powerful companies aren't doing their fair share to help our Nation recover. Proper management of the Federal pursestrings in long overdue.

REMEMBERING LANCE CORPORAL
ROBERT S. GRENIGER

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

Mr. PAULSEN. Mr. Speaker, I come to the floor of the House to honor and remember an American hero, Marine Lance Corporal Robert S. Greniger of Greenfield, Minnesota, who died last week after an IED attack in Afghanistan in Helmand province.

As we grieve the loss of one of our finest citizens who loved being a marine and share our grief with his widow, Ashley, and his family, we really marvel that such heroes have been able to live among us. He gave up everything to protect his neighbors and extend the blessings of freedom to millions who have never known it. He was proud of his country and of the marines that he served with.

Mr. Speaker, in honor of Lance Corporal Greniger, we need to regularly thank our servicemen and -women and pray for their safe return each and every day.

We honor the service and the memory of Lance Corporal Greniger and commit ourselves to follow his example of patriotic duty, honor, and sacrifice in our daily walk as Americans.

Semper Fi, Lance Corporal.

TRIBUTE TO STAFF SERGEANT
RUSSELL JEREMIAH PROCTOR

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

Mr. MCCLINTOCK. Mr. Speaker, on June 26, a roadside bomb in Julula, Iraq, claimed the life of a young man from Oroville, California. He was Army Staff Sergeant Russell Jeremiah Proctor, age 25, on his third tour of combat duty.

He was laid to rest last week in solemn ceremonies in California. Sergeant Proctor leaves behind a grieving widow, a devastated family, and a 9-month-old son who will know his father only by reputation. And it is reputation I want to speak of today.

I never met Sergeant Proctor. I too know him only by reputation. It is a reputation commemorated by, among other decorations, two Army Commendation Medals, two Army Achieve-

ment Medals, two Army Good Conduct Medals, the National Defense Service Medal, the Iraqi Campaign Medal with Bronze Service Star, the Global War on Terrorism Service Medal, two Overseas Service Ribbons, a Combat Action Badge, the Bronze Star, and the Purple Heart.

It's a reputation memorialized by those who knew him best, the men he served with. "He was a leader among leaders," said one. "His drive to be the best motivated all of us to reach our potential." Another said, "He led from the front. He inspired everyone around him to better themselves."

Perhaps the most poignant was this simple post on a local newspaper site: "My son was killed with Sergeant Proctor. Private First Class Dylan Johnson and the rest of the soldiers in the unit all looked up to Russell for leadership and guidance. They are both heroes to me as well." It's signed, "A grieving dad."

I had the honor to speak last week with Sergeant Proctor's widow, Soila. She's also active duty Army. They met while serving at Fort Hood. She was deployed at the same Forward Operating Base as Russell. They were billeted together. She was nearby when he was killed.

I cannot begin to imagine the hell that she has been through. And yet, having endured all this, she plans to continue her service to our country in the U.S. Army.

Mr. Speaker, James Michener's question thunders down upon us at times like these: Where do we get such people?

As I talked with Soila last Monday, I was struck by the transcendent nobility that accompanies her grief.

Perhaps a more pertinent question is: What would our country do without such people as Sergeant Proctor, or the nine generations of Americans who have preceded him in the defense of our Nation?

General Patton was right when he observed: "It is foolish and wrong to mourn the men who died. Rather, we should thank God that such men lived."

And so, Mr. Speaker, I rise today for exactly that purpose, to thank God that Russell Proctor lived and to pray that his infant son, Ezekiel, grows up in a Nation made safer by his sacrifice, and a Nation that will never forget not only what we owe to those who Lincoln called "the loved and lost," but what we owe to the families who so personally bear that loss.

□ 1030

A chaplain who brought the dreaded news to the family wrote a commentary over the 4th of July weekend, a weekend filled with barbecues and picnics and fireworks, in which he noted the grief of this family amidst all of the frivolity around them. And he noted that at the age of 25, Russell Proctor will never again celebrate a birthday, take his son fishing, or hug his wife.

Sergeant Russell Proctor and all those who preceded him since the first shots on Lexington Green believed enough in our country and what it stands for to sacrifice all of those precious years of love and life and joy so that we, their fellow Americans, could enjoy those same blessings of liberty and safety and security, including a baby boy named Ezekiel, whose dad won't be there to take him fishing or hug him or celebrate birthdays with him.

Ezekiel, if you should someday stumble upon these words, I hope you will know that, like you, many of us knew your dad only by reputation, and we stood in awe of him.

HELP AMERICANS REDUCE DEBT

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

Mr. CLARKE of Michigan. Mr. Speaker, today I'm asking this House and this Congress to cut the debt that's truly crushing the American people right now, the debt that Americans and American families have to pay month after month, year after year, without any help from anyone else. It's a direct burden on our people.

And I'm not talking about the Federal debt. I'm talking about the debt that Americans must pay on their mortgages and on their student loans. So today I'm offering a resolution to strongly urge this body, that as we work to prevent the government from defaulting on its obligations, that we do the same thing to help the American people, that with equal intensity and drive and commitment, we work to help Americans free themselves of debt.

Now, if we help the American people reduce their debt burden, that's going to help our families to be more financially secure. Now, yes, jobs are important. I represent metro Detroit, a region that has one of the highest unemployment rates in the country. But you know what? I know folks that are working, they have jobs, but they don't have any money because all of their income is going to pay off creditors. That's outrageous.

A couple of days ago, I made a big issue to the American people about not borrowing and handling their money responsibly. The reason why I said that is because many of us think that being in debt is the American way. It's not. This country was founded on the principles based on the Declaration of Independence, that we all have a God-given right to life, to liberty, to the pursuit of happiness. But who can be free when drowning in debt?

So I'm urging this Congress, cut the mortgages, forgive the student loans. That will help American families be secure. But also this: by reducing that debt burden that Americans have to directly pay, that will create more jobs because that will free up money that Americans are earning for themselves.

So instead of spending it on creditors, they can save that money, they can invest it, they can spend it responsibly on businesses, who in turn will hire more people. That's how you create jobs in a sustainable way. It's by helping Americans get out of debt.

Yes, Americans have a responsibility to manage their own finances, but likewise Congress has the duty to help Americans get out of the debt that this body, over the years, helped put people into debt by changing the laws, by allowing lenders to loan money under imprudent terms and target certain people with the sole objective to put the American public into debt, into a debt that they can't repay or would take them a lifetime to free themselves of. We have that responsibility and that obligation.

I'm going to close because the underlying point I'm trying to make is this: yes, the Federal Government is important; how the Federal Government manages its money is important. This debt, it's critical that we manage it properly. We have to avoid default because if this government goes into default, everyone's interest rates on their loans are going to go up. That could force people into bankruptcy, force folks into foreclosure, and ruin property values for everyone else. Just so you know, property values have been ruined because of foreclosure. So if we help homeowners stay in their homes by modifying their loans, that's going to save the property values of other homeowners who never missed a payment, because you are the same homeowners right now that can't sell your home to pay off your mortgage.

You can't retire. You are depending on selling your home to pay off your mortgage, but you can't do it because your other neighbors are so under water they had to walk away from their homes or had to be evicted because of foreclosure. So by helping families reduce their debt, that helps all of us in America and it helps our American economy.

You see, this country is a great country. Our economy has been a strong one, not necessarily because of government, but because of the American people. So you know what, folks? If we want this economy to rebound, let's make sure that Americans are financially secure. And one of the most effective ways to do that is to free Americans from mortgage and student loan debt.

HONORING SHERIFF JAMES "DEE" STEWART

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

Mr. WESTMORELAND. Mr. Speaker, as an elected Member of Congress, I have the honor to serve and represent the people of the Third District of Georgia through my voting record and through participation in the law-making process.

Georgia's Spalding County sheriff, James "Dee" Stewart, represented his community through selfless service to his county, his deputies, and the thousands of citizens who elected him to four terms to be their protector.

I come before the House today with a heavy heart to honor the nearly 40 years of law enforcement service that was brought to a premature end on July 3, when Sheriff Stewart was killed in an automobile accident while on his daily patrol.

I hope that one day my staff and my friends will talk about me the same way Dee Stewart's coworkers and friends did at his funeral. He was the kind of man who always led from the front. Even though he was the head of the department, it would often be his voice that came across the radio responding to calls no matter what time of day or night. He would rather put his life on the line than let anyone else cover for him.

A man who valued his duty more than his sleep, Sheriff Stewart readily gave his personal cell number to anyone and made sure that everyone knew that he was available to them 24/7. That set him apart and contributed to his reputation as a man who really cared about the people of Spalding County.

Chief Deputy Major Teresa Bishop called Sheriff Stewart the "greatest boss ever" after 29 years of working together. He trusted his deputies to do their job and expected them to hold him accountable too. His humor made his employees look forward to each work day, but he took his responsibility very seriously, especially when it came to the safety of children and the elderly.

Sheriff Stewart is remembered as having a huge heart, a heart as big as Spalding County. In a testament to the number of lives touched by Sheriff Stewart's service, his funeral procession took nearly 20 minutes to pass by.

I stand here on behalf of his wife, Janice; his children, Jay, Hope, Joey and Darren; his 11 grandchildren; and everyone who knew James "Dee" Stewart as more than just a sheriff, but as a preacher, a marriage counselor, a friend, a father, and a husband.

The Bible says: "Blessed are the peacemakers, for they shall be called the children of God." Sheriff Stewart embodied that verse.

Thank you for your service, Sheriff. The people of Spalding County lost a great man on July 3, but your memory will live on. Many others will be inspired by your example to live justly and with kindness. You will be missed. See you later, Dee.

□ 1040

THE COST OF FAILURE EXCEEDS THE PRICE OF PROGRESS

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

Mr. HOYER. Mr. Speaker, ladies and gentlemen of this House, I am pleased to rise with my colleague and dear friend BARBARA LEE to focus on an issue that all too frequently is ignored. I rise to speak as we are engaged in an extraordinarily important discussion, debate, and responsibility. That responsibility is to ensure that America pays its bills; that America's creditworthiness is not put at risk; and that an America which has incurred obligations meets those obligations to individuals and to others, as we have made policies that have cost money and it is now necessary for us to pay the bills that we have already incurred.

But as we engage in that debate and discussion, we must remember that there is in our country one child out of every five who is living in poverty, who is worried about proper food, proper housing, proper medical care. Children who are, in fact, at risk. We now in America, the richest nation on the face of the Earth, have the largest number of people living in poverty that we have had in over seven decades.

And so as we engage in this debate, it is important that we take this time to focus on those who all too often are invisible, who all too often are not the center of our discussion, who all too often are perceived to simply be those who will not matter at the voting booth.

Each of us in this House has a compass formed in many respects by our faith. My faith teaches me I have a responsibility to my God to reach out to the least among us to lift them up, to care for them, to clothe them, to feed them, to house them, to make sure that as a part of our American family, they are not forgotten. They are not by negligence driven more deeply into despair, unhealth, sickness, and a negative lifestyle which costs us all and costs those individuals.

I come from the State of Maryland, and I want to quote somebody you would think it may be unusual for me to quote, but I was elected to the State senate in 1966. Ted Agnew was elected Governor of our State in 1966, and he was inaugurated 2 weeks after I was sworn in as a member of the State senate at the age of 27. In his inaugural address he said: The cost of failure far exceeds the price of progress. What he meant by that, the failure to invest in the welfare of our people, as well as our infrastructure and the creation of jobs and the expansion of opportunity for our people, the failure to make those investments would in the long run cost us far more than the investments would cost us in the short run.

My colleagues, I suggest to you that our failure to invest in the welfare of all of our citizens will cost us far greater sums in the long run for the failure to invest in the short run.

And so I congratulate BARBARA LEE from California for making sure that the least of us are not forgotten in this very important debate.

Do we need to bring down spending? We do. But one of the interesting facets

of every report that has been issued in a bipartisan way, most recently by the so-called Gang of Six, or the Simpson-Bowles Commission, or the Senator Domenici-Alice Rivlin Commission—all had a central premise: Do not take actions that undermine the most vulnerable among us. Those were all bipartisan commissions.

I know my friends on the Republican side of the aisle who pride themselves on being the party of Lincoln understand Lincoln's message of healing and bringing us together and making sure that we lifted up our fellow citizens and cared for the sick and the homeless and for the young and, yes, for the old.

So as I said, I thank Chairwoman LEE, such a courageous and powerful voice on behalf of those who sometimes have no voice. I am pleased to join my voice to hers and hopefully to all 435 of us who have been given the privilege of serving in this body to raise our voices on this day on behalf of a Nation that has been perceived around the world as being a Nation of hope, of opportunity, of heart, and of soul. Let us reflect that in whatever way we go forward in ensuring the fiscal health of our Nation, both in the short term and in the long term. And understand that the health of our people physically, mentally, financially will be equally important to the health of our Nation.

I thank the gentlelady for leading this debate.

PASS FREE TRADE AGREEMENTS

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

Mr. CANSECO. Mr. Speaker, if one were to ask the average American what their top three priorities for the Congress to work on would be, I think you would get the answer of jobs, jobs, and more jobs.

That's the answer because the employment situation in America is not good. Over 14 million Americans are out of work. We have had 29 straight months with the unemployment rate at 8 percent or higher and monthly jobs reports that show anemic job growth.

Clearly, we need to turn our economy around so robust job creation can occur. The American people want and expect nothing less.

Much of why our economy is not creating jobs is because of uncertainty in the economy that has been created by policies passed by Washington, like the government takeover of health care, the credit-restricting financial regulation bill, and the out-of-control spending.

We tried it the way desired by President Obama and Washington liberals, attempting to spend and borrow our way to a better economy. And their bills, all they did was add to the debt that is dragging the economy down.

Worst though is that Washington is ignoring three very easy actions that, if taken, will immediately help our economy. There are three pending

trade agreements with Colombia, Panama, and South Korea that will create jobs and are at no cost to the taxpayer.

□ 1050

Altogether, it's estimated by the Business Roundtable that these three agreements will create 250,000 jobs. How can we not pass these agreements that will create jobs and not cost the taxpayers?

Today I want to talk about the benefits of the Panama Free Trade Agreement. In 2010, U.S. exports to Panama accounted for \$6.1 billion, creating \$5.7 billion in trade surpluses with Panama. The United States is Panama's largest trading partner. And once the agreement goes into effect, 88 percent of U.S. goods will enter Panama duty free.

What are some of the products that we export to Panama that could benefit from this agreement? Well, our top exports to Panama now are aircraft, machinery, and agricultural products. In the 23rd District of Texas, which I have the privilege of representing in the United States House of Representatives, agriculture is an important source of economic activity. The Panama Free Trade Agreement will help agricultural products in my district and those districts across the United States. This agreement is helping level the playing field for American agricultural producers.

In 2009, the U.S. exported \$362 million in agricultural exports to Panama. Less than 40 percent of those exports received duty-free status, while more than 99 percent of Panama's agricultural exports to the United States received duty-free status. Upon implementation of the agreement, 56 percent of U.S. agricultural exports will enter Panama duty free, and the remaining tariffs will phase out within 15 years.

While there are benefits to passing this agreement, there are also consequences for failing to pass it. American jobs are at stake as our competitors, notably Canada and the European Union, have their own trade deals with Panama. And once these deals are implemented, their exports will have an advantage over U.S. exports currently going into Panama. This will lead to a loss of market share for the United States exporters and a loss of jobs here at home.

Mr. Speaker, we have the ability to create jobs without spending taxpayer money. With over 14 million Americans unemployed, we must stop waiting. It's time to pass the Panama Free Trade Agreement.

POVERTY CRISIS IN AMERICA

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

Ms. LEE. I rise today as the founding cochair of the Congressional Out of Poverty Caucus to join my colleagues to discuss the urgent crisis of poverty and to provide a voice for those people

living in poverty and who we feel that could get disproportionately hurt by any negotiations that take place that cut too deeply.

I want to thank our leadership, especially our whip, Mr. HOYER, for his powerful words this morning and for his leadership; Leader PELOSI and our Assistant Leader, Mr. CLYBURN, for each and every day standing and working for the least of these.

Mr. Speaker, a daunting statistic speaks for itself: One in 5 million children in America are growing up in poverty, and nearly 45 million Americans are living in poverty today. Our national unemployment rate is 9.2 percent, but for African Americans it is 16.2 percent and for Latinos it is 11.6 percent. And we know it's twice these statistics, given the millions of people who have lost hope in looking for jobs.

Given these heart-wrenching statistics, the Congressional Out of Poverty Caucus, our cochairs—Representatives BACA, BUTTERFIELD, CONYERS, HONDA, and I—sent a letter to the President, the Vice President, and the congressional leadership on both sides of the aisle asking them to protect those programs that support those facing or living in poverty in the debt ceiling negotiations.

My colleagues and I are here on the floor today to remind every Member that it was not American families or children or the working poor that forced Congress to run a deficit, and it definitely was not America's seniors on Social Security or Medicare or people on Medicaid that forced Republicans to turn the first budget surplus into decades of record deficits. Two wars, massive tax breaks for millionaires and billionaires, Big Oil, and Wall Street running wild caused these deficits. The American people are willing to work, they want to work and pay their fair share, but they should not be asked to fill a hole that they did not dig.

We should quickly pass clean legislation to raise our debt ceiling to end this default crisis so that we can move on doing the critical work of creating jobs and responsibly addressing the national debt. Making heartless cuts on the backs of hungry children and struggling American families will not balance the budget. Every Member of Congress should consider the millions of Americans who are struggling—struggling to find work, struggling to pay for health care if they have health care, struggling to stay in their homes, and struggling to feed their children.

Mr. Speaker, more and more Americans are facing poverty every day, and the Congressional Out of Poverty Caucus is on the floor once again to be the voice for these Americans struggling day in and day out just to survive, demanding that we protect these vital safety net programs and help support the poor, especially in this Great Recession.

We are here today to share some stories from people who have benefited from those programs. I have a story

from Veronica, who lives in northern California, who has turned her life around under these vital safety net programs. Her story is one of hardship and survival. It's a story of getting back up when life knocks you down. It's a story of America. She is the American Dream. But she and her spouse were teenage parents. They relied on public assistance to bring up their children. They were able to get good jobs and they got off of Federal assistance.

Well, in 1995, the bottom fell out. Their son was diagnosed with diabetes. Her world imploded. She tried to go back to work full time. Her son needed more care at home. She was given child care assistance so she could support her family and her son. She was offered counseling and job training and, in the fall of 2009, the opportunity to work at Second Harvest Food Bank as an administrative assistant through the Federal stimulus program. She said she's still married to her husband. They have three beautiful children. And there's no way she could have kept her family together without the help of such programs such as SNAP food stamps, Medi-Cal, and job training. She said, "We found unknown strength, faith, and resilience in our downfall. We'll do everything that we can do to stay self-sufficient but cannot say enough about the blessed safety net."

Mr. Speaker, we understand that even when you work hard and do things right, sometimes everyone needs a helping hand, especially when there are no jobs. I personally needed this helping hand in years past when I was forced during many hardships that I was faced with that I had to rely on for many years public assistance and food stamps and Medi-Cal just to get through school, to take care of my kids, to get a job. And if it weren't for that safety net, I would not be here today.

And so let me just ask all of you to remember the poor, remember those struggling to survive, and to support those people who have exhausted their benefits, their unemployment benefits. They hit the wall in 99 weeks. We need to add more weeks of unemployment compensation for individuals who deserve this help. The 99ers need help. We need to do this. We need to do more to create jobs. We need to help people survive until we have the vision and the backbone to do that here.

HOUSE OF REPRESENTATIVES,
Washington, DC, July 5, 2011.

Hon. BARACK OBAMA,
President of the United States, The White House, Washington, DC.
Hon. JOSEPH R. BIDEN, Jr.,
Vice President of the United States, The White House, Washington, DC.
Hon. HARRY REID,
Senate Majority Leader, Washington, DC.
Hon. MITCH MCCONNELL,
Senate Minority Leader, Washington, DC.
Hon. JOHN BOEHNER,
Speaker of the House, Washington, DC.
Hon. NANCY PELOSI,
House Minority Leader, Washington, DC.

DEAR MR. PRESIDENT; MR. VICE PRESIDENT;
SPEAKER BOEHNER; MINORITY LEADER PELOSI;

MAJORITY LEADER REID; MINORITY LEADER MCCONNELL: As you and your colleagues work to consider solutions to our nation's fiscal challenges, we urge you to ensure the protection of social service programs that serve as a life line for our nation's low income and poor communities who continue to feel the detrimental impact of the economic downturn.

As co-chairs of the Congressional Out of Poverty Caucus (COPC) working to eradicate poverty, it has always been our goal to ensure critical programs protecting the impoverished remain viable while also keeping poverty at the forefront of debate and action here in Washington. Programs such as Medicare and Medicaid, low-income housing benefits, and earned income tax credit benefits must not be put in jeopardy in the name of deficit reduction, which will only create a greater cost burden to us in the future.

Poverty has taken on an entirely new face as a result of the financial crisis, the recession, and our nation's slow economic recovery. The latest statistics estimate 14.3 percent or 43.6 million Americans living in poverty as of 2009, up from 39.8 million in 2008. Furthermore, the poverty rate for Blacks is 25.8 percent, for Hispanics is 25.3 percent, and for children under age 18 is 20.7 percent. According to the U.S. Census, "the number of people in poverty in 2009 (43.6 million) is the largest number in the 51 years for which poverty estimates have been published." The recession has also left 13.9 million people unemployed, thereby putting another population at risk of falling into poverty.

We simply cannot afford to balance the budget on the backs of the poor. The COPC shares the concerns of an earlier letter sent to you in late June 27, 2011 by a list of think tank and nonprofit organizations advocating that deficit reduction efforts do not result in an increase in poverty. While we understand the need for fiscal responsibility, we also recognize the need to invest in programs that protect poor and vulnerable communities, especially in the face of economic hardship. Therefore, staying committed to safety net programs in health, education, housing, and employment is both a moral and economic responsibility that we cannot afford to ignore in the midst of deficit reduction efforts.

Sincerely,

BARBARA LEE,
Co-Chair, COPC.
JOE BACA,
Co-Chair, COPC.
G.K. BUTTERFIELD,
Co-Chair, COPC.
JOHN CONYERS,
Co-Chair, COPC.
MIKE HONDA,
Co-Chair, COPC.

VERONICA'S STORY ABOUT SNAP, MEDI-CAL
AND JOB TRAINING, CALIFORNIA
(By Veronica of San Jose, CA)

I am the American Dream!

My name is Veronica, and I have such an immense gratitude for federal programs such as SNAP/Food Stamps and Medi-Cal.* I am ESPECIALLY grateful for the Federal Stimulus programs that finally got my family off welfare.

My spouse and I were teenage parents in 1990 and relied on welfare to bring up our daughter until 1993, when we were able to get good jobs and get off federal assistance.

We had our son in 1995 and thought we would never need welfare again. We were wrong. I cannot pinpoint an exact time when we crumbled, because we cracked slowly. My husband's two closest cousins were murdered and he began abusing drugs to cope. I pretended it wasn't happening and kept working harder.

The bottom fell out when my son was diagnosed with Diabetes (type 1) in 2001. My world imploded. I was on leave from work through the Family and Medical Leave Act because both of my parents had been diagnosed with diabetes earlier that year—and then my son. So I went back on welfare, because I could not go back to work.

Thank God I was given the opportunity to help myself and my family through the assistance of different federal programs. When I tried to go back to work full-time and my son needed more care at home, I was given child care assistance so I could support my family and help my son. I was offered counseling, job training, and in the fall of 2009, the opportunity to work at Second Harvest Food Bank as an administrative assistant through the Federal Stimulus program.

I knew I was a hard worker but needed an opportunity to show it. When the program ended I was offered employment permanently at the food bank. I was one of 2010's Client Success Stories for Santa Clara County.

I am still married to my husband Ray. We have three beautiful children, Danielle, Raymond Jr., and Albert. There is NO WAY I could have kept my family together without the help of the programs such as SNAP/food stamps, Medi-Cal, and job training.

I will not say I will never need federal assistance again, but my husband and I know things happen for a reason. We found unknown strength, faith, and resilience in our downfall. We will do everything we can to stay self-sufficient, but cannot say enough about the blessed safety net.

THE PROMISE OF AMERICA

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

Mr. WOODALL. I'm conflicted as I come to the floor today, Mr. Speaker. I'd actually planned to talk about tax reforms this morning. The Ways and Means Committee for the first time in 10 years is holding a hearing on the Fair Tax next Tuesday, July 26. The Fair Tax is a proposal that abolishes the income tax system in this country that punishes people based on what they earn and creates a consumption tax that rewards people based on how much they save. And as we talk about poverty here this morning, as we talk about how to get folks back on their feet, the problem in this country, Mr. Speaker, is not that we don't bring in enough revenue. It's that we spend too much money. There is a bias in our culture now towards consumption as opposed to thrift.

Now, when did that happen? I wish I were a better student of history. I know that Ben Franklin shared with us that "a penny saved is a penny earned." I know that our colleagues in the past said if we talk about a million here and a million there, pretty soon we're talking about real money.

□ 1100

My grandfather was a United Methodist minister in the South Georgia Conference. He was a Navy chaplain during World War II, and went down and worked the South Georgia circuit after the war. They'd get together and get all the little nubs of the candles

that they would have during the year and melt them all together to put together those Christmas candles. I don't know if you all grew up with one of those Christmas candles in your home, but they couldn't afford to go out and buy a candle. They had to put together all the nubs and put in the wick themselves.

My dad tells the story of a lot of cold winters and a lot of very hot summers. He tells the story of every time the Klan would threaten to come and burn a cross on the lawn, my grandfather would sit out there on the front porch in his rocking chair with a shotgun. If you can picture that: a United Methodist minister, a man of peace, sitting out there on the porch with his shotgun, but that's the way things were in that part of the world and in those days.

And then he went on to become the superintendent of the United Methodist children's home in the South Georgia Conference. He died about a decade ago without two nickels to rub together, but it was the largest funeral I had ever seen in my life, because he touched people, he nurtured people, he reached out to those who didn't have anyone else to advocate on their behalf. His entire career he spent building people up. His entire career he spent reaching out to those who had no one and being their "someone."

As this discussion goes on here this morning, I promise you there is not a bureaucrat in Washington, D.C., there is not an agency funded by Federal dollars, that loves people like my grandfather loved people. There's not one. There is not one bureaucrat in Washington, D.C., and there is not one agency under Federal control that loves children the way my grandfather loved children.

Folks, we have a choice each and every day that's going on in this debate that we're having over deficits, debts and defaults. Freedom and security. My big fear is not that there's going to be a default on United States debt. My big fear is that there's going to be a default on the promise of America. My big fear is that the government is doing so much, that we as people may think that we get to do so little, that government's not taking care of anyone. The government is taking from people who would have taken care of someone and is stealing that responsibility for nurturing our neighbors.

It is not the government's job to feed the hungry in my community. It's my job. It's not the government's job to reach out to the least of these. It's my job. As we're talking about children here on the House floor today, as we're talking about the most vulnerable of these, I think back to STENY HOYER's words in 1995, that when it comes to balanced budgets, when it comes to running up deficits, the person who gets hurt the worst when reckless government spending goes unchecked are the least of these, are the children. I agree with him a hundred percent.

What are we teaching our children today? What are we teaching our children about our responsibility as individuals to take care of one another? Where is the proposal? I've been in Congress 7 months now. There has not been a single proposal to encourage individuals to take care of one another. Time and time again what there are, are proposals to take away the responsibility from individuals of taking care of one another and to transfer that responsibility to government.

Now, I say that with passion. I know, Mr. Speaker, as you know, that everyone who brings those proposals to the floor brings it with a full heart. I do not question the motivations or the intentions of anyone who is reaching out to the least of these. I only question the results.

Mr. Speaker, the longest and most expensive war in this country's history is not the war in Afghanistan. It is the war on poverty, and the government's results are poor. We need to put it back in the hands of individuals.

SETTING THE RECORD STRAIGHT ON THE STIMULUS

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

Ms. BROWN of Florida. Thank you, Mr. Speaker.

The best anti-poverty program is a job. The stimulus bill saved 3.3 million jobs just this year. After 8 years of reverse Robin Hood under Bush, we were losing 800,000 jobs a month. I repeat: We were losing 800,000 jobs a month. Eight hundred thousand people headed toward poverty. The stimulus bill reversed the slide toward poverty for this Nation.

Earlier this week, I submitted data for the CONGRESSIONAL RECORD showing

that the stimulus bill has funded 700,000 education jobs, more than all of the jobs lost due to Hurricane Katrina and the BP oil spill combined. Today, I submit for the record data on jobs saved or created by transportation funding in the stimulus bill. Since February 2009, 335,000 positions have been funded directly by the Department of Transportation. That figure does not include the jobs indirectly created by the stimulus bill as States and local governments leverage these funds for improvements that get goods and services moving throughout this country.

So far, the DOT has paid out \$30 billion in grants and has authority for another \$18 billion. Over 15,000 projects have been made possible by the stimulus bill. Mr. Speaker, can anyone seriously argue that \$48 billion for roads, rails and infrastructure will not put millions of people to work? Of course they can't.

In my district, construction of a new Amtrak station in Sanford, Florida, employed 46 subcontractors. Forty-five of them are from Florida. Does anyone want to call that a disaster?

The real disaster is that we didn't put enough money in the stimulus bill for transportation. This country gets a failing grade for the conditions of our roads and bridges, and we're going to have disaster after disaster like what occurred in Minnesota, the collapsing of the bridge that killed people.

Mr. Speaker, the stimulus bill put us on the road to recovery, and I will continue to set the record straight. Let's not stop this recovery by reversing course. The pending transportation reauthorization bill will take us backwards a decade and will kill the millions of jobs. That is what I call a disaster.

I am placing in the RECORD the transportation and how much each State received and how many jobs it created. For example, in Florida, 782 projects, over 16,000 people put to work. Let me just mention one other State—Pennsylvania, 384 projects, 13,000 jobs reported.

Mr. Speaker, people come to this floor and they talk all the time, and I guess people on TV think that what they're saying is actual, or factual. You can fool some of the people some of the time, but you can't fool all of the people all of the time.

AMERICAN RECOVERY AND REINVESTMENT ACT OF 2009—DEPARTMENT OF TRANSPORTATION GRANTS AS OF MARCH 31, 2011

State	Projects	Total Awarded	Funds Per Capita	Jobs Reported
Alabama	364	\$689,783,797	\$146	4107
Alaska	54	388,794,321	557	2771
American Samoa	4	8,468,599	N/A	348
Arizona	249	808,989,561	123	7964
Arkansas	150	422,379,045	146	4021
California	1244	7,348,869,737	199	33355
Colorado	151	667,300,538	133	6441
Connecticut	169	472,631,172	134	6667
Delaware	49	143,098,747	162	1196
District of Columbia	26	1,733,232,733	2,890	13812
Florida	782	1,839,648,149	99	16596
Georgia	438	1,136,153,103	116	11212
Guam	12	30,591,897	N/A	186
Hawaii	39	214,745,880	166	3185
Idaho	107	221,927,181	144	2235
Illinois	920	2,727,586,568	211	10433
Indiana	1163	828,803,322	129	6910

AMERICAN RECOVERY AND REINVESTMENT ACT OF 2009—DEPARTMENT OF TRANSPORTATION GRANTS AS OF MARCH 31, 2011—Continued

State	Projects	Total Awarded	Funds Per Capita	Jobs Reported
Iowa	255	424,232,778	141	3741
Kansas	180	397,374,332	141	3465
Kentucky	183	518,755,460	120	5079
Louisiana	156	578,683,578	129	4313
Maine	91	212,986,398	162	1252
Maryland	191	649,531,314	114	4029
Massachusetts	152	897,777,105	136	4173
Michigan	819	1,139,143,390	114	10209
Minnesota	266	692,002,343	131	4104
Mississippi	199	419,224,091	142	4988
Missouri	377	800,082,800	134	5269
Montana	98	305,897,160	314	3344
Nebraska	142	272,964,222	152	2493
Nevada	89	331,090,324	125	2844
New Hampshire	54	154,196,422	116	1192
New Jersey	202	1,156,651,333	133	8467
New Mexico	129	355,934,416	177	2927
New York	521	2,853,649,172	146	14377
North Carolina	460	1,413,137,683	151	10512
North Dakota	184	211,838,719	328	1369
Ohio	493	1,313,714,616	114	10045
Oklahoma	304	646,213,981	175	5174
Oregon	385	530,282,667	139	3560
Pennsylvania	384	1,450,896,521	115	13060
Puerto Rico	65	186,789,071	NA	1597
Rhode Island	84	205,287,296	195	1656
South Carolina	219	552,208,453	121	3922
South Dakota	65	250,604,563	308	2717
Tennessee	370	839,526,398	133	6448
Texas	642	2,851,769,034	115	25458
U.S. Virgin Islands	11	31,184,858	NA	319
Utah	143	398,498,657	143	2577
Vermont	82	198,703,920	320	1181
Virginia	193	934,531,617	119	7558
Washington	306	1,467,863,369	220	9414
West Virginia	184	253,292,304	139	2013
Wisconsin	479	699,094,342	124	4252
Wyoming	77	202,044,754	371	1934
Totals	15155	\$46,480,663,811	\$11,312	\$332472

Sources:
<http://www.dot.gov/recovery>
<http://www.recovery.gov/Transparency/RecipientReportedData/Pages/StateTotalsByAgency>

DEBT CEILING

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

Mr. SHUSTER. Thank you, Mr. Speaker.

The time for talk is over. The time for action has come. We are in a spending-driven debt crisis. Washington is spending money it doesn't have, and it's leaving the American people, our children and our grandchildren, with the tab. The national debt now stands at \$14 trillion, which is equal to 95 percent of the economy of the United States.

In his first 2 years in office, President Obama has added more to our national debt than was added between 1776 and 1992, totaling close to \$4 trillion in new debt in less than 36 months. We are now borrowing 40 cents on every dollar. I was a small business owner before I came to Congress, and if I borrowed 40 cents on every dollar, my business would have been out of business. American families know that if they're borrowing 40 cents on the dollar, it's not long before they're in crisis.

President Obama inherited an economy in distress. There's no denying that. However, practically every decision he has made and every policy he has pursued has made matters worse. Between a failed trillion-dollar stimulus and a trillion-dollar government takeover of health care, this administration has spent without restraint and without regard to our financial health.

If spending is the problem, then controlling Washington spending is the solution. My colleagues stand on the

House floor and talk about increasing revenues by raising taxes, but history tells us a different story. We can raise revenues by lowering tax rates. President Kennedy did it in the sixties, President Reagan did it in the eighties, and even President Bush in 2000 when he lowered tax rates. What happened was not a decrease in revenues to the Federal Government but an increase. In fact, in 2000, after the 2001, '2 and '3 tax cuts, we had record revenues in the Federal Government.

Our problem is spending. That's why I joined my colleagues in voting to pass Cut, Cap, and Balance. My passing this legislation, the House stepped in and filled the vacuum of leadership left by the President of the United States in the debt limit negotiations. We acted to cut spending by over \$110 billion, cap the growth of spending, and force Congress to balance its books through a constitutional balanced budget amendment.

No one wants the United States to default on its debt. The consequences would be dire, not only for our economy but for the world. However, we cannot continue down the path that has led us to this crisis. The House has acted. It's time for the President to step in and act as well.

□ 1110

LET OUR EYES REST UPON WHAT POVERTY IN AMERICA TRULY IS

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

Ms. JACKSON LEE of Texas. I would like to particularly thank the Out of

Poverty Caucus: Congresswoman LEE, Congressmen TOWNS, CONYERS, HONDA, and a number of other Members who have joined that caucus and all of us who are here on the floor who are members of that caucus and who believe that this could not be a more important time.

A few days ago, I got on the floor to rename the Cut, Cap, and Balance legislation that was passed that would cut \$6 trillion out of the hearts and needs of the American people. I called it the "Tap Dance, Losers' Club, and Bust the Benefits" bill because this is not a question of Members who are standing here today, wanting to recklessly spend your money. In fact, we are excited about opportunities that help boost the middle class, but we want to remind our colleagues that there are Americans who are impoverished.

Do you know that there are Americans who are on the front lines—young soldiers of the ages of 18, 19, 20, and 21 who have come out of places like the Delta in Mississippi or the Fifth Ward in Texas or the Appalachian Mountains or from the urban centers around the Nation—who are suffering from the highest degree of poverty, not poverty that they have generated on themselves?

Yes, there are issues sometimes with legacy poverty: families that have never broken the cycle, who are living in public housing or, even worse, who are living in housing that is not fit to be lived in. Travel in some of the shoes that many of us travel in, and go to places in America where there is no running water.

So we come today to acknowledge the fact that there is poverty in America.

In my own State, the people who are living in poverty rose to 16.3 percent in 2007 and to 17.2 percent in 2009—and we happen to be the second largest State in the Nation. Those are large numbers of individuals. We have the highest number of soldiers in the State of Texas who have come back from Iraq and Afghanistan, some of whom have had to access food stamps. The Kaiser Family Foundation estimates that there are currently 5.6 million Texans living in poverty. 2.2 million of them are children.

So I stand here today.

Let our eyes rest upon what poverty truly is.

This little one is a symbol of what poverty really is. It is the innocent and those who cannot speak for themselves.

Over 50 percent of the children who are in foster care in Harris County—that is in Texas—happen to be minority children, African American children. I remember my late colleague Mickey Leland was so overwhelmed by the depth of children who were in crisis and in need that he organized something called the “crisis cradles” so that, when babies had to be taken out of a distressed home in the middle of the night, they could come to a comforting place. Those babies were in poverty, were in crisis, and they became part of the foster care system. That is a system that needs money, not because they’re deadbeats, but because they are innocent children who have come into home situations where women are impoverished, where there may be abuse.

Poverty comes in all forms. 3.9 million residents of Texas rely on the Supplemental Nutrition Access Program. This is all discretionary funding which the \$6 trillion would devastate—again, tap dancing around lifting the debt ceiling. President Reagan said to Majority Leader Baker that it would be an incalculable devastating result if, at the time that he was President, the debt ceiling was not raised. By the way, it was raised 17 times.

Does anyone understand that, constitutionally, the debt ceiling may be unconstitutional? The 14th Amendment, section 4—read your Constitution—says that all debt of the United States, public debt, should be recognized.

So just to conclude, Mr. Speaker, we come today to let America know: Should we let this little baby be part of the losers’ club or should we let our soldiers and their families and grandmothers and grandfathers be part of the losers’ club?

We are standing here today for the impoverished, and we are committed to fighting for them.

I would like to thank my friend from California for managing this time and drawing attention to the millions of Americans living in poverty.

In the coming weeks and months, this Congress will continue to debate the debt ceiling and budget. However, as we discuss cuts, it is imperative that we not lose sight of how funding reductions affect the American people.

CFPB regulations enacted by the bureau are designed to protect the average consumer from fraud and abuse, and prevent financial institutions from employing unfair practices.

In 2009, there were 43.6 million Americans throughout the nation living in poverty. The 2010 Federal poverty threshold, determined by the U.S. Census, is that a family of four is considered impoverished if they are living on less than \$22,314 per year.

Children represent a disproportionate amount of the United States’ poor population. In 2008, there were 15.45 million impoverished children in the Nation, 20.7 percent of America’s youth.

In my home state of Texas, where I represent the 18th Congressional District, the percentage of people living in poverty rose from 16.3 percent in 2007 to 17.2 percent in 2009. The Kaiser Family Foundation estimates that there are currently 5.6 million Texans living in poverty, 2.2 million of them children, and that 17.4 percent of households in the state struggle with food insecurity.

We must not, we cannot, at a time when the Census Bureau places the number of Americans living in poverty at the highest rate in over 50 years, cut vital social services, not when in the wake of the 2008 financial crisis and persistent unemployment so many rely on Federal benefits to survive.

In April 2011, 3.9 million residents of Texas relied on the Supplemental Nutrition Access Program (SNAP) and other food stamp programs to feed their families.

The Republican budget reforms SNAP benefits into block grants, and caps the amount of Federal funding available to the program, with no guarantee that the allocated funding will be sufficient to meet the demand of low income families struggling with hunger.

The Republican budget also cuts \$504 million from the Women, Infant and Children (WIC) Program, which provides nutritious food to struggling mothers and children. The USDA reports that more than 990,000 Texas families rely on WIC for essential nutrition to keep mothers and their children healthy.

The Congressional Budget Office estimates changes to Medicare under the Republican budget plan will triple the cost for new beneficiaries by 2030 and increase costs for current recipients, including the 2.9 million people in Texas who received Medicare in 2010.

The Republican proposal will enact damaging changes to Medicaid, threatening healthcare resources for the 60 million people, half of them children, that rely on this program to stay healthy. A block grant for funding or a cap on federal Medicaid spending would increase the cost for states and the low income families who benefit from the program.

Harris County has one of the highest Medicaid enrollment records in Texas. Limits and cuts to Medicaid funds would significantly hurt the citizens of Texas’s 18th District. Harris County averages between 500,000 and 600,000 Medicaid recipients monthly, thousands of people who may not have access to healthcare under this budget.

Yes, we must take steps to balance the budget and reduce the national debt, but not at the expense of vital social programs. It is unconscionable that in our Nation of vast resources, my Republican colleagues would pass a budget that cuts funding for essential social programs benefitting children and the elderly in order to finance \$800 billion in new tax cuts for the wealthiest among us.

Perhaps my friends on the other side of the aisle are content to conclude that life simply is not fair, equality is not accessible to everyone, and the less advantaged among us are condemned to remain as they are, but I do not accept that. That kind of complacency is not fitting for America.

I firmly believe that all Americans can come together to protect the most vulnerable citizens in the Nation, to provide relief for the poor and the hungry, because 43 million of our fellow countrymen living in poverty, 15 million of them children, is simply unacceptable. Finally, where are the jobs—cutting \$6 trillion will not create jobs. I am here to create jobs for the poor and our American families.

I urge every Member in this Chamber to look at what unites us rather than what divides us. We are linked by our compassion, and bound by the fundamental edict of the American dream that says we will strive to provide our children with a better life than we had. We can, and we must reach a compromise that will not cut valuable services from those who need government the most.

I thank my friend, the gentle lady from California.

COMPROMISING AMERICA FOR THE SAKE OF A DEAL

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

Mr. LANDRY. Mr. Speaker, when I ran for this office, I didn’t run to get a job. I ran to create jobs.

I know that there is a new poll out there, supposedly, that tells us that a vast majority of Independents wants us to compromise for a deal; but the question which all of the Members of this House should poll their constituents and the American people on is whether or not they want this Congress to compromise their country for a deal.

Do we compromise our country for the sake of simply getting a deal?

I also ran to uphold the Constitution. I supported Cut, Cap, and Balance. It is the compromise that I came here to make. I compromised in agreeing to raise the debt ceiling if we get real cuts, if we cap our spending and if we do what a vast majority of the States in this country do—and that is to have a balanced budget amendment.

What is so wrong with this balanced budget amendment? It’s hard for me to understand, Mr. Speaker.

Then along comes the Gang of Six. Let’s see what the Gang of Six has.

Part one is that they cut \$500 billion in gimmicks compared to our real cuts. How do they cut \$500 billion? Part of it is by changing the CPI formula and indexing for Social Security. Only in this city does the law of mathematics not work. You see, when I was in the second grade, I was taught that $2 + 2$ is 4 and that 2×2 is 4. That hasn’t changed. It’s still that today. But in this town, when you get inside this Beltway, mathematics is different. You can get a different outcome based upon a different formula.

Then the second part is they used the reconciliation process in order to control our spending. Let’s see. The last

time we used the reconciliation process, we got ObamaCare. That's how they passed ObamaCare. Mr. Speaker, they used the reconciliation process to pass ObamaCare; and I have a feeling that what we're going to get out of this Gang of Six is a bill that they're going to ask us to vote for before we know what's in it.

□ 1120

Thirdly, if through this reconciliation process they come out with the cuts that are necessary to bring them within the amount that they allocate that we need to cut and save, then if that reconciliation process produces a supermajority in the Senate, only after they produce a supermajority of votes in the Senate will they move to shoring up our Social Security system.

What they should be doing is working on getting a supermajority so we can pass a balanced budget amendment to the Constitution. What is so wrong with giving the American people the opportunity to speak, to say, Congress, you have been out of control. You need to balance your books like all of the American families in this country do.

In closing, I want to warn our Members in this Chamber that the Gang of Six proposal cedes the power of the House to the Senate. Now, I came here to uphold that Constitution. The power of the purse, article I, section 7, clause 1, gives the power of the purse to this House. Regardless of whether you are a Democrat or a Republican, you should care about that. Those committees in the Senate should not be dealing with our tax laws or they should only deal with them after we have had a chance to send it to them.

This is what the American people demand. They demand that our Constitution work. And for it to work, revenue and spending starts here in the House. Let's not cede the power of the House over to the Senate.

MESSAGE FROM THE SENATE

A message from the Senate by Ms. Byrd, one of its clerks, announced that the Senate has passed with an amendment in which the concurrence of the House is requested, a bill of the House of the following title:

H.R. 2055. An act making appropriations for military construction, the Department of Veterans Affairs, and related agencies for the fiscal year ending September 30, 2012, and for other purposes.

The message also announced that the Senate insists upon its amendment to the bill (H.R. 2055) "An Act making appropriations for military construction, the Department of Veterans Affairs, and related agencies for the fiscal year ending September 30, 2012, and for other purposes" and requests a conference with the House on the disagreeing votes of the two Houses thereon, and appoints Mr. JOHNSON (SD), Mr. INOUE, Ms. LANDRIEU, Mrs. MURRAY, Mr. REED (RI), Mr. NELSON (NE), Mr. PRYOR, Mr. TESTER, Mr. LEAHY, Mr.

KIRK, Mrs. HUTCHISON, Mr. MCCONNELL, Ms. MURKOWSKI, Mr. BLUNT, Mr. HOEVEN, Mr. COATS, and Mr. COCHRAN to be the conferees on the part of the Senate.

IMPACT OF CUTS ON POVERTY

The SPEAKER pro tempore. The Chair recognizes the gentleman from Indiana (Mr. CARSON) for 2 minutes.

Mr. CARSON of Indiana. Mr. Speaker, it is very easy for some Members of Congress to blindly advocate across-the-board cuts to our investments in people. But I join those today to ask my colleagues to open their eyes to what these cuts really mean. They aren't abstract numbers. For the many people living in poverty, they mean lives irreparably damaged and critical opportunities lost.

My home State, the great Hoosier State of Indiana, suffers from an average unemployment rate of 10 percent. Among veterans, that number is higher. And for wounded vets and others with physical limitations, the numbers are staggeringly higher.

As a result of these economic times, Mr. Speaker, more families live in poverty and rely critically on your and my help. Valuable health care, education, housing, and job-training programs are necessary to provide them with the tools for survival.

At this time, Mr. Speaker, when most of our communities are struggling to recover, we must not turn our backs on the people who are trying to overcome extreme poverty.

I ask my colleagues to remember these vulnerable Americans. They're not burdens. They're our children, our working mothers, our police officers, our firefighters, our neighbors, our vets. They are our fellow Americans.

TRIBUTE TO SERGEANT NATHAN BEYERS

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

Mr. COFFMAN of Colorado. Mr. Speaker, today I rise to honor a soldier who made the ultimate sacrifice and laid down his life for our freedoms, United States Army Sergeant Nathan Ryan Beyers.

Sergeant Beyers, a 2006 graduate of Thunder Ridge High School in Highlands Ranch, Colorado, volunteered to serve in the Idaho Army National Guard. In the Army, he served with the 145th Brigade Support Battalion of the 116th Cavalry Heavy Brigade Combat Team.

He deployed with his unit in support of Operation New Dawn in Iraq. On July 7, 2011, he gave his life in the line of duty on a convoy security mission.

Nathan is remembered not only for his heroics on the battlefield, but for the tremendous impact he had on his family, friends, and community.

He was absolutely devoted to his family and his fellow soldiers. As his

wife recalls, Nathan was proud of his job and serving our country. He died doing something he loved and was such a brave person.

Sergeant Nathan Ryan Beyers personifies the honor and selflessness of service as a citizen soldier. His bravery and dedication to duty will not be forgotten. As a Marine Corps combat veteran, my deepest sympathies go out to his family, his fellow soldiers, and all who knew him.

OUT OF POVERTY CAUCUS

The SPEAKER pro tempore. The Chair recognizes the gentleman from New York (Mr. TOWNS) for 2 minutes.

Mr. TOWNS. Mr. Speaker, let me just sort of set the record straight and explain things.

When President Obama came into office, we were in debt, and we were also involved in two wars. And when President Clinton left office, there was a surplus. So we need to make certain that we keep our facts in line.

So I stand here this morning with the Out of Poverty Caucus to voice my opposition to the Cut, Cap, and Balance Act passed by this body yesterday.

Furthermore, I'm very disturbed that many of the policies being promoted by some of my colleagues are unjust and they are just plain wrong. Cutting back on Medicare and Social Security is unfair to the senior citizens who have worked hard all of their lives and should not have to worry at this point whether they can afford to go to the doctor or buy the medicine that they need.

Let me add, I am baffled at times by the fact that many of my colleagues refuse to even consider how unjust their proposals are. Yes, we must reduce our debt burden. I agree with that. But it is unjust to balance the budget on the backs of the poor and most vulnerable citizens in our Nation.

The wealthy must join in the sacrifice. They must be included. According to a report by the Center on Budget and Policy Priorities, two-thirds of the income gains in the United States from 2002 to 2007 went to the top 1 percent of the income earners. Many of my colleagues are saying give them more tax breaks. They're not even asking for more. But they're saying give them more.

Many of the Members of this body believe it's all right to balance the budget by taking food out of the mouths of babies, by cutting WIC programs. Imagine how terrible it must be for a mother or father to send their kid to bed hungry at night.

That is why I stand for the Out of Poverty Caucus and say enough is enough.

SLASHING MEDICARE AND MEDICAID

The SPEAKER pro tempore. The Chair recognizes the gentlewoman from the Virgin Islands (Mrs. CHRISTENSEN) for 3 minutes.

Mrs. CHRISTENSEN. Mr. Speaker, the Republican leadership has taken us to the brink of a default crisis by holding the debt ceiling and our ability to pay our bills hostage. Their latest slash, burn, and kill Medicare and Medicaid bill, otherwise known as Cut, Cap, and Balance, is putting the full faith and credit of our Nation at risk and threatening critical safety nets for our seniors, people with disabilities, and the poor, including our Nation's children.

Medicare covers over 4 million African Americans, over 4 million Latinos, and close to 2 million of other people of color—citizens with higher poverty rates who have some of the most serious health problems. Our seniors and people with disabilities rely on Medicaid for long-term care and there are 9 million dual eligibles, low-income seniors and younger persons with disabilities, who are enrolled in and rely on both Medicare and Medicaid.

□ 1130

Nearly three in every four poor or near-poor African Americans and Latinos are covered by Medicaid, but 64 percent of low-income black children and 63 percent of low-income Latino children are on Medicaid. Medicaid also provides critically important support to all Americans who lost their jobs as a result of the economic downturn.

In the Affordable Care Act, the Democrats strengthen Medicaid. And contrary to what you hear from our Republican colleagues, we use \$500 million in savings identified in Medicare to strengthen it, to extend its solvency, and to begin to close the doughnut hole.

In this risky standoff, it is clear that Medicare and Medicaid payments are at risk, and African Americans and other racial and ethnic minorities, and the poor who are already underwater and who rely on them for coverage, will bear the overwhelming brunt of the cuts, as will the providers and facilities that care for them. This is unacceptable. Then the loss of the economic multiplier effect that States would experience as a result of Federal Medicaid cuts would be even much greater than the amount of the Medicaid cuts themselves.

We're calling on the Republican leadership to do what we all know must be done to release the debt ceiling and all of the people who are being held hostage with it, the poor, racial and ethnic minorities who we stand here on behalf of today with the Out of Poverty Caucus.

I quote Dr. Martin Luther King, Jr., who said, "Of all the forms of inequality, injustice in health care is the most shocking and inhumane." We must avert the default crisis. Colleagues, let's lift the debt ceiling, let's pay our bills, and let's avoid an economic catastrophe that the good people of this country do not deserve and cannot withstand.

AMERICAN ECONOMIC DISPARITIES

The SPEAKER pro tempore. The Chair recognizes the gentleman from Illinois (Mr. DAVIS) for 2 minutes.

Mr. DAVIS of Illinois. Thank you, Mr. Speaker.

Whenever I hear a Member of Congress proposing austerity as a fix for any or all of our Nation's economic problems, whether the problems are real or perceived, my first reaction is "austerity for who?"

The fact is that in recent years we've been condemning more and more Americans to austerity then ever before while at the same time we continue to hand out tax breaks and fat government contracts for the wealthiest Americans, and the largest and wealthiest corporations. After getting bailed out, the profits at the largest financial institutions have recovered and then some—bonuses for their CEOs have recovered, and then some, but this Congress refuses to ask those institutions and those CEOs, and others like them, to give back just a little.

The latest census data dramatically shows how after African Americans had made significant gains in the 1950s and '60s, progress began to stall in the 1970s. Four decades after the civil rights movement, blacks still earn only 57 cents and Latinos earn 59 cents for each \$1 of white median family income in our country. The contrast is even starker for net worth. That is, the total value of investments, savings, homes, and other property, minus debt. Blacks hold only 10 cents of net wealth and Latinos 12 cents for every \$1 that whites hold.

Out of the 43.6 million Americans living below the poverty threshold, 9.9 million of those are African Americans. Meanwhile, the latest unemployment rates are, to say the least, grim. Overall, African American unemployment, 16.2 percent; African American men, 17 percent; black teenagers, about 40 percent—and this Congress can't find the votes to extend unemployment insurance. I say that our policies must reflect the needs of those who are most vulnerable. We must provide opportunity for the needy and not just the greedy.

When I see that the median annual Social Security benefit for a 65-year-old single African American woman is \$10,680 which puts the median benefit for African American women seniors just above the 2010 poverty line for individual seniors, an obscenely low \$10,458. And when I couple that with the knowledge that nearly half—45.6 percent—of non-married African American women aged 65 older rely on Social Security for all of their income and 54.1 percent rely on it for 90 percent of their income or more. And, worst of all when I recall that non-married African American women seniors already suffer from high rates of poverty and near-poverty, nearly half—47.8 percent—of African American women living alone have an income under 125 percent of poverty, and one-third—33 percent—have income below 100 percent of the poverty line . . .

Well, I just have to say to those who are talking of reducing Social Security benefits, or the annual Social Security COLAs, or raising

the age for collecting Social Security "austerity for who?"

When I pick up the paper every morning and have to read over and over that home foreclosures were two-and-a-half times above the 2001 rate by the end of 2010 and that some 3.7 million homes are in danger of foreclosure and this Congress, instead of addressing the epidemics of unemployment and foreclosure, plays politics with raising the debt ceiling;

I can't help but remember that, for all the hubbub about the size of government and Federal spending, the Bush tax cuts increased the deficit by \$1.7 trillion between 2001 and 2008 and the two wars begun by President Bush added another \$1 trillion to the deficit and Bush Administration's policy of deregulation of the financial markets led ultimately to the bursting of the housing bubble which triggered the Great Recession which not only sapped our federal budget, but have decimated state and local budgets in every corner of the nation. I have to demand of those risking default and tipping the nation into depression "austerity for who?"

I have to wonder why we aren't talking about the fact that since the recession officially ended in June 2009, private payrolls have increased by more than 1 million workers, still nowhere close to putting 14 million Americans back to work, but State and local government payrolls for teachers, fire-fighters, police officers, public health workers and other critical services have declined by 493,000—cutting the number of jobs created almost in half while the loss of those good jobs reverberate throughout the local economies. My obvious question is "austerity for who?"

I wonder if some Members of Congress just don't know that Medicaid covered half of all Black children in the United States and nearly two-thirds (64%) of low-income Black children. Medicaid covers over a third (35%) of African Americans in fair or poor health and 59% of African Americans living with HIV/AIDS. Shouldn't we expect and require of those who are proposing to slash Medicaid an answer to: "austerity for who?"

I am just as concerned about balancing the Federal budget as any Member of this Congress, but there are a lot of ways to do that. The Peoples' Budget proposed by the Progressive Caucus would get us to a balanced budget and would put us on the road to paying down the debt and lay the foundation for a healthy, sustainable and just economy.

I've reached the conclusion that we do need a Constitutional Amendment, not a Balanced Budget Amendment, but one that would require Members of Congress who glibly propose austerity as a quick and dirty solution to every challenge which comes over the horizon to explain to the American People, truthfully and fully, in each and every case, "austerity for who?"

CRASH, SLASH, AND TRASH

The SPEAKER pro tempore. The Chair recognizes the gentlewoman from Illinois (Ms. SCHAKOWSKY) for 2 minutes.

Ms. SCHAKOWSKY. Last year, John Carlson, a hedge fund manager, made about \$5 billion and paid taxes at a lower rate than most Americans. Right now, the 400 richest Americans in our

country control as much wealth as 150 million other Americans. We have a crisis, all right, in our country, and it's called a disappearing middle class. The rich getting richer, the poor getting poorer, and the middle going into poverty.

We have a jobs crisis in our country. And poverty has taken an entirely new face as a result of the financial crisis, the recession, and our Nation's slow economic recovery. In Skokie, Illinois, a solid middle class suburb, now 40 percent of the kids who go to school there qualify for a reduced or free lunch. And the food pantry is bulging now with new people waiting in line. I went to a mortgage foreclosure workshop in suburban Des Plaines, Illinois, and I felt like I was watching the American Dream slip through the fingers of hard-working Americans. More than one in five children is now called "food insecure," meaning they go to bed hungry some nights.

And what have the Republicans decided to do? They decided to cut the programs that will help those people. That's how they want to reduce the deficit. They passed a bill called the Cut, Cap, and Balance bill. And it cuts, and it caps, and it balances. It cuts Medicare. It caps Medicaid. And it balances the budget on the backs of the seniors, the poor, and the WIC program, taking food out of the mouths of hungry children. There is something very wrong and very un-American with the Republican proposal that makes it easier to cut Medicare than to cut subsidies for oil and gas companies; easier to cut Social Security than to ask for one penny more for the billionaires, like John Carlson, and easier to cut subsidies for food for little children than to cut subsidies for corporate jets.

I heard from a woman who lives on \$1,023 a month. That's her Social Security. And she doesn't have enough money to make it through the month and often goes hungry. Is this right in the richest country in the world? We can reduce our debt, but not on the backs of the middle class that are becoming poor and those who are already poor.

AMERICANS NEED WORK

The SPEAKER pro tempore. The Chair recognizes the gentleman from Georgia (Mr. JOHNSON) for 3 minutes.

Mr. JOHNSON of Georgia. Mr. Speaker, according to the latest figures available, an estimated 43.5 million Americans are living in poverty. Ladies and gentlemen, that's more than the entire State of California. Unbelievable. Communities of color continue to be disproportionately affected by poverty. The national unemployment rate is 9.2 percent. In my home State of Georgia, it's even higher, at 9.8 percent.

With millions of Americans in poverty and a high unemployment rate, you would think the Congress would do what it was elected to do, which is to

create jobs and pass legislation that spurs economic growth. But in the past 7 months, the Republican majority has not moved one single jobs bill. Instead, this House majority is pushing bills through that take away Grandma's Social Security check, dismantle the Affordable Care Act, which would provide health care to millions of uninsured Americans, and cut a first-generation college student's Pell Grants. They want to crash our economy by ignoring the need to raise the debt ceiling and ignoring the catastrophe that would occur if we don't. Instead of bringing us opportunities and the American Dream, the Republican majority gives us cut, cap, and kill. Kill Medicare, Social Security, Medicaid. Those are the prisoners who are awaiting execution. It's really about crash, slash, and trash.

Staying committed to safety net programs and health, education, housing, and employment is both a moral and an economic responsibility that we cannot ignore. However, Congress seems to be doing all that it can to keep families from getting back on their feet during times of economic distress. They shouldn't be trying to pull the wool out from under the people of this great Nation, regular working people.

The record debt run up by the Bush administration was a direct result of Republicans' two unfunded wars, failed economic policies, and failed oversight of the financial services sector. And what we need to do is support more programs like Pathways Out of Poverty, which puts residents in my district back to work doing green jobs. But instead, what we want to do is give Rupert Murdoch a tax break and give all of the big oil companies tax loopholes that you could drive a submarine through. Americans need to go to work. So let's focus on getting Americans what they need, which is jobs, jobs, jobs.

RECESS

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

Accordingly (at 11 o'clock and 40 minutes a.m.), the House stood in recess until noon.

□ 1200

AFTER RECESS

The recess having expired, the House was called to order by the Speaker at noon.

PRAYER

The Chaplain, the Reverend Patrick J. Conroy, offered the following prayer:

Eternal God, we give You thanks for giving us another day.

Once again we come to You to ask wisdom, patience, peace, and under-

standing for the Members of this people's House. The words and sentiments that have been spoken and heard in these recent days were born of principle, conviction, and commitment.

We ask discernment for the Members, that they might judge anew their adherence to principle, conviction, and commitment, lest they slide uncharitably toward an inability to listen to one another and work cooperatively to solve the important issues of our day.

Give them the generosity of heart and the courage of true leadership to work toward a common solution, which might call for compromise, even sacrifice, on both sides. We pray that their work results not in a result where some are winners and some losers, but where all Americans know in their hearts that we are winners.

May all that is done this day be for Your greater honor and glory.

Amen.

THE JOURNAL

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

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

PLEDGE OF ALLEGIANCE

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

Mr. WALZ of Minnesota led the Pledge of Allegiance as follows:

I pledge allegiance to the Flag of the United States of America, and to the Republic for which it stands, one nation under God, indivisible, with liberty and justice for all.

ANNOUNCEMENT BY THE SPEAKER

The SPEAKER. The Chair will entertain up to 15 requests for 1-minute speeches.

DEBT CONTRIBUTION ACT

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

Mr. STIVERS. Mr. Speaker, sometimes small steps can make a big difference, and often the best legislation comes from our constituents. That's the case with legislation that I have introduced called the DEBT Contribution Act, which gives Americans simpler ways to make a tax-deductible contribution specifically to reduce our national debt.

Recently, I have received letters from constituents like this one asking how they can donate funds to pay down our national debt. I voluntarily give \$700 out of every paycheck to go toward paying down the national debt, and I want to make it easier for like-minded citizens to do the same. That's why I've sponsored the DEBT Contribution Act. It does three things:

First, it creates a check-off box on the individual tax return form to make it more user friendly to give a tax-deductible contribution to pay down the national debt.

Second, it makes sure that 100 percent of those funds are used to reduce the national debt and not redirect it for any purpose.

And, finally, it makes it clear that it is tax deductible, as it has been to give that charitable contribution.

Our national debt is now \$14.2 trillion, and we need to do everything we can to pay down our national debt. I urge my colleagues from both sides to support this measure.

JOBS

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

Mr. BACA. Madam Speaker, on Tuesday, we passed one of the worst bills I have ever seen in my time in Congress.

The cut, cap, and default plan jammed through by the Republicans is not a real solution to our fiscal crisis. Instead, it threatens Medicare benefits, and it increases out-of-pocket expenses for seniors. It's just another example of special interests holding our country hostage to protect tax breaks for the wealthiest few.

It has been 28 weeks since the Republicans took control of the House, and we have not seen a jobs bill. Instead, we see a bill that makes seniors suffer while cutting taxes for the ultrarich and corporations that shift jobs overseas.

The Bush tax cuts for the wealthy have failed to create jobs. We need a balanced solution to go forward. No new taxes, no new jobs.

Let's work on a plan that solves our Nation's deficit without making our seniors and our middle class pick up the tab.

HONORING TERRE HAUTE POLICE OFFICER BRENT D. LONG

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

Mr. BUCSHON. Madam Speaker, I rise today to honor Terre Haute Police Officer Brent D. Long. Officer Long was killed in the line of duty on July 11, 2011, while assisting to serve a felony warrant.

A proud member of the Terre Haute, Indiana, Police Department for 6 years as a K-9 handler and a member of the department's SWAT team, Officer Long was 34 years old.

Terre Haute has lost one of its finest citizens, and the community will forever be indebted to Officer Long's service. His sacrifice and valor should be commended, and I would like to offer my most heartfelt condolences to Officer Long's family, friends, and to the Terre Haute Police Department, who have lost one of their own.

WE NEED A CLEAN ENERGY STRATEGY

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

Mr. INSLEE. Madam Speaker, as we search for a bipartisan solution to our fiscal short-term and long-term issues, I don't think we should be unmindful of what is really happening in the real world. In the real world, there are two things: One, we have a jobs crisis; and, two, we have Americans sweltering from coast to coast with unprecedented heat. And these things are connected, because if we adopt a clean energy strategy to develop clean energy sources, we can prevent our climate from continuing to change, which left unabated will leave New York City with three times the number of days with over 95 degree temperatures in the next several decades.

We need to have an energy policy that will invest in those clean energy jobs. And as we look for this bipartisan solution, let's not cut off our energy research, which is going to be successful building a new clean energy strategy for this country and building millions of new clean energy jobs and, by the way, keep us down to a climate that's habitable.

SPACE PROGRAM'S END THREATENS AMERICAN EXCEPTIONALISM

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

Mr. HULTGREN. Madam Speaker, Shuttle Atlantis returned to Earth at daybreak this morning, and it marked the end of America's 30-year shuttle history of scientific and engineering excellence in space.

I am a strong believer in American exceptionalism, and at its heart, the story of America's exploration of space is a story of American exceptionalism. No other nation has mastered manned space flight like the United States, launched anything like the Hubble Space Telescope, or led efforts like the international space station.

Forty-two years ago today, Americans first walked on the Moon. No other nation has come close to matching this achievement. But I am deeply concerned about America's future greatness. Today, the path forward for our space program is unclear. Save for empty political rhetoric, President Obama has been unwilling to lead or articulate a vision for future American endeavors in space.

The Defense Department fears that the loss of our civilian space program will erode our aerospace industry base and threaten our technological edge in all fields. As a result, we are left relying on Vladimir Putin for rides into orbit. This is unacceptable and it's un-American.

I hope we will reform Washington's habit of borrowing and spending. And

after we have cut, capped, and balanced, it's time to lead again in space. It's time again for American exceptionalism.

□ 1210

CONGRATULATIONS, GUSTAVUS ADOLPHUS COLLEGE

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

Mr. WALZ of Minnesota. Madam Speaker, it is my honor to rise today to congratulate Gustavus Adolphus College in St. Peter, Minnesota, on 150 years of academic excellence.

For a century and a half, Gustavus Adolphus College has thrived as a prestigious and nationally recognized liberal arts college and cultivated the values of faith, service, justice, and community in its students. I have had the opportunity to see firsthand the many Gustavus students and graduates who live by the motto of the college: Make your life count.

Gustavus students are bright, engaged, and my interaction with them leaves me feeling optimistic about the future. I am also lucky enough to be married to one of their alums.

Every year, Gustavus hosts a unique and world-renowned science conference named after Alfred Nobel. The conference is dedicated to the ideals of Alfred Nobel as he professed in the final years of his life: international collaboration and science for the sake of improving our lives and progressing the human condition. This conference embodies what Gustavus is all about: pursuing academic excellence with the purpose of making it count.

Gustavus can be proud of its 150 years, and I am confident that its tradition of excellence will continue to leave a profound mark on Minnesota and the world.

HONORING STAFF SERGEANT WYATT A. GOLDSMITH

(Mrs. McMORRIS RODGERS asked and was given permission to address the House for 1 minute and to revise and extend her remarks.)

Mrs. McMORRIS RODGERS. Madam Speaker, it is with a very heavy heart today that I rise to honor the life of Staff Sergeant Wyatt A. Goldsmith. Twenty-eight-year-old Sergeant Goldsmith lost his life on July 15 while defending America in Operation Enduring Freedom.

As a native of Colville, Washington, Sergeant Goldsmith was a medic with the 3rd Battalion, 1st Special Forces Group. He was treating an Afghan commando when insurgents attacked his unit in the Helmand Province last Friday.

While his life was cut way too short, his legacy lives on forever in the hearts of those who knew him, and even those who did not. His many years in the

service earned him the Bronze Star Medal, a Purple Heart, two Army Commendation Medals, an Afghan Campaign Medal, an Iraqi Campaign Medal, and many other honors for his valor and heroism in the name of American freedom.

So today I rise to remember an American hero who gave his life to make America safer, freer, and more prosperous. May God bless Sergeant Goldsmith's family and all of the brave men and women who have answered America's call to freedom.

REMEMBERING FELIX ANTON SCHWARZ

(Ms. LORETTA SANCHEZ of California asked and was given permission to address the House for 1 minute and to revise and extend her remarks.)

Ms. LORETTA SANCHEZ of California. Madam Speaker, it is with great honor that I rise today to pay tribute to a friend and a remarkable public servant, Felix Anton Schwarz.

Mr. Schwarz was the executive director of the Health Care Council of Orange County, where he had such a passion for working with people until his 80th year. Unfortunately, he passed away on the 4th of July.

Mr. Schwarz will be remembered for his long and productive life in which he brought people together to seek solutions to so many of our health care issues back home. He was an avid advocate for improved access and affordable care for the people of Orange County. Through the Health Care Council, Mr. Schwarz was able to educate the public, educate health care professionals, and in particular policymakers in the need to support the county's safety net of health care services. He was a strong voice for the most vulnerable and neglected populations within our area.

Mr. Schwarz's energy and vision touched thousands of individuals. Today I rise to honor his memory and the legacy that he has left for our community.

DON'T RAISE TAXES IN A RECESSION

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

Mr. STUTZMAN. Madam Speaker, in August 2009, President Obama visited my district in Elkhart, Indiana. A brave constituent of mine expressed his disappointment with taxes and asked the President to explain how raising taxes on anyone during a deep recession is going to help with the economy. President Obama responded: "I guess what I would say to Scott is his economics are right; you don't raise taxes in a recession."

Responding to a follow-up question by MSNBC's Chuck Todd, he stated: "So he is absolutely right. The last thing you want to do is to raise taxes in the middle of a recession because

that would just suck up—take more demand out of the economy and put business in a further hole."

Now the President is demanding that any debt ceiling compromise include higher taxes. That would discourage economic growth and, in his own words, take more money out of the economy.

Washington has a spending problem, not a revenue problem. The GOP plan, the Path to Prosperity, addresses our spending problems, puts our Nation on a strong footing and begins the journey towards balanced budgets and economic recovery. As part of our Cut, Cap, and Balance Act, House Republicans have demanded that a balanced budget amendment to the Constitution be sent to the States for ratification, to require a balanced budget in Washington just like Americans do every day.

END DEBT DEFAULT CRISIS

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

Mr. CARNAHAN. Madam Speaker, it is time to come together and put an end to this debt default crisis. Economists and business leaders warn us that failing to pay our Nation's bills would spell disaster for this economy. Interest rates would skyrocket, the dollar plummet, our modest economic recovery wiped away.

Are my Republican colleagues really going to continue to hold the U.S. hostage to protect special interests, subsidies for big oil, and profitable corporations sending jobs overseas at the expense of seniors? Are my Republican colleagues really going to drive this economy over the cliff?

Last year they promised America a jobs agenda, and now they confess they have none. Nearly a thousand of my constituents have contacted my office in the last two weeks concerned about the consequences of default. One writes: "If our elected leaders . . . let our country fall into default, it would be inexcusable. There must be compromise."

It is time to stop focusing on political posturing and give the American people the leadership they deserve for a stronger American future.

AMERICA'S GREATEST ACHIEVEMENT

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

Mr. OLSON. Madam Speaker, yesterday marked the 42nd anniversary of our Nation's greatest achievement—putting an American on the moon.

Today marks a different milestone with the last flight of the space shuttle. The space shuttle program has been the heartbeat of human spaceflight for the past 30 years. Today, we celebrate the shuttle fleet—

Columbia, Challenger, Discovery, Atlantis, and Endeavor—for their awe-inspiring records: 135 missions, over 5 million miles flown in orbit, construction of the international space station, repair of the Hubble telescope. The list goes on and on and on.

We owe immense gratitude to those heroes on *Challenger, Columbia*, and their families who made the ultimate sacrifice for space exploration.

Most of all, we recognize the best space industry team in the world for enabling our country to bear the honor of such incredible achievements. I am proud beyond words to represent the Johnson Space Center, the home of U.S. human spaceflight now and forever.

May God bless America and remember this remarkable team.

CONSUMER PROTECTIONS THREATENED

(Mrs. CAPPS asked and was given permission to address the House for 1 minute and to revise and extend her remarks.)

Mrs. CAPPS. Madam Speaker, last year we enacted historic new consumer protections as part of the Dodd-Frank Wall Street Reform and Consumer Protection Act.

This landmark law created the Consumer Financial Protection Bureau, the first Federal regulator dedicated exclusively to protecting consumers from deceptive practices and potentially harmful financial products and services. Protecting consumers from predatory lending and confusing credit cards is something we should all be able to agree on. It is good for consumers, and it is good for businesses that want to know their competitors are playing by the rules. But the majority has made it clear they don't like these new protections and has worked actively to undermine them.

This week, the House will consider H.R. 1315, a bill that increases bureaucratic redtape and seriously weakens the bureau's authority to protect consumers. Sadly, the majority is yet again choosing Wall Street and its high-paid lobbyists over middle class families. I urge my colleagues to put the needs of Main Street over those of Wall Street and vote "no" on H.R. 1315.

□ 1220

PASS PENDING FREE TRADE AGREEMENTS

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

Mr. DOLD. Madam Speaker, our number one priority here in the United States Congress is jobs and the economy. I'm happy to say that I think that's the number one priority on both sides of the aisle. So the question then becomes: What other things can we be doing each and every day to move forward that agenda?

In my district, the 10th District of Illinois, we've got 650 manufacturers, representing 80,000 jobs. It's the third largest district for manufacturing in our Nation. Forty-six thousand of those jobs rely on exports.

The President has said that he wants to double exports by 2014. We certainly want to help him in that process. For every billion dollars that we increase in exports, we create 6,250 jobs, according to the statistics. The Korean Free Trade Agreement alone would add \$10 billion of GDP to our bottom line.

It is important—I would say critical—that we pass the pending free trade agreements with South Korea, Panama, and Colombia so we can expand our markets and create jobs here at home.

THE AMERICAN PEOPLE DON'T WANT IDEOLOGY

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

Mr. YARMUTH. Madam Speaker, nearly every economist in our country and leaders from both sides of the aisle agree: Defaulting on our debt would be disastrous to our economy, to middle class families, and to our most vulnerable citizens. Yet more than 60 of my Republican colleagues have said they will not, under any circumstances, support a plan to raise the debt ceiling and prevent another economic crisis.

Since day one of this Congress, the Republican agenda has been driven by a reckless Tea Party ideology that ignores reality. Now, with the security of our economy and every American family on the line, they again choose ideology over reality.

But ideology doesn't pay the bills. Middle class families can't buy groceries with ideology. You can't pay for prescription drugs with it. Mortgage bankers don't accept ideology as payment, and neither do credit card companies. Ideology doesn't provide a safety net for our seniors who rely on Social Security and Medicare. And ideology won't pay our troops serving on the front lines.

No matter how many times they deny the consequences of default, the reality is not going to change. This blind adherence to an ideology is not leadership, and it's not what the American people want or desire.

DEFAULT EQUALS DISASTER

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

Mr. CARNEY. Our Nation is lurching towards an August 2 deadline to avoid defaulting on the national debt. If Congress doesn't act, the United States will face an economic calamity that could easily have been prevented.

If we don't raise the debt ceiling, the world will lose confidence in the U.S., and its credit rating will be downgraded from its current bullet-proof

AAA grade. Interest rates will rise, which will slow the fragile economic recovery and risk pushing the economy back into recession. Higher interest rates on U.S. Treasuries would also seriously affect ordinary Americans. A default would force consumers to pay more for mortgages, car loans, and other borrowing. Losing our AAA credit rating will increase the government's interest payments on the national debt, making it even more difficult to get our fiscal house in order.

Let's face it. A default would be a financial disaster for the country. We can't afford it. But we shouldn't just raise the debt ceiling. We should use it as an opportunity for both sides to agree on a plan to reduce the deficit by \$4 trillion over the next decade. The so-called Gang of Six has come forward with a bipartisan plan to do just that. It's comprehensive, balanced, and it's right for the country. It's not perfect but it's all we have.

It's time to do the right thing for the country.

REMOVAL OF NAME OF MEMBER AS COSPONSOR OF H.R. 605

Ms. BROWN of Florida. Madam Speaker, I ask unanimous consent to remove my name as a cosponsor from H.R. 605.

The SPEAKER pro tempore (Mrs. EMERSON). Is there objection to the request of the gentlewoman from Florida?

There was no objection.

PROVIDING FOR CONSIDERATION OF H.R. 1315, CONSUMER FINANCIAL PROTECTION SAFETY AND SOUNDNESS IMPROVEMENT ACT OF 2011

Mr. SESSIONS. Madam Speaker, by direction of the Committee on Rules, I call up House Resolution 358 and ask for its immediate consideration.

The Clerk read the resolution, as follows:

H. RES. 358

Resolved, That at any time after the adoption of this resolution the Speaker may, pursuant to clause 2(b) of rule XVIII, declare the House resolved into the Committee of the Whole House on the state of the Union for consideration of the bill (H.R. 1315) to amend the Dodd-Frank Wall Street Reform and Consumer Protection Act to strengthen the review authority of the Financial Stability Oversight Council of regulations issued by the Bureau of Consumer Financial Protection. The first reading of the bill shall be dispensed with. All points of order against consideration of the bill are waived. General debate shall be confined to the bill and amendments specified in this section and shall not exceed one hour equally divided and controlled by the chair and ranking minority member of the Committee on Financial Services. After general debate the bill shall be considered for amendment under the five-minute rule. In lieu of the amendment in the nature of a substitute recommended by the Committee on Financial Services now printed in the bill, it shall be in order to consider as an original bill for the purpose of amend-

ment under the five-minute rule an amendment in the nature of a substitute consisting of the text of the Rules Committee Print dated July 14, 2011. That amendment in the nature of a substitute shall be considered as read. All points of order against that amendment in the nature of a substitute are waived. No amendment to that amendment in the nature of a substitute shall be in order except those printed in the report of the Committee on Rules. Each amendment may be offered only in the order printed in the report, may be offered only by a Member designated in the report, shall be considered as read, shall be debatable for the time specified in the report equally divided and controlled by the proponent and an opponent, shall not be subject to amendment, and shall not be subject to a demand for division of the question in the House or in the Committee of the Whole. All points of order against such amendments are waived. At the conclusion of consideration of the bill for amendment the Committee shall rise and report the bill to the House with such amendments as may have been adopted. Any Member may demand a separate vote in the House on any amendment adopted in the Committee of the Whole to the bill or to the amendment in the nature of a substitute made in order as original text. The previous question shall be considered as ordered on the bill and amendments thereto to final passage without intervening motion except one motion to recommit with or without instructions.

SEC. 2. In the engrossment of H.R. 1315, the Clerk shall—

(a) add the text of H.R. 830, as passed by the House, as new matter at the end of H.R. 1315;

(b) conform the title of H.R. 1315 to reflect the addition of H.R. 830, as passed by the House, to the engrossment;

(c) assign appropriate designations to provisions within the engrossment; and

(d) conform provisions for short titles within the engrossment.

POINT OF ORDER

Ms. FUDGE. Madam Speaker, I raise a point of order against H. Res. 358 because the resolution violates section 426(a) of the Congressional Budget Act. The resolution contains a waiver of all points of order against consideration of the bill, which includes a waiver of section 425 of the Congressional Budget Act, which causes a violation of section 426(a).

The SPEAKER pro tempore. The gentlewoman from Ohio makes a point of order that the resolution violates section 426(a) of the Congressional Budget Act of 1974.

The gentlewoman has met the threshold burden under the rule, and the gentlewoman from Ohio and a Member opposed each will control 10 minutes of debate on the question of consideration. Following debate, the Chair will put the question of consideration as the statutory means of disposing of the point of order.

The Chair recognizes the gentlewoman from Ohio.

Ms. FUDGE. Madam Speaker, I raise this point of order not necessarily out of concern for unfunded mandates, although there are likely some in the underlying bill, H.R. 1315, but because this bill will put consumers and the American economy at risk.

A year ago today, President Obama signed the Dodd-Frank Wall Street Reform and Consumer Protection Act

into law. This law creates a strong Consumer Financial Protection Bureau, the CFPB, that will protect consumers, especially the poor and the most vulnerable, from unscrupulous practices in the financial industry.

The Dodd-Frank law levels the playing field. The CFPB has taken steps to protect Americans against abuses by the financial industry, like payday lenders and debt collectors, that we were unable to monitor before the passage of the law.

I oppose the underlying bill because it removes these protections. This bill, H.R. 1315, is designed to cripple the CFPB before it is up and running.

Voters across party lines solidly support the Wall Street reform law. The American people want safeguards to help the economy and protect them from deceptive financial practices and predatory products. By trying to weaken the CFPB, Republicans in Congress just confirm how out of touch they are with the concerns of the American people.

□ 1230

Madam Speaker, I yield 3 minutes to the gentlelady from New York, YVETTE CLARKE.

Ms. CLARKE of New York. I thank my good friend from Ohio for the time.

Madam Speaker, the Republican majority would like the American people to believe that a near financial collapse never happened, never occurred. To hear the majority's narrative over the course of the 112th Congress, you would think that nothing is wrong with the economy that deregulation and tax cuts for multi-millionaires and billionaires can't solve.

What the Republican majority refuses to acknowledge in their revisionist narrative is that their tax cuts for multi-millionaires and billionaires helped lead our country from surplus into massive deficits.

The majority's revisionist narrative also omits the fact that years of deregulation and lax oversight of financial institutions is what caused the economic downturn we are struggling to fully recover from.

Madam Speaker, the near collapse of the national economy not only cost the American people billions of dollars in bailouts but also resulted in millions of Americans losing their jobs, their homes and life savings through no fault of their own.

The number one priority of the 112th Congress should be to continue the economic recovery work of the 111th Congress. The American people expect the other side to work with the President and congressional Democrats to put Americans back to work.

So I find it unbelievable, Madam Speaker, that, in the face of 9.2 percent unemployment and when millions of Americans are struggling simply to stay in their homes, the majority would declare war on the very agency that would prevent a similar financial crisis from ever happening again.

By decreasing accountability, muddling decision-making and starving it for funds, the Republican majority is threatening to turn the Consumer Financial Protection Bureau into a gridlocked agency that cannot possibly fulfill their mandate as a financial industry watchdog, leaving the American people once again vulnerable to the predatory lending that precipitated the financial collapse in the first place.

Madam Speaker, the 112th Congress has been in session for over 6 months, and we still have not had one comprehensive jobs bill, nor have we voted on one single bill that would help struggling homeowners stay in their homes. We have, unfortunately, been forced to vote to protect tax cuts for multi-millionaires and billionaires, we have voted to protect the profits of companies who ship jobs overseas, and we have voted on bills that undercut the social safety net for Americans at a time when the most vulnerable amongst us need it the most. In other words, Madam Speaker, we have wasted the American people's time.

If the Republican majority claims to speak for the American people, then perhaps they should listen to the American people, stop playing games and bring legislation to the floor that addresses the number one priority of the American people: jobs.

By bringing this bill to the floor, the Republican majority either doesn't remember the recent financial crisis or simply doesn't care about the hardships facing the American people.

I support the gentlewoman from Ohio in bringing this point of order.

Ms. FUDGE. Madam Speaker, I yield 3 minutes to my friend and colleague, the gentlelady from California, JACKIE SPEIER.

Ms. SPEIER. I thank my good friend from Ohio.

This is getting old. The majority knows it can't kill an idea whose time has come. So now they're trying to slow down the process, just like their friends in the banking industry who use tricks and traps to separate American families from their hard-earned money. This bill is nothing more than an attempt to turn the CFPB into the Center For Profits and Big Business.

The Consumer Financial Protection Bureau will provide families a level playing field upon which to shop for the full range of financial products. Nothing is getting banned. Consumers can still choose to make bad decisions if they wish, but now they'll have the tools to be better informed through the process. Instead of mountains of mortgage documents, they'll get a simple-to-read one-page document that they can then use to answer crucial questions like, Is this something that I can afford? Is this the best deal that I can get?

The Consumer Financial Protection Bureau is the most accountable regulatory body in the world. In fact, it has a whole slew of regulators watching and questioning everything it does. It

is required to undergo an annual GAO report; have all enforcement actions subject to appeal; and be regulated, in turn, by every other agency on the Financial Stability Oversight Council. Simply put, the CFPB helps families hold on to the money they might otherwise give to the banks. And the banks hate that.

That is precisely why the majority has thrown this ridiculous bill together. Among other things, this legislation would require those regulating predatory lenders to stop if their actions threatened the company's "safety and soundness." In other words, their profits.

We heard all about this issue when we banned unreasonable penalties on credit cards. At the time, the credit card companies said this would absolutely crush their model. Well, look what's happened. Are they still alive and well? You bet they are. But the truth is this legislation isn't really about any of that. No, this is about the only area where the majority has any kind of legislative record: legislative delay.

The anti-consumer bloc in this Congress is engaged in a legislative Ponzi scheme. They're helping Wall Street suck a few more dollars out of American families before the inevitable happens and the CFPB stands up. Every day politicians can stall the opening of the bureau, well, that's more profits.

Today, the CFPB is alive, and I want every American to look at this opportunity to call this number. This is a hotline available today for you to access if you've got problems with your credit cards; but you had better act now because the majority wants to shut it down.

Ms. FUDGE. Madam Speaker, how much time do I have remaining?

The SPEAKER pro tempore. The gentlewoman has 2½ minutes.

Ms. FUDGE. I yield 1½ minutes to the gentlelady from New York, CAROLYN MALONEY.

Mrs. MALONEY. I thank my colleagues for raising this issue.

The Consumer Financial Protection Bureau is needed. House Republicans have today officially launched their legislative effort to make sure these protections will never have the chance to do the job of protecting our consumers and safeguarding the larger economy. It is as if our friends across the aisle are blind to the painful lessons of the Great Recession. It's the group that says let's pretend the recession never happened. The Republican strategy to defang, defuse, and delay the consumer protection agency ignores critical issues that contributed both to the credit bubble and the financial meltdown.

Deceptive and misleading practices, predatory lending, unsafe credit standards—these practices cost Americans dearly. According to the Federal Reserve, between 2007 and the final quarter of 2009, United States household wealth fell by \$16.4 trillion of the net

worth, and that is terrible. That is a sum that would be more than enough to pay for the United States national debt. If the CFPB had been in place in 2001, we might have avoided this painful, disruptive economic downturn that has hurt our overall economy, our standing in the world, and our consumers. We must let the CFPB go into effect to protect our economy and protect our consumers.

I congratulate the gentlelady on her leadership.

Ms. FUDGE. Madam Speaker, in closing, this underlying bill, H.R. 1315, is trying to gut the reforms we fought for and won in the new Wall Street reform law. The CFPB is set to begin work today as the cop on the financial beat protecting American consumers and the economy from Wall Street greed.

Republicans want to delay, defund, and dismantle the Dodd-Frank law. Make no mistake, Madam Speaker: Republicans want to remove protections for consumers and investors. Republicans want to return to a time where consumers, investors, and the entire financial system are at risk.

I urge Members to vote “no” on this question of consideration.

I yield back the balance of my time.

Mr. SESSIONS. I claim time in opposition to the point of order and in favor of consideration of the resolution.

The SPEAKER pro tempore. The gentleman from Texas is recognized for up to 10 minutes.

Mr. SESSIONS. Thank you, Madam Speaker.

The question before the House is, shall the House now consider H. Res. 358? That is really the question here.

□ 1240

While the resolution waives all points of order against consideration of the bill, the committee is not aware of any points of order. The waiver is simply made up in nature.

In fact, the Congressional Budget Office has issued cost estimates for each of the three bills included in the Rules Committee Print of H.R. 1315. The following statements were issued by the nonpartisan Congressional Budget Office:

“H.R. 1315 contains no intergovernmental or private sector mandates as defined in the Unfunded Mandates Reform Act and would not affect the budgets of State, local or tribal governments.”

“H.R. 1121 contains no intergovernmental or private sector mandates as defined in the Unfunded Mandates Reform Act and would not affect the budgets of State, local or tribal governments.”

“H.R. 1667 contains no intergovernmental or private sector mandates as defined in the Unfunded Mandates Reform Act and would not affect the budgets of State, local or tribal governments.”

Madam Speaker, these are the three sections—the bills—which are contained within the rule. As we have

stated, as a result of what has been defined, there are no mandates. There is nothing in this bill which would cause the point of order to stand.

However, my friends on the other side of the aisle have also raised concerns about the amount of debate time provided for in this rule. Madam Speaker, the Rules Committee takes great pride in its degree of openness; and under the leadership of Chairman DAVID DREIER and of our Speaker, JOHN BOEHNER, we have tried to accommodate this request. This rule continues that record of accomplishment by making in order 11 out of the 14 amendments submitted to the Rules Committee. Of the three amendments not made in order, one was withdrawn by the sponsor; one was not germane to the bill, and one was duplicative of another amendment submitted.

I would also like to note for the record that the bill being considered today and every bill included in the Rules Committee Print went through regular order. The Financial Services Committee held hearings, a subcommittee markup, and a full committee markup of the bill.

Madam Speaker, I see that my friends are trying to make a point of order that simply does not exist. In order to allow the House to continue its scheduled business for the day, I urge Members to vote “yes” on the question of consideration of the resolution.

I yield back the balance of my time.

The SPEAKER pro tempore. All time for debate has expired.

The question is, Will the House now consider the resolution?

The question was taken; and the Speaker pro tempore announced that the ayes appeared to have it.

Ms. FUDGE. Madam Speaker, on that I demand the yeas and nays.

The yeas and nays were ordered.

The vote was taken by electronic device, and there were—yeas 227, nays 173, not voting 32, as follows:

[Roll No. 612]

YEAS—227

Adams	Burton (IN)	Farenthold
Aderholt	Calvert	Fincher
Akin	Camp	Fitzpatrick
Alexander	Campbell	Flake
Amash	Canseco	Fleischmann
Austria	Cantor	Fleming
Bachus	Capito	Flores
Barletta	Carter	Forbes
Bartlett	Cassidy	Fortenberry
Barton (TX)	Chabot	Fox
Bass (NH)	Chaffetz	Franks (AZ)
Benishek	Coffman (CO)	Frelinghuysen
Biggert	Cole	Gallely
Blibray	Conaway	Gardner
Bilirakis	Cravaack	Garrett
Bishop (UT)	Crenshaw	Gerlach
Black	Culberson	Gibbs
Blackburn	Davis (KY)	Gibson
Bonner	Denham	Gingrey (GA)
Bono Mack	Dent	Gohmert
Boren	DesJarlais	Goodlatte
Boustany	Diaz-Balart	Gosar
Brady (TX)	Dold	Gowdy
Brooks	Dreier	Granger
Broun (GA)	Duffy	Graves (GA)
Buchanan	Duncan (SC)	Griffin (AR)
Bucshon	Duncan (TN)	Griffith (VA)
Buerkle	Ellmers	Grimm
Burgess	Emerson	Guinta

Guthrie	Marino	Ros-Lehtinen
Hall	McCarthy (CA)	Roskam
Hanna	McCauley	Ross (AR)
Harper	McClintock	Ross (FL)
Harris	McCotter	Royce
Hartzler	McHenry	Runyan
Hastings (WA)	McKeon	Ryan (WI)
Hayworth	McKinley	Scalise
Heck	McMorris	Schilling
Hensarling	Rodgers	Schmidt
Herger	Meehan	Schweikert
Herrera Beutler	Mica	Scott (SC)
Huelskamp	Miller (FL)	Sensenbrenner
Huizenga (MI)	Miller (MI)	Sessions
Hultgren	Miller, Gary	Shimkus
Hunter	Murphy (PA)	Shuler
Hurt	Myrick	Shuster
Issa	Neugebauer	Simpson
Jenkins	Noem	Smith (NE)
Johnson (IL)	Nugent	Smith (NJ)
Johnson (OH)	Nunes	Smith (TX)
Johnson, Sam	Nunnelee	Southerland
Jones	Olson	Stearns
Jordan	Paul	Stivers
Kelly	Pearce	Stutzman
King (IA)	Pence	Petri
King (NY)	Petri	Sullivan
Kingston	Pitts	Terry
Kinzinger (IL)	Platts	Thompson (PA)
Kline	Poe (TX)	Thornberry
Labrador	Pompeo	Tiberi
Lamborn	Posey	Tipton
Lance	Price (GA)	Turner
Lankford	Quayle	Upton
Latham	Reed	Walberg
LaTourette	Rehberg	Walden
Latta	Reichert	Webster
Lewis (CA)	Renacci	West
LoBiondo	Ribble	Westmoreland
Long	Rigell	Whitfield
Lucas	Rivera	Wilson (SC)
Luetkemeyer	Roby	Wittman
Lummis	Roe (TN)	Wolf
Lungren, Daniel	Rogers (KY)	Womack
E.	Rogers (MI)	Woodall
Mack	Rohrabacher	Yoder
Manzullo	Rokita	Young (IN)
Marchant	Roney	

NAYS—173

Ackerman	Eshoo	Matsui
Altmire	Farr	McCarthy (NY)
Andrews	Filner	McCollum
Baca	Frank (MA)	McDermott
Baldwin	Fudge	McGovern
Barrow	Garamendi	McIntyre
Bass (CA)	Gonzalez	McNerney
Becerra	Green, Al	Meeks
Berkley	Green, Gene	Michaud
Berman	Grijalva	Miller (NC)
Boswell	Gutierrez	Miller, George
Brady (PA)	Hahn	Moore
Braley (IA)	Hastings (FL)	Moran
Brown (FL)	Heinrich	Murphy (CT)
Capps	Higgins	Nadler
Capuano	Himes	Napolitano
Cardoza	Hinojosa	Neal
Carnahan	Hochul	Olver
Carney	Holden	Owens
Carson (IN)	Holt	Pallone
Chandler	Honda	Pascarell
Chu	Hoyer	Pastor (AZ)
Ciçilline	Inslee	Payne
Clarke (MI)	Israel	Pelosi
Clarke (NY)	Jackson (IL)	Perlmutter
Clay	Jackson Lee	Peters
Cleaver	(TX)	Peterson
Clyburn	Johnson, E. B.	Pingree (ME)
Cohen	Kaptur	Polis
Connolly (VA)	Keating	Price (NC)
Cooper	Kildee	Quigley
Costello	Kind	Rahall
Courtney	Kissell	Rangel
Critz	Kucinich	Reyes
Crowley	Garrett	Richardson
Cuellar	Larsen (WA)	Richmond
Cummings	Larson (CT)	Royal-Allard
Davis (CA)	Lee (GA)	Ruppersberger
Davis (IL)	Levin	Rush
DeFazio	Lewis (GA)	Ryan (OH)
DeGette	Lipinski	Sanchez, Loretta
DeLauro	Loeback	Sarbanes
Deutch	Lofgren, Zoe	Schakowsky
Dicks	Lowey	Schiff
Dingell	Lujan	Schrader
Doggett	Lynch	Schwartz
Donnelly (IN)	Maloney	Scott (VA)
Edwards	Markey	Scott, David
Engel	Matheson	Serrano

Sewell	Tierney	Waters
Sherman	Tonko	Watt
Sires	Towns	Waxman
Slaughter	Tsongas	Welch
Smith (WA)	Van Hollen	Wilson (FL)
Speier	Velázquez	Woolsey
Stark	Visclosky	Wu
Sutton	Walz (MN)	Yarmuth
Thompson (CA)	Wasserman	
Thompson (MS)	Schultz	

NOT VOTING—32

Bachmann	Doyle	Palazzo
Berg	Ellison	Paulsen
Bishop (GA)	Fattah	Rogers (AL)
Bishop (NY)	Giffords	Rothman (NJ)
Blumenauer	Graves (MO)	Sánchez, Linda
Butterfield	Hanabusa	T.
Castor (FL)	Hinchey	Schock
Coble	Hirono	Scott, Austin
Conyers	Johnson (GA)	Walsh (IL)
Costa	Landry	Young (AK)
Crawford	Mulvaney	Young (FL)

□ 1307

Mr. MILLER of North Carolina changed his vote from “yea” to “nay.”

Mr. LABRADOR changed his vote from “nay” to “yea.”

So the question of consideration was decided in the affirmative.

The result of the vote was announced as above recorded.

A motion to reconsider was laid on the table.

Stated for:

Mr. BERG. Mr. Speaker, on July 21, 2011, I was unavoidably detained for rollcall vote No. 612. Had I been present I would have voted in favor of the question of consideration of H.R. 1315, the Consumer Financial Protection Safety and Soundness Improvement Act of 2011.

Mr. COBLE. Madam Speaker, on rollcall No. 612, had I been present, I would have voted “yea.”

The SPEAKER pro tempore. The gentleman from Texas is recognized for 1 hour.

Mr. SESSIONS. Madam Speaker, for the purpose of debate only, I yield the customary 30 minutes to the ranking member of the Rules Committee, my friend, the gentlewoman from New York (Ms. SLAUGHTER), 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. SESSIONS. Madam Speaker, I ask unanimous consent that all Members have 5 legislative days to revise and extend their remarks.

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

There was no objection.

Mr. SESSIONS. House Resolution 358 provides for a structured rule, designated by the Rules Committee, for consideration of H.R. 1315. This rule allows for 11 of 14 amendments submitted to the Rules Committee to be made in order.

□ 1310

Madam Speaker, this rule provides for debate and amendment opportunities for members of the minority and the majority to change the legislative text of the underlying bill.

Madam Speaker, I rise today in support of this rule and the underlying

legislation. This legislation, the Consumer Financial Protection Safety and Soundness Improvement Act, was introduced by my dear friend from Wisconsin, the Congressman SEAN DUFFY, on April 1, 2011. The bill went through regular order, with hearings, subcommittee markup, and a full committee markup.

I applaud my friend, the distinguished chairman of the Financial Services Committee, the gentleman from Alabama, SPENCER BACHUS, for providing such an open process and an opportunity for all members of the Financial Services Committee to participate in reforming and changing this bill.

Additionally, the chairman of the Rules Committee, the gentleman DAVID DREIER, has once again provided Members of this body with a Rules Committee vote to ensure that we have transparency and an accountable structure under the rule which we’re discussing today allowing Members from both sides of the aisle this opportunity to offer amendments and to join in the debate of the underlying legislation.

Today marks the first anniversary that President Obama signed into law the 1,300-page unprecedented Federal overhaul of the financial services industry, the Frank-Dodd Wall Street Reform Act.

I have the opportunity to discuss this bill today, and also I did last Congress. And we spoke at that time about its overarching reforms that were being made in that legislation. Additionally, I will discuss why and how it is bad for our current economy and what with the Republican underlying bill will do to protect consumers, ensure credit, and allow for economic growth.

Last year, I stood before this body to state that our friends on the other side of the aisle, that they were once again allowing the government to overstep its boundaries well into the private marketplace. One of the most far-reaching provisions of the Dodd-Frank bill that was signed into law last year is the creation of the Consumer Financial Protection Bureau, best known as CFPB. The CFPB is a classic example of the government unnecessarily crippling its authority into the free enterprise system. This massive new Bureau will be led by a credit czar, who will have unprecedented and unchecked authority to restrict product choices for consumers and impose fees on consumer products and financial transactions. Just about any business or financial institution who offers any form of credit falls underneath the jurisdiction of the CFPB.

The new bureaucracy would raise costs for consumers. I will say this again—will raise costs for consumers. It will reduce the number and types of products available to them. It will increase the micromanagement of financial services firms and will greatly increase the confusion caused by differing and conflicting consumer laws across the United States.

The underlying bill we are voting on today is designed to promote greater accountability and transparency at the CFPB, and to ensure that the CFPB fulfills its consumer protection mandate without undermining the safety and soundness of the financial system. This bill achieves this mission by making the leadership structure of the CFPB a collegial body, streamlining the Financial Stability Oversight Council, or what is known as FSOC, their review and oversight of CFPB rules and regulations, and delaying the transfer of functions from other Federal regulatory bodies to the CFPB until the date on which the Chair of the Commission of the CFPB is confirmed by the Senate.

This comes, and it is of a great deal of importance since it was just this week that President Obama nominated Richard Cordray as the Director of the CFPB, which officially begins its oversight of banks with more than \$10 billion in assets today.

So no Director, no mission statement, no accountability, no hearing in the Senate to confirm the person who would have this extensive authority and responsibility.

The Consumer Financial Protection Safety and Soundness Improvement Act makes three important changes to the current CFPB:

First, it would change the vote required to set aside a CFPB regulation from two-thirds of the FSOC membership to a simple majority vote, excluding the Chair of the CFPB. A letter from the American Bankers Association, from May 3, 2011, states, and I quote, “The very purpose of the FSOC was to avoid problems that could lead to risks that threaten the economy. To ignore the majority viewpoint of the regulators with this responsibility is completely counter to its mission statement and that of the council.” This first provision ensures that the council carries out the intended mission and goal;

Second, the bill would clarify that the FSOC must set aside any CFPB provision that is inconsistent with the safe and sound operation of U.S. financial institutions;

Lastly, the bill amends Dodd-Frank which provided for the CFPB to be headed by a Director to be replaced with a bipartisan commission with the responsibility of exercising the Bureau’s authorities. This was in the original House version of the bill and was changed by the Senate during conference.

In a letter sent by the U.S. Chamber of Commerce, dated May 23, 2011, the U.S. Chamber expressed support, saying, “The Chamber strongly supports this reform because it would conform the bureau to other independent agencies, ensure impartial decisionmaking, minimize the risk of regulatory capture, and ensure continued stability over the long term.”

Reforms to the CFPB as it stands are necessary to avoid business closures,

limitations to start-up companies, slower economic growth, and ensure that we do not hinder the free enterprise system. These are all in the best interest of consumers and our country.

The underlying legislation ensures that the original intent of this legislation is carried out in a fair and unbiased manner to ensure the future safety and soundness of our Nation's financial institutions.

I encourage a "yes" vote on the rule and a "yes" vote on the underlying legislation.

I reserve the balance of my time.

Ms. SLAUGHTER. I thank my friend for yielding me the customary 30 minutes, and I yield myself such time as I may consume.

Madam Speaker, the Consumer Financial Protection Bureau is a reflection of the Nation's values. It embodies the ideals of fairness, accountability, and equality, values that help us define who we are as a people. Just as importantly, the CFPB brings accountability and transparency to the financial sector and reduces the risk that consumers will be sold financial products they don't understand and can't afford to buy.

The CFPB is already hard at work. This agency has started by proposing a simplified disclosure of mortgages so the consumers can read them—isn't that refreshing?—in plain language, the terms of an agreement, before signing on the dotted line.

Despite this valuable start, today's bill is designed to effectively neuter the agency before it can fully begin to serve the middle class. In so doing, this bill is a giveaway to special interests in the financial sector that fear they will finally be held accountable by the law.

□ 1320

Apparently unchastened by the economic crisis they plunged us into, financial firms continue to take advantage of unknowing consumers. Just this past year, a robo-signing scandal led to banks foreclosing on many families who had done absolutely nothing wrong. These firms will not stop trying to take advantage of people unless someone forces them to stop. Despite all this, the majority proposes that we weaken the very agency designed to protect consumers against illegal practices and unfair play.

The CFPB was launched thanks to the great work of Professor Elizabeth Warren and the team of professionals that she has assembled to launch the agency. Their work has been tireless and invaluable. Professor Warren acutely understands the struggles of American families and her words summarize nicely the choice Members of Congress are being asked to make today.

While speaking about the nomination of Richard Cordray to head the CFPB, Professor Warren said, "I remain hopeful that those who want to cripple this consumer bureau will think again and

remember the financial crisis—and the recession and job losses that it sparked—began one lousy mortgage at a time. I also hope that when those Senators and Congressmen next go home they ask their constituents how they feel about fine print, about signing contracts with terms that are incomprehensible, and about learning the true cost of a financial transaction only later when fees are piled on or interest rates are reset.

"I hope they will ask the people in their district if they are opposed to an agency that is working to make prices clear, or if they think budgets should be cut for an agency that is trying to make sure that trillion-dollar banks follow the law." Members of this House would do well to remember her words.

Will we vote today to protect the middle class and the millions of consumers struggling to make ends meet, or will this body stand with financial lobbyists and leave the middle class to go it alone? In strongest possible terms, I urge my colleagues to take a vote that reflects our values and vote against this rule we're considering today and against the underlying bill.

Please let's stand up for the American families and help the helpless people who are simply struggling to get by despite what we have done for them.

I reserve the balance of my time.

Mr. SESSIONS. Madam Speaker, in an encouragement to my dear colleague Ms. SLAUGHTER, I would like to inform her that I have fewer speakers as a result of committee hearings and would encourage her to run through perhaps two of her speakers at this time and then I will be available with mine.

I reserve the balance of my time.

Ms. SLAUGHTER. Madam Speaker, I am pleased to yield 5 minutes to the gentleman from Massachusetts (Mr. FRANK), the ranking member of the Financial Services Committee.

Mr. FRANK of Massachusetts. First, I want to express my objection to the rule. The chairman of the Rules Committee said maybe I can get a unanimous consent agreement to modify it.

All amendments are not created equal. This rule gives a total of 10 minutes for each amendment, five and five. That is simply inadequate—grossly inadequate—for discussing some of these important issues. There are two amendments in particular where I will be approaching my colleagues in the majority to see if we can get an extension of time. If that is not the case, I will be very, very disappointed that major issues here on this important subject of consumer protection would be given only 5 minutes on each side. Now let's get to the substance.

My Republican colleagues have had a little bit of a change of heart since last year. When we debated this bill in committee—actually, we debated it in 2009 in committee, this particular section—they wanted to kill the whole bureau. They were opposed to the notion of an independent consumer bureau.

Understand where we are. Consumer protection has always, until last year, been consigned to the financial regulators. Indeed, the largest single share of consumer protection was given, of all entities, to the Federal Reserve—and it's been, at best, a second thought for them and for some a non-thought. And the Republican position during the debate on this was: Do not set up a separate agency. Now they say, well, we're not opposing a separate agency, we just want to dismantle it, in effect. So we will get into the specifics, but let's be clear: This is as close as they dare come now because of public opinion to abolishing the whole agency. They want to weaken it, and then they will want to undercut it altogether.

Of course, this is the third major assault they've made on the financial reform bill. Yesterday in committee, incredibly the Financial Services Committee voted to reduce the liability that rating agencies will face if they put an inaccurate statement into a prospectus. And if you buy that security based on inaccuracies in the rating agencies, they want to lessen what we try to give people in the bill as a right to sue. And of course consistently the Republicans have voted specifically to deny to the Commodity Futures Trading Commission the funds that they would need to deal with speculation in energy. And Mr. KINGSTON, on behalf of the majority, said speculation's got nothing to do with the oil prices. No one believes that except apparently him and maybe those Republicans who voted with him. Today there is an assault on the most important thing that's ever been done to protect consumers in the financial area.

Now the Republicans have been saying, we're not trying to kill it, we just want to make it work a little better. But last year—and I will put in the RECORD statements from about a dozen of the Republicans—Mr. GARRETT, Mr. HENSARLING, Mr. PRICE, Mrs. BIGERT, Mr. MANZULLO, Mr. BACHUS, many others—making very clear they didn't want the whole agency. So this notion that they're just trying to improve it is belied by the fact that they tried to kill it.

But even then, Mr. BACHUS sometimes has trouble sticking to his own line. Here's what he said this morning on CNBC: "We're not trying to kill it. That has been totally misrepresented. Republicans stand strongly behind consumer protection. We, however, think that safety and soundness has to be considered. So we don't worry about a Federal Reserve or an FDIC, but we do worry about a consumer protection agency whose sole goal is to benefit consumers without considering how that benefit affects the stability of our financial institutions." Well, it doesn't go the other way. They don't worry about what the financial institutions do to the consumers. But let me read again what he says, We do worry about a consumer protection agency whose sole goal is to benefit consumers without worrying about the poor banks.

What the bill will do will be to put the bank regulators back in charge of consumer protection—and these are the bank regulators of whom Mr. BACHUS, the chairman of the committee, earlier said the regulator's job is to serve the banks. So in roundabout ways they are trying to accomplish here what they admitted they want to accomplish before.

The consumer agency does not have an aggressive role. It doesn't go out there and do things in a positive way; it is a protection agency. Now we passed a credit card regulation bill—and many on the Republican side were very opposed to that a couple of years ago; it has worked very well. One of the main authors, the gentlewoman from New York (Mrs. MALONEY), is here. That has helped people, it hasn't hurt them.

One of the things the consumer agency gets under our bill is the power to cover currently nonregulated entities—payday lenders, mortgage lenders—who aren't covered. Frankly, that's in the interest of the consumer. The Credit Union Federation likes much of the Republican bill, but they don't like the part that would slow down the take-over of regulation over their competitors.

Bad mortgages were not just a problem for individuals, they were a problem for the whole economy. We want to strengthen the ability to go after bad mortgages. They don't want that to happen. So let's be very clear: This is a party, the Republican Party, that tried to kill this—

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

Ms. SLAUGHTER. I yield the gentleman 1 additional minute.

Mr. FRANK of Massachusetts. Madam Speaker, what we have is, as the statements that I am submitting show, the Republicans wanted last year to maintain the status quo in which the regulators of the banks—whose job it is, according to the Republican chairman of the committee, to serve the banks—would maintain this. And they worry about an institution whose sole goal is to protect consumers. He says, We don't worry about the Federal Reserve, we don't worry about the FDIC, we worry about an institution whose sole goal is to protect the consumers.

They do understand that politically it's not a good idea to be fully straightforward about their intention—when they would really like to repeal it—but what they are trying to do instead today is substantially weaken it. And the most important thing they will do will be to put back in charge of the independent consumer regulator the very bank regulators who historically have not protected the consumer—because some of them agreed with the chairman of the committee, the Republican chairman, that their job was to serve the banks—and it would substantially weaken consumer protection. I do not think that is the right way to go.

EXCERPTS FROM THE FINANCIAL SERVICES COMMITTEE OCTOBER 2009 MARKUP OF H.R. 3126, THE CONSUMER FINANCIAL PROTECTION AGENCY ACT

REP. PRICE

"I think more appropriately, this bill would be called 'The Restricting the American Dream and Jobs Destruction Act.' And I say that with all sincerity, pointing out that there are multiple, multiple entities that cover literally millions of jobs out there, that have gone on record and said: This is absolutely the wrong direction in which to head at this time, especially this time, a time of remarkable economic challenge."

REP. ROYCE

"I'm afraid this legislation and the establishment of a product approval agency will create more problems than it's going to resolve, especially with respect to this safety and soundness."

REP. MANZULLO

"This is not the time to have additional rules and regulations on products which are already regulated. And then, to take 400 million dollars away from the Federal Reserve, which could have outlawed 327s and 228s and the so-called teaser mortgages, it doesn't make sense. This is like cutting the police force by 20 or 30 percent. That's why I have a big problem with why we're even considering this bill when no agency wants it."

REP. BIGGERT

"What's the answer to the financial meltdown? How do we prevent it from happening again? What's not the answer is to create another federal agency. Allegedly, to protect consumers. We already have the OCC, the OTS, the NCUA, the FDIC and the Fed. The underlying bill would pile 50 state regulators on top of that. Why not address the real problem with these agencies instead of creating another one? Are we creating another agency or a problem? Are we creating a guarantee for consumers that they will certainly never be, or less likely to be, caught up in a bad financial situation? Or a product that they really shouldn't have signed the dotted line for?"

"No, there is no guarantee."

REP. BACHUS

"Mr. Chairman, I want to reiterate that I believe this underlying legislation creates a new large and expensive government bureaucracy with broad and ambiguous powers that will ration credit and limit consumer choice. The legislation gives this new agency and its czar-like chairman or director the power to impose both fees and taxes on all financial products, which are broadly defined. It is not about consumer protection. It is about creating a financial product approval agency with the powers to review and approve financial products. Real consumer protection must include consumer choice, competitive markets, vigorous enforcement of anti-fraud law, effective disclosure, and product innovation. Regrettably, that is not what the Democratic proposal does. Placing broad rule-making authorities in the hands of an untested agency will limit innovation and restrict credit . . . Congress should not create another layer of federal bureaucracy whose mission includes rationing credit and limiting choice."

REP. BACHUS

"What we are creating here is a new Financial Products Approval Agency that has the power to review and approve all financial products. That means they have a right basically to fix prices because they may not approve them unless a certain price is agreed to. They could actually set a price.

They can ration credit, whatever else the credit card legislation did last year and any

benefit it had, it has already resulted in people's credit limits being lowered, it has resulted in interest rates going up on account, it has resulted in annual fees being imposed. Consumers today have a broader array of choices, and choice is good. Innovation is good. In fact, I think the greatest form of consumer protection is giving individuals a choice, if they have a credit card and they want to choose a different credit card or drop that credit card.

This bill is going to limit competition. It is not about enforcing anti-fraud laws. It is not about effective disclosure. It is not about protecting people from unethical behavior.

It is placing broad rulemaking authority in the hands of an untested agency, one that is going to be created from scratch, one that has no appreciation for safety and soundness, that has no history of financial regulation.

Now is not the time to restrict choice and credit. It is not the time to start rationing these things. We have seen in health care proposals to ration health care. We have seen instances where the Government wants to come in and begin to regulate the energy and how we create energy and said no to nuclear energy.

Now we see it in financial services. We are witnessing a broad expansion of Government interference and involvement. None of those things, it was not choice that created the financial crisis that we faced last year."

REP. BIGGERT

"You know, there is no question that our financial service regulatory structure is broken, and for both consumers and the health of our financial services industry and the economy, we need to clean it up. However, I fear that we are moving in the wrong direction when we strip from the banking regulators their mission to protect consumers; instead, we place the responsibility with a new government bureaucracy."

REP. MCHENRY

"What we have here is an agency that will restrict credit, will restrict new products from being offered, innovation in the private sector and in the financial marketplace, and in the end, it will hurt consumers, not help them. This is a credit restriction agency, not a consumer protection agency."

REP. BACHMANN

"I would also like to add to the conversation that I too support the Biggert amendment, because the CFPA, in my estimation, it would ultimately increase the costs on American consumers and reduce the customized type of products that are available to them, increase costs, reduce the type of products."

REP. HENSARLING

"Ultimately, we do not view this as a bill that promotes consumer protection. Ultimately, what we have is a brand new large draconian Federal agency with new sweeping powers that is going to have the ability to declare financial products and services unlawful based on subjective opinions about "unfairness" and subjective opinions about what is 'abusive.'"

REP. NEUGEBAUER

"When you look at this bill, we're going to give unprecedented authority to one individual, who's not elected, to really, basically determine whatever kind of consumer protection rule or regulation that they want to put on the books. And they get to do that. You know, the American people send their Members of Congress up here to make those decisions. To look after their interests. And now, we're going to relegate that decision, that empower this one individual to do that. Somehow, I don't think that's in the best interest of the American people."

□ 1330

Ms. SLAUGHTER. Madam Speaker, I am pleased to yield 3 minutes to the gentlewoman from Connecticut (Ms. DELAURO).

Ms. DELAURO. Madam Speaker, I rise in strong opposition to the majority's attempt to undercut the Consumer Financial Protection Bureau just as it is set to open its doors. Yet again, this majority is siding with Wall Street, credit card companies and predatory lenders and against the interests of the American people.

Three years ago, we suffered an economic meltdown that was brought on by greed, corruption, and well-documented incidents of predatory behavior. We are still dealing with the economic ramifications of that collapse today. People all across America are losing their jobs and fighting for their homes.

That is why, as part of the financial reforms Democrats passed last year, we created the Consumer Financial Protection Bureau to reintroduce transparency and accountability in the financial sector, to put an end to predatory lending practices that were abused by the banks and mortgage lenders to precipitate this crisis, and to protect the public from future malfeasance.

But now this Republican majority wants to undo all of that hard work and put Wall Street back in the driver's seat. The bill eliminates the bureau's independence and gives the regulators, who missed the financial crisis, it gives them veto power over its actions, all to ensure that nothing of consequence gets done to rein in Wall Street.

In order to promote gridlock and guarantee the bureau is unable to curb the abuses that led to the financial crisis, the bill before us also removes the position of director and installs a five-member commission at the head of the agency, while delaying consumer protection authorities until a commission chair is named. This comes as Republicans have constantly attacked the bureau's architect, Elizabeth Warren, and made clear that they will not approve any nominee for director, including President Obama's nomination of Richard Cordray last week.

We are not here to represent the interests of Wall Street, of their banks, predatory mortgage lenders, or credit card companies, as my Republican colleagues are choosing to do, by smothering this new agency in its crib. We are here to represent the American people. That is what the Consumer Financial Protection Bureau has been designed to do.

I urge my colleagues, put Main Street before Wall Street. Stand up for ordinary, hardworking, middle class families, oppose this rule and the underlying legislation.

Mr. SESSIONS. Madam Speaker, I yield 4 minutes to the gentleman from San Antonio, Texas, a freshman member of this body, Congressman FRANCISCO "QUICO" CANSECO.

Mr. CANSECO. Madam Speaker, I would like to thank Mr. DUFFY, Chairman BACHUS, and Chairman CAPITO for their leadership on this important matter.

Madam Speaker, I rise in strong support of the rule and the underlying bill with important measures of accountability to an agency that currently operates independent of any real oversight. The mission of the Consumer Financial Protection Bureau is indeed puzzling. How exactly a government bureau is going to determine what financial products are suitable for every American family has never been explained. I have great concern that consumer protection is merely a euphemism for consumer restriction and consumer control. But equally concerning is that this agency currently operates outside the normal checks and balances that exist as a bedrock of our system of government.

The director of the agency has enormous influence over family decisions regarding credit cards and mortgages, and there currently exists an extremely high and nonsensical standard for overturning a CFPB rule. The director can set the CFPB's budget every year without ever having to appear before Congress. Despite all of this, the person appointed by the President to advise Treasury on the setup of this agency came before the House Financial Services Committee and called it "the most constrained and the most accountable agency in government." Only in Washington could someone make that claim with a straight face.

I fully support H.R. 1315, which would replace the single director with a more democratic commission and would also require a simple majority vote of the Financial Stability Oversight Council to overturn a CFPB rule.

Madam Speaker, the financial crisis did not occur because of a lack of rules, and it certainly did not exist because of a lack of Federal bureaucracies. Regulatory overkill does not equal effective regulation. It means fewer jobs and higher unemployment.

The last thing we need is an unrestrained agency adding more uncertainty to our economy and destroying our ability to grow the economy and create jobs. This legislation will help remove the threat to economic and job growth that the CFPB currently poses.

Ms. SLAUGHTER. Madam Speaker, I am pleased to yield 3 minutes to the gentlewoman from New York (Mrs. MALONEY).

Mrs. MALONEY. I thank the great leader from New York State for her leadership on this committee and in this great Congress, and for fighting every day for the American people and New York State.

Madam Speaker, 1 year ago today, President Obama signed into law the Dodd-Frank Wall Street Reform and Consumer Protection Act. This landmark law helped restore faith in our institutions and markets, helped our economy, and helped consumers. Yet

on this historic day, my friends on the other side of the aisle are doing everything they can to defund, defang, and derail the important consumer protection office.

Now, what is this office supposed to do? It is going to make prices clear to consumers, risk clear to consumers, and make markets work for the American middle class families. We need this independent office.

For too long, no one was looking out for consumers and we paid dearly for it in the financial crisis. But now with the CFPB, everyone who takes out a student loan, everyone who takes out a mortgage, everyone who takes out any financial product will have a financial consumer protection agency on their side.

And we need this protection. Just yesterday, it was reported that one of our largest institutions received the largest fine ever, \$84 million for illegally pushing borrowers into subprime mortgages—10,000 Americans in this suit alone—for falsifying loan documents. If a CFPB had been in place, that could have helped the 10,000 people.

Let me tell you I'm calling this Republican bill: Let's just forget that the financial crisis ever happened. Let's just forget the pain that it caused to people and the painful lessons of the great recession.

These practices cost our country dearly. According to the figures from the Federal Reserve, between the spring of 2007 and the first quarter of 2009, U.S. household wealth fell by about \$16.4 trillion. That is pain to the overall economy and to American families. That is a sum that would be more than enough to pay off the entire U.S. national debt. And if the CFPB had been in place in 2001, we might have avoided the most painful and disruptive economic downturn in our lifetime.

We must fight to keep this in place to protect consumers. I believe when it comes to great recessions, once is more than enough. Let's stop these practices that hurt consumers. Protect our overall economy and protect our people. The American people agree: 73 percent favor it; 93 percent favor it. The American people favor the CFPB. We should let it open its doors to protect consumers.

Mr. SESSIONS. I reserve the balance of my time.

Ms. SLAUGHTER. Madam Speaker, I am pleased to yield 2 minutes to the gentleman from Vermont (Mr. WELCH).

Mr. WELCH. I thank the gentlelady.

If there is a problem with the Dodd-Frank bill, it is that it was passed 2 years after, rather than 2 years before, the Wall Street meltdown. That was a catastrophe. It was so bad that one of the most conservative Presidents in the history of this country came to Congress with the Goldman Sachs Secretary of the Treasury asking Congress to authorize \$750 billion to bail out Wall Street's collapse.

□ 1340

That was an avoidable situation. The reason it collapsed is because of the fact that the only problem worse than no regulation or little regulation is no regulation at all. And that's what Wall Street had enjoyed. The heart of the crisis were these subprime mortgages that were loans to people who had no documentation, no ability to pay them back. They were sold and peddled not because there was even an expectation that they would be paid back, but they were sold to the mortgagees so that they could then be sold off to investors. This was the architecture of catastrophe. And the American economy is still reeling from it.

The tradition of regulation in this country goes back to Teddy Roosevelt, the Republican "trust buster," who understood that the public had to be protected, who understood that with proper regulation you set fair rules for business to operate that level the playing field for those good banks to do what's right, to do it in the light of day, to provide protection to consumers who are busy with their own lives and don't have time to go over all of the forms.

This consumer protection agency is absolutely essential to providing fairness to consumers and security in their transactions, to protect them from unscrupulous activity that does and can occur, and it's important to our banks and our financial industry that want to play by the rules and do it the right way. This is very important legislation. We must defeat the, in effect, repeal and retraction of Dodd-Frank.

Mr. SESSIONS. I continue to reserve the balance of my time.

Ms. SLAUGHTER. Madam Speaker, I am pleased to yield 2 minutes to the gentleman from Texas (Mr. DOGGETT).

Mr. DOGGETT. Only a year ago, Republicans were using every trick in the book to stop any Consumer Financial Protection Bureau. And you know, they never really stopped. The party of Wall Street bailouts, of Big Bank buddies, remains determined to deny our families basic, effective protection from credit abuses.

The lyrics of Grammy Award Winner Steve Earle, who grew up in Schertz, on the edge of San Antonio, ring true for so many families. "You go to school and learn to read and write, so you can walk into the bank and sign away your life." Well, so many families were deceived in taking out mortgages or a credit card or a payday loan on terms in the fine print that only the big lenders understand. Many of these families were counting on a home, on a job, on a retirement plan, or maybe with their credit card, just to put clothes on the kids and food on the family's table.

Nobody was there to protect them from the tricks and traps that some creditors used to enrich themselves and to fleece consumers with loans with incredible interest rates. In too many of these transactions what were once known as "loan sharks" can today legally ply their trade.

If you're mugged on the street, you can lose your wallet. But if you're mugged on Wall Street, you can lose a lifetime of savings. That's why we need this new squad of financial cops whose sole job will be to protect those who borrow from abuse.

With foreclosures at near record highs in San Antonio and in Austin, now is not the time for a retreat by consumer law enforcement. Oppose this latest Republican attempt to roll back the power of the Consumer Financial Protection Bureau and oppose the effort to take cops off the beat when we need them the most.

Mr. SESSIONS. I continue to reserve the balance of my time.

Ms. SLAUGHTER. Madam Speaker, I am pleased to yield 5 minutes to the ranking member of the Financial Services Committee, the gentleman from Massachusetts (Mr. FRANK).

Mr. FRANK of Massachusetts. Madam Speaker, if I had to stand up here and defend weakening consumer protection in the area of financial activity, I wouldn't be too eager to do it either. So I understand the absence of discussion here.

Let me make one general point. When we legislate, you have to take history into account and what the balance is. The argument essentially of the Republican Party here is—and I wish it weren't partisan, but it is. They have made it partisan, not us. The position of the Republican Party is that there is a serious danger that we will overprotect the consumer. That the Federal regulators will do too much for the consumer. That's an extraordinary fear indeed to have. That's not a fear. It's a phobia. It is based on unreality.

The fact is, as we've seen this now, we were able to get that legislation enacted with the brilliant work of Elizabeth Warren, whose nomination did not come as it should have, although I very much admire the man who was nominated, Mr. Cordray, but what we had was an unusual moment because the irresponsible practices of many, not all, in the financial community—and by the way, let me repeat: Much of the problem came from the unregulated, not from the financial institutions. And one of the things we do in this bill, which is supported by the Credit Union National Association, is to cover the unregulated so that community banks and credit unions which did not cause this problem are protected from the pressures of unfair competition by the unregulated. But what we had was an unusual moment in which there was a great deal of public awareness of the need to deal with this. So we were able to get an independent consumer agency through, over the unanimous opposition of the Republican Party.

But as things go forward, the average citizen has got other things to worry about. So what we'll see is the bank lobbyists and the nonbank lobbyists and all the people who represent these mortgage lenders already trying to erode things. Apparently, my col-

leagues would like people to believe that they seriously think that the danger is we will protect the consumer too much. I defy anyone to show me a moment in American history when we did too much to protect consumers in the financial area. What we try to do here is to put something in place that will go against that overriding tendency to underprotect the consumer. And the Republicans say, Oh, no, we're for consumer protection. We're not trying to abolish this agency. Yes, they are.

Let me cite the bill they sponsored last year. The gentlewoman from Illinois (Mrs. BIGGERT) supported the bill. What it did was, it would take the Federal Financial Institutions Examination Council, extend it to 14 members. It would put on there for consumer protection a whole range of Cabinet officers and others. And it would give them the power to study this issue. But it is very, very clear that this council would have no power.

Here's what it says. This is the Biggert bill that was submitted instead of an independent consumer agency with enforcement powers. Page 5: No provision of this subsection shall be construed as conferring any enforcement authority to the Council. Here's what it does to come to the aid of the beleaguered consumer. It sets up a hotline. I don't know what movies they've seen, but I can't remember one where a hotline rode to the rescue of the imperiled.

So they establish a toll-free hotline and Web site to contact regarding inquiries or complaints related to consumer protection. And what does this powerful council do with this important hotline? It refers the inquiries of complaints to the appropriate council member. You know who your council members are? The bank regulators, the Federal Reserve, the Comptroller of the Currency. So instead of having an independent agency—and yes, the chairman of the committee, Mr. BACHUS, said, We think that safety and soundness has to be considered; so we don't worry about a Federal Reserve and FDIC. They had no interest in the fact that they underprotected consumers and allowed consumers to be abused, historically. We do worry, Mr. BACHUS says, about a consumer protection agency whose sole goal is to benefit consumers without considering how that benefit affects the banks, because he believes the regulators are there to serve the banks.

So here's the Republican plan. It takes the bank regulators, you throw in a few other Cabinet officers, you get it to an unwieldy size. You let them do studies, and you let them set up a hotline. You let them set up a hotline. What a powerful tool. And when things come in over the hotline, they then refer them back to the very same bank regulators who failed to do this. Now, that's what they really wanted.

We were able to get this passed. And they know it's popular. They understand what the public thinks. The public does not think that the poor banks

need to be protected against these rapacious consumers. So they come up with—instead of repealing it outright—with ways to weaken it. We ought to reject this because this particular bill is a proxy for what they really want to do—abolishing the whole agency.

□ 1350

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

I'm going to have to stand up for what we're here for today, and that is, Madam Speaker, that after this bill was passed, it took almost one year for the President to appoint the person who would run the CFPB. The person who runs the CFPB is required to have Senate confirmation. During Senate confirmation—and it's a process that takes place for senior administrators who run our government—during that period of time this person who is nominated by the President would be expected to come in on behalf of the agency as a result of understanding their mission statement and the things that they do and would be expected to come to the United States Senate and to express their ideas. This is a brand new agency. How it would be run, what their mandate would be, how they would manage the assets and resources not only of the agency but how they viewed that mission statement vis-à-vis the industry.

The President took a year to nominate this person. That person has not even begun their hearings. I think, and this is what Republicans think, and this is what our bill says today. I know the gentleman, Mr. FRANK, said, Oh, no, Republicans have something far greater and bigger. It's that they don't want this agency. Well, perhaps we don't want the CFPB. Perhaps we don't. But that's not what we're here today saying. We're here saying that until that head of that agency has a chance—a brand new agency—has a chance—after all, it's taken a year to come and speak forthrightly to elected officials that are called Members of the Senate to answer questions about how they would run this agency, what the philosophies should be, what the intent of the agency is, how the interaction between other agencies really should be done, what they think of the law, and what they see their job as being. Those are important issues. And so Republicans are saying we should not move forward on that until such time as we are able to go through that process. So that's really what Republicans are here for.

I know there are a lot of people listening and watching and think there's something sinister about Republicans. This is common sense. Republicans are here talking about an agency that will have broad and almost unlimited access to the marketplace. To overregulate, if you look at the possibilities. And we're trying to say before we kick this thing off, let's make sure we have an idea of what the leader would say. Otherwise, we should go to a group of people who will run this, not just one.

So that's what we're here to do today.

I reserve the balance of my time.

Ms. SLAUGHTER. I yield 1 minute to the gentleman from Massachusetts (Mr. FRANK).

Mr. FRANK of Massachusetts. First, Madam Speaker, I want to reassure the gentleman from Texas I don't think he's sinister. I think he is opposed to effective consumer protection. I think he and the other Republicans, some of them believe—the chairman of the committee—that the regulators are there to serve the banks. I do believe that they were opposed to it last year. And I appreciate his honesty, his approach towards openness when he said perhaps they're against it. Perhaps they're against it. They understood it would be a bad idea to go all out to try to weaken it.

But let me respond to his point about confirmation. It's bogus, Madam Speaker. He said we're just trying to hold this up until there's a confirmation. But 44 Republican senators have announced that they will not allow any confirmation to go forward—they will filibuster it, and they have more than the 40 they need to do that—until the agency is weakened. They have said they will not allow it to go forward until we allow the bank regulators, who Republicans think are there to serve the banks, can overrule this. And they weren't just saying that about Elizabeth Warren. Forty-four Republican senators contradicted the gentleman from Texas. He talked about this wonderful confirmation process. It can't happen because 44 Republicans have said until we give in and weaken the agency, they won't confirm anybody.

Mr. SESSIONS. Madam Speaker, I appreciate the gentleman's perspective of looking into my brain and knowing what I think or talking about how 44 senators override what I'm saying. I would tend to offer the argument that as we near now the August recess, they had every understanding that the President, without this person going through hearings, having to come to Congress, to the Senate, to talk about and go through these hearings, that the President would just offer a recess appointment. In other words, bypassing exactly what we're talking about should happen, and that is where this brand-new nominated person, after a year, waiting until just a few weeks before the August recess.

Madam Speaker, what we're saying is we're not going to allow, in the Senate, the 44 Senators saying they're not going to allow a recess appointment where this person is appointed, nominated, and just gets it done because the Senate is gone. We're not going to allow him to skip out of coming and having to be thoughtful and talking about what he's going to do as the head of this CFPB.

So to say that 44 Senators really are trying to do the wrong thing or that I'm here trying to suggest something

different is not true. We believe that this new agency must have the person who's going to head it to come to Congress, be forthright and open to hearing questions and responding back. I think that's open, honest, transparent, and legitimate. And if the President waited a year, he should expect that we would probably have an opinion that we would not want a recess appointment.

I reserve the balance of my time.

Ms. SLAUGHTER. Madam Speaker, I am pleased to yield 2 minutes to the gentleman from New Jersey (Mr. ANDREWS).

(Mr. ANDREWS asked and was given permission to revise and extend his remarks.)

Mr. ANDREWS. I thank my friend from New York for yielding.

Tomorrow will be yet another Friday without a paycheck for 15 million Americans, and this is the 198th day of the Republican majority. It is the 198th day that they've brought no legislation to the floor to address the jobs crisis and create jobs for the American people. Now most of those 198 days, they've ignored the problem.

Today's bill is a curious approach to the problem that I think makes it worse. Americans painfully remember what happened in the fall of 2008 when the big banks started to go under and slip under. People's 401(k) accounts melted, people's home equity disappeared, and to this day most Americans' homes aren't worth nearly what they were worth in the fall of 2008. Foreclosures went up, jobs went down, and people's hopes went out the window.

The predicate of today's bill is the reason that all happened is there weren't enough regulators watching the banks. Or, excuse me, the predicate of today's bill is that there were too many regulators watching the banks. I had it backward because it's so obvious.

You understand that today's bill starts from the presumption that the problem here is that there were too many people watching what the banks did to make sure they did the right thing by the country. I think exactly the opposite was true.

I think the fact that these banks could take money insured by the taxpayers under the FDIC and gamble it on credit default swaps was wrong; I think the fact that they could sell junk bonds masquerading as valid mortgages was wrong; I think the fact that they charged extortionist credit card interest rates was wrong; I think the fact that they papered over loans for people who never should have gotten loans was wrong. And the problem was not that their hands were too tied; the problem was that they were being ignored by the regulators.

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

Ms. SLAUGHTER. I yield the gentleman an additional minute.

Mr. ANDREWS. I appreciate the gentledady.

So I would just say to you that after 198 days of essentially nothing on jobs, they now bring to the floor a bill that says, let's fix the jobs problem by having fewer regulators watch the big banks.

There are very few people in America who think the problem is the banks didn't have enough regulators. Unfortunately, almost all of them are in this Chamber on the Republican side of the aisle.

I yield to my friend from Massachusetts.

Mr. FRANK of Massachusetts. My friend is unfair to the Republicans, because they do create more jobs in this bill. The CBO says this bill will cost \$71 million because instead of the single administrator, they want to create four more bureaucrats, with more staff. CBO says this will cost \$71 million.

So, in fact, there are some jobs they're going to create. They will be for bureaucrats who can dilute the activity of the consumer bureau.

□ 1400

Mr. ANDREWS. Reclaiming my time, I respectfully would correct the record and say the Republicans have not created no jobs; they've created four, for four more bureaucrats who will ignore the abuses the banks are predicated on the American people.

Mr. SESSIONS. Mr. Speaker, I would like to yield 5 minutes to the chairman of the Financial Services Committee, the gentleman from Birmingham, Alabama (Mr. BACHUS).

Mr. BACHUS. Mr. Speaker, I've been listening to the debate on the floor, and although this was concerning the rule, there have been a lot of false claims lodged against what this legislation does.

It does not gut the Consumer Financial Protection Bureau. It is not anti-consumer. It is not an attempt to repeal Dodd-Frank. It does three simple things, and all three of those things, Mr. Speaker, the Democrats were for before they were against. These are all proposals that they have made. We all know who the person who first proposed the Consumer Financial Protection Bureau is. I think all of the Members of this body would say it was Elizabeth Warren.

What did she propose? She proposed a bipartisan commission. She did not propose the end result of Dodd-Frank, which was an unaccountable czar. A five-member board is done for almost every other agency, the exceptions being the EPA and the OCC. With both of those, the OCC is accountable to Congress because it is part of the Treasury Department, and is subject to OMB. The EPA is a Presidential appointee, a Cabinet member. He has to be confirmed. Not only that, he has to come to the Congress for appropriations. There is no accountability on the part of this body.

Mr. FRANK of Massachusetts. Will the gentleman yield?

Mr. BACHUS. I will yield to the gentleman to just answer this question:

Was a bipartisan commission proposed by Elizabeth Warren? That's number one. Then you can respond to it or ask me a question. My number one question: Did she propose a bipartisan commission?

Number two, is that what you introduced into the House, saying that that was the fairest approach?

I yield to the gentleman from Massachusetts.

Mr. FRANK of Massachusetts. First, I would say the Comptroller of the Currency, which is in the Treasury for administrative purposes, is legally independent, and the Secretary of the Treasury has no right to interfere. The Comptroller of the Currency is not subject to appropriation; so the Comptroller of the Currency is even more independent.

Mr. BACHUS. That doesn't sound like a "yes" or a "no."

Mr. FRANK of Massachusetts. The gentleman made a statement, I am ready to get to it. Do you want me to answer?

Mr. BACHUS. Yes.

Mr. FRANK of Massachusetts. You made a statement about the Comptroller of the Currency, a statement which I thought was inaccurate, and I wanted to correct it.

Now, as to Elizabeth Warren, yes, that's what she originally proposed, and I decided and others on our side decided that this would be more effective. We thought, after listening, that the five-member commission wouldn't work as well, particularly with the Senate refusing to confirm with the 44 Senators.

Mr. BACHUS. That's right.

Mr. FRANK of Massachusetts. So, yes. We listened, and we decided it would be a stronger agency.

Mr. BACHUS. I reclaim my time.

What the gentleman said is, yes, that's what Elizabeth Warren proposed. Then he said, yes, that's what I introduced. Then he said, but I decided at some point that we would rather have an unaccountable czar because we want him to do whatever we want him to do.

POINT OF ORDER

Mr. FRANK of Massachusetts. A point of order, Mr. Speaker.

The SPEAKER pro tempore (Mr. POE of Texas). The gentleman will state his point of order.

Mr. FRANK of Massachusetts. I won't quite ask for them to take my words down, but the gentleman just simply misstated, blatantly, what I said. He said I want a single accountable czar. He was not quoting me. I said I wanted a single person.

The SPEAKER pro tempore. The gentleman will state his point of order.

Mr. FRANK of Massachusetts. It is that the gentleman misstated my words quite clearly, and I believe they should be taken down if he is not ready to rescind them.

Mr. BACHUS. I will change my remarks. He said a single director, who doesn't have to come to Congress for an appropriation. The second thing we

do is we have an appeal process, or a review process.

Now, if I could have the second slide, what we have asked for is what you said you gave us; but this legislation—I won't say who—created a sham review process, and we want a realistic review process. We don't think any single person ought to be able to dictate a rule without any accountability.

So what do we do? What is set up in Dodd-Frank?

Seven out of the 10 regulators have to determine that any one rule will endanger the entire financial system—one rule. In other words, it takes seven of President Obama's 10 appointees to say that it would bring down the entire financial system. How would one rule ever do that?

What we say is it endangers the safety and soundness of our financial institutions. That's all we do. That's all we do.

Ms. SLAUGHTER. I would like to inquire of the gentleman from Texas how many speakers remain on his side.

Mr. SESSIONS. I appreciate the question.

I have no further requests for time.

Ms. SLAUGHTER. I would like to inquire as to how much time remains.

The SPEAKER pro tempore. The gentleman from New York has 2 minutes remaining.

Ms. SLAUGHTER. Mr. Speaker, in closing, this rule and this bill will do nothing but get in the way of the important work of an agency designed to help consumers who are being taken advantage of by unscrupulous lenders. The Consumer Financial Protection Bureau is not even up and running yet. There is no reason to think it won't work exactly as intended. Is that what the majority is afraid of?

Are they afraid that CFPB will make prices clear? that they will make terms and conditions clear? that they will ensure that mortgage disclosures are short, relevant and understandable by the consumer and the lender?

Are they worried about letting consumers shop for the best product at the lowest price? to help consumers understand the true cost of a financial transaction? that a cop on the beat will make sure the largest financial institutions in this country are following the law?

If that's what they're afraid of, then we don't want to join them, Mr. Speaker. I urge my colleagues to vote "no" on the rule and "no" on the underlying bill so that the Consumer Financial Protection Bureau can do its job without Congress getting in the way.

I yield back the balance of my time.

Mr. SESSIONS. Mr. Speaker, Congress has an opportunity today to ensure that we protect consumers and American business. Additionally, we have an opportunity to ensure the safety and soundness of financial institutions in the United States. That's what we are also here to do.

Reforms to the CFPB are necessary and, I believe, timely. Congress must

and has a responsibility to do everything that we can to encourage economic growth, jump-start the free enterprise system and put Americans back to work. Growing our economy and slowing Federal spending will be the best way that we can work together to get our economy back on track, to get out of rising debt and also out of the financial malaise that's underway. This legislation provides for some of these necessary steps.

I applaud my colleagues. I thank my colleagues also on the Republican side who were here to not only defend what we're doing but to talk about the need for such action. This bill that we are facing here today has the support of the chairman of the Financial Services Committee, the chairman of the Rules Committee, and I applaud them for providing such an open and transparent process. I also encourage a "yes" vote on the rule.

I yield back the balance of my time, and I move the previous question on the resolution.

The previous question was ordered.

The SPEAKER pro tempore. The question is on the resolution.

The question was taken; and the Speaker pro tempore announced that the ayes appeared to have it.

Ms. SLAUGHTER. 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, further proceedings on this question will be postponed.

□ 1410

PROVIDING FOR CONSIDERATION OF H.R. 2551, LEGISLATIVE BRANCH APPROPRIATIONS ACT, 2012

Ms. FOXX. Mr. Speaker, by direction of the Committee on Rules, I call up House Resolution 359 and ask for its immediate consideration.

The Clerk read the resolution, as follows:

H. RES. 359

Resolved, That at any time after the adoption of this resolution the Speaker may, pursuant to clause 2(b) of rule XVIII, declare the House resolved into the Committee of the Whole House on the state of the Union for consideration of the bill (H.R. 2551) making appropriations for the Legislative Branch for the fiscal year ending September 30, 2012, and for other purposes. The first reading of the bill shall be dispensed with. All points of order against consideration of the bill are waived. General debate shall be confined to the bill and shall not exceed one hour equally divided and controlled by the chair and ranking minority member of the Committee on Appropriations. After general debate the bill shall be considered for amendment under the five-minute rule. The bill shall be considered as read. All points of order against provisions in the bill for failure to comply with clause 2 of rule XXI are waived. No amendment to the bill shall be in order except those printed in the report of the Committee on Rules accompanying this resolution and except pro forma amendments offered at any time by the chair or ranking minority mem-

ber of the Committee on Appropriations or their respective designees for the purpose of debate. Each such amendment may be offered only in the order printed in the report, may be offered only by a Member designated in the report, shall be considered as read, shall be debatable for the time specified in the report equally divided and controlled by the proponent and an opponent, shall not be subject to amendment, and shall not be subject to a demand for division of the question in the House or in the Committee of the Whole. All points of order against such amendments are waived. At the conclusion of consideration of the bill for amendment the Committee shall rise and report the bill to the House with such amendments as may have been adopted. The previous question shall be considered as ordered on the bill and amendments thereto to final passage without intervening motion except one motion to recommit with or without instructions.

The SPEAKER pro tempore. The gentleman from North Carolina is recognized for 1 hour.

Ms. FOXX. 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

Ms. FOXX. I ask unanimous consent that all Members have 5 legislative days to revise and extend their remarks.

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

There was no objection.

Ms. FOXX. House Resolution 359 provides for a structured rule for consideration of H.R. 2551, the fiscal year 2012 Legislative Branch Appropriations bill.

Mr. Speaker, I rise today in support of this rule providing for consideration of H.R. 2551. This rule represents a continuance of fulfilling the new Republican majority's pledge to implement a more open legislative process in providing for consideration of a bipartisan list of 16 amendments, which is more than at any time dating back to at least 1988. Twelve amendments were made in order in both the second session of the 103rd Congress and the first session of the 104th.

This is in stark contrast to the past two Congresses in which Democrat domination of this House provided for a collective grand total of four amendments that were allowed to be debated during the past 4 years, when three were made in order during the first session of the 110th and one in the first session of the 111th.

In fact, even considering a Legislative Branch appropriations bill is a change of pace from Democrat control when 2 years yielded no consideration of standalone funding legislation, second sessions of both the 110th and the 111th Congresses. In other words, with the consideration of this single rule and bill, the House Republican majority is making in order four times as many amendments on standalone legislative branch appropriations legisla-

tion as were provided for in the previous 4 years of liberal Democrat House domination combined.

Given the terrible budgetary mess we inherited from the liberal Democrats, the underlying bill reflects the Republican House majority's continued drive for restoring the fiscal restraint that is so desperately needed in this city.

The bill appropriates \$3.3 billion for legislative branch entities, including \$1.2 billion for House operations and \$2.1 billion for legislative branch agencies and other offices, including the Capitol Police, Congressional Budget Office, the Library of Congress, the Government Accountability Office, and Government Printing Office. This total is \$227 million, or 6 percent less than the current funding, and \$472 million, or 9 percent less than requested by the offices and agencies covered by this bill.

The cuts come on top of the 2.5 percent, or \$115 million, cut from fiscal year 2010 contained in H.R. 1473, which was the fiscal year 2011 continuing resolution deal that was ultimately signed into law.

That bill provided \$4.5 billion for the legislative branch, including a reduction of \$55 million in funding for the House from the year before, and provides a 5 percent cut in Member, committee, and leadership office expenses, except for the Appropriations Committee, which offered a larger 9 percent cut.

At this point, Mr. Speaker, I will insert at this place in the RECORD a budgetary outline of H.R. 2551.

Out of the \$1.2 billion provided in this bill for House operations:

\$574 million is provided for operating members' offices, \$39 million (or 6%) less than current funding and \$60 million (or 9%) less than requested.

\$293 million for allowances and expenses, \$24 million (representing 8%) less than current funding and \$15 million (or 5%) less than requested.

\$153 million for salaries and expenses of House committees, \$10 million (representing 6%) less than current funding, and \$10 million (or 6%) less than requested. -and-

\$178 million for functions performed by the various House officers and employees, including the Clerk of the House, the Sergeant at Arms, and the Chief Administrative Officer, \$16 million (or 8%) less than current funding, and \$26 million (representing 13%) less than requested.

Furthermore, the bill provides funding levels for the following agencies:

\$490 million for the Architect of the Capitol, which is \$37 million (or 7%) less than the current level, and \$129 million (or 21%) less than requested.

\$340 million for the Capitol Police which is equal the current funding, but \$47 million (or 12%) less than requested.

\$575 million for various activities of the Library of Congress which is \$53 million (or 9%) less than the current level and \$91 million (or 14%) less than requested.

\$113 million for activities of GPO which is \$22 million (or 16%) less than current funding and \$35 million (24%) less than requested.

\$44 million for CBO which is \$3 million (or 6%) less than current funding and \$3 million (or 7%) less than requested.

\$511 million for GAO which is \$35 million (6%) less than current funding and \$46 million (8%) less than requested.

Even with all of these funding reductions, it's easy for those who look at Washington, D.C., and see only political dysfunction to oppose providing any funding at all for the legislative branch. While they may see this bill simply as a vehicle for fattening the paychecks of congressional staff and other undesirables, we must remember the important work these support people provide in the function of the most important branch of government.

Contrary to popular belief, congressional staffers work notoriously long hours for relatively little pay and help us represent the views of our constituents. Furthermore, hundreds of thousands of constituents throughout the country are helped to navigate the Federal bureaucracy every day by our local case workers working in nearby district offices. Their work here is hardly the self-enrichment many people are led to believe by populist media sources eager to pose the catchiest headlines.

At the same time, we must remember the many important functions this funding provides in serving and protecting the American public. Given ever-evolving security threats, this bill funds the Capitol Police who protect critical infrastructure as well as secure the safety of the thousands who visit Capitol Hill every day. And we thank the Capitol Police for their invaluable service.

Furthermore, this bill's funding provides for the maintenance, operation, development, and preservation of 17.4 million square feet of buildings and more than 460 acres of land throughout Capitol Hill, including the House and Senate office buildings, the U.S. Capitol, Capitol Visitor Center, the Library of Congress buildings, the Supreme Court buildings, the U.S. Botanic Gardens, the Capitol power plant, and other facilities which are needed for Presidential inaugurations and other ceremonies of national importance.

The responsible funding level in this bill provides adequate funding for the critical functions of the legislative branch but also represents a step in the right direction towards enhancing government efficiency. During these times of fiscal restraint, this bill underscores the new House Republican majority's will to share in the pain of difficult spending decisions.

□ 1420

Mr. Speaker, not too long ago, it used to be that if funding levels weren't rising fast enough, then Congress was seen as cutting a program. That reality is no longer. When the new House Republican majority says we're going to cut spending, we actually reduce spending. This is the commonsense understanding of the American people which is reflected in the underlying legislation. And I will urge my colleagues over and over to support this rule and to support the underlying legislation.

With that, I reserve the balance of my time.

Mr. POLIS. I thank the gentlewoman from North Carolina for yielding me the customary 30 minutes, and I yield myself such time as I may consume.

I rise in opposition to the rule; again, a rule that is not an open rule that allows for different amendments to be brought forth under this rule, as we have done with other appropriations bills. I also rise in opposition to the underlying bill.

Mr. Speaker, when Americans think of Congress, they likely picture our beautiful Capitol Building, its iron dome, the rotunda filled with so many tourists each day, and so many sites on the National Mall and around the Capitol complex. But that is really just the physical infrastructure that we all live in and around. What really makes Congress function, or fail to function, are its people, its human capital, the staff that we have on the Hill that help keep Members informed and able to effectively operate in an increasingly complex world.

The bill before us risks squandering Congress' human capital. The bill cuts the legislative branch by 6.4 percent below 2011 and 9 percent below 2010 funding levels. What that means is the hardworking and underpaid and overworked men and women who staff our offices and our committees, giving long hours—frequently giving up their weekends. They'll be working through next weekend, Mr. Speaker. And I think there are very few jobs where they are actually thrilled to be informed that they actually have the weekend off. I know that not only myself but my staff rejoiced in leadership's decision to allow us not to work this weekend. I think that is a bar that most people assume they won't be working on weekends. Well, we assume in many cases we are, and we are actually very happy when we only have a 5-day workweek. That's the type of dedication that brings people into this line of work.

This cut will result in layoffs and pay cuts for members of the staff. And I would like to point out, it doesn't ask anything of the highest paid people here, the Members of Congress. We make \$174,000 a year. I am a cosponsor of a bill to reduce that by 5 percent. But here we are, cutting salaries for people making \$30,000 and \$40,000 a year without cutting the salaries of any of us who make \$174,000 a year. Again, I think that's just wrong. I think it's consistent with the Republican agenda of preserving tax cuts for people making over \$250,000 a year and making hardworking middle class families earning \$80,000, \$100,000 a year dig deeper and pay more by cutting student loans and programs that they benefit from.

So it shouldn't come as any surprise that that Legislative Branch appropriations bill is consistent with that in that it asks great sacrifices and at a time that we all agree our country has

to cut back. But it asks great sacrifices of those making \$30,000, \$40,000 a year and takes nothing away and demands nothing of those who are earning \$174,000 a year, namely, the Members of Congress themselves.

Another concern about this bill is, instead of strengthening security in the wake of violence against Members, including the events in Tucson several months ago, instead of investing in inspectors, they've slashed, under this proposal, every operation under the legislative branch except for Capitol Police, but including the Sergeant at Arms Office. Again, this represents a potential physical threat to Members at a time when, unfortunately, our national discourse has become more divisive than ever.

This bill also cuts the Library of Congress by 8.5 percent. I want to explain, Mr. Speaker, what the Library of Congress does and how we, as Members of Congress, rely on them. They are our objective research service. My staff and I, along with other Members of this body, rely on the Congressional Research Service. We get experts on issues on the phone, bring them to our offices to gain their expertise on complicated appropriations, budget issues, the peace process in the Middle East. This information is a vital part of producing sound legislation.

They are our only objective source of information. By reducing their ability to supply Members of Congress and our staff with quality information, we only empower the lobbyists and the other exclusive purveyors of information in this town who will give less objective information than Members of Congress and their staffs will have to increasingly rely on, rather than the Congressional Research Service.

The Government Accountability Office is cut by 6.4 percent. I want to point out that the GAO saves money. Again, every \$1 we spend at the GAO results in \$4 of savings. This is an office charged with finding savings and excess on duplicative expenditures. So by cutting their ability to do that, we actually increase wasteful spending elsewhere in the budget. It's the congressional watchdog. Taking away funding from the GAO means taking away methods on how we can alert policymakers to emerging wasteful spending and wasteful programs throughout government.

GAO is proven to protect taxpayer dollars. It was GAO that warned Congress about problems in the savings and loan industry. It was GAO that warned Congress about the dangers of deficit spending. If there's a looming issue that's not getting public attention but threatens public dollars, the GAO needs to be there to do thoughtful research and help Congress understand these issues.

I am also very concerned with the cuts to the Congressional Budget Office, the 6 percent cut. The Congressional Budget Office is critical to reducing our deficit. To cut Congressional Budget Office spending now, at a

time when we are coming up with trillion-dollar plans to reduce our deficit, would prove that the majority does not value proper accounting or prompt consideration of important policy proposals. We want to make sure that what we are passing has cost savings, reduces the deficit, and cuts spending, and the taxpayers are protected. We also want to make sure we pass legislation as expeditiously as possible. And if we're cutting off funding to the Congressional Budget Office and we expect layoffs, I'm not sure that we have the taxpayers' best interests at heart.

There were also amendments that were brought forth in the Rules Committee that, if we had an open amendment process, we would be able to include; but, unfortunately, they were not made in order under this particular rule, including a bipartisan amendment by DEBBIE WASSERMAN SCHULTZ and Representative SCHWEIKERT. The amendment would have provided \$100,000—not of new money but rededicated from another account to name one of our rooms in the Capitol Visitor Center the Gabriel Zimmerman Meeting Room.

Who is Gabriel Zimmerman? He is the first congressional staff person in this country's history to die in the line of duty. He was with Representative GIFFORDS in the January 8 tragedy in Tucson, Arizona, that struck this country and shocked our Nation and really tore through the fabric of the congressional community. Representative SCHWEIKERT and Representative WASSERMAN SCHULTZ came together to provide a fitting memorial for a member of our congressional family that died in the line of service. Gabe Zimmerman was a loyal, dedicated public servant; and he made the ultimate sacrifice to this country as the first congressional staff person murdered in the line of duty in the history of our country.

This distinction wouldn't have cost taxpayers any money and would have recognized not only the devoted service of Gabe but also of the thousands of other staff people on Capitol Hill and I think would have been appropriate, particularly at a time when every Member's office will be involved with pay cuts and layoffs as a result of the 6.5 percent cut, to show that beyond the dollars, the giving of your life and the dedication of the staff that help keep us well informed in making decisions in the best interests of the country is appreciated by the institution of Congress as a whole.

I therefore oppose the rule, as well as the underlying bill.

I reserve the balance of my time.

Ms. FOXX. Mr. Speaker, my colleague from Colorado would have the American people believe that we can't make any cuts in spending at the Federal Government level, but I don't believe that argument is going to go very far. The American people know that we can make big cuts in spending at the Federal Government level, and Repub-

licans are making sensible cuts in spending at the Federal Government level. In the leg branch, it's not a huge amount of money that we have control over; but we believe, on our side of the aisle, that we should make spending cuts everywhere.

Many millions of Americans have lost their jobs since the Democrats took control of this Congress in January of 2007. We had a 4.5 percent unemployment rate when they took over, and now we've had north of a 9 percent unemployment rate for several years. Those people didn't have any choice at all about whether they continued their income or not. What we're saying is, we want to continue the vital functions, those particularly that serve the American people. We want to keep this Capitol looking great.

□ 1430

We want to keep the Capitol Police force at full force. We want to give them the tools that they need. But everybody in Washington, D.C., can work a little harder and spend a little less money to make it easier on the American public, and that's what we're recommending in this bill. And I believe this rule does a very good job of representing the amendments that were presented to the Rules Committee.

Mr. Speaker, I could go on and on about what are the problems that we're facing here, but I think it's better if I quote someone who put some of the situation that we have here in perspective. And so I'd like to quote a Washington Post article by Charles Krauthammer, a brilliant essayist, who put forward this article.

He said other solutions are being suggested by "the man who ignored the debt problem for 2 years by kicking the can to a commission.

"Promptly ignored the commission's December 2010 report.

"Delivered a State of the Union address in January that didn't even mention the word 'debt' until 35 minutes into the speech.

"Delivered in February a budget so embarrassing—it actually increased the deficit—that the Democratic-controlled Senate rejected it 97-0.

"Took a budget mulligan with his April 13 debt plan speech. Asked in Congress how this new 'budget framework' would affect the actual Federal budget, Congressional Budget Office Director Doug Elmendorf replied with a devastating 'We don't estimate speeches.' You can't assign numbers to air.

"The flip-flop is transparently political. A clever strategy it is: Do nothing and invite the Republicans to propose real debt reduction first; and when they do—voting for the Ryan budget and its now infamous and courageous Medicare reform—demagogue them to death.

"And then up the ante by demanding Republican agreement to tax increases. So first you get the GOP to seize the left's third rail by daring to lay a fin-

ger on entitlements. Then you demand the GOP seize the right's third rail by violating its no-tax pledge. A full spectrum electrocution. Brilliant.

"And what have been Obama's own debt reduction ideas? In last week's news conference, he railed against the tax break for corporate jet owners—six times.

"I did the math. If you collect that tax for the next 5,000 years—that's not a typo, 5,000 years—it would equal the new debt Obama racked up last year alone. To put it another way, if we had levied this tax at the time of John the Baptist and collected it every year since—first in shekels, then in dollars—we would have 500 years to go before we could offset half of the debt added by Obama last year alone.

"Obama's other favorite debt reduction refrain is canceling an oil company tax break. Well, if you collect that oil tax and the corporate jet tax for the next 50 years, you will not have offset Obama's deficit spending for February 2011."

Mr. Speaker, there you have it: Liberal hypocrisy exposed in another brilliant Krauthammer essay.

The choice before the American people is clear. We can either continue accommodating the passions of the liberal elite in cementing a bloated dependency state fueled by job-crushing tax increases, or we can trim spending so private sector employers and innovators, who are the real creators of wealth, can do what they do best in healing the wounds of unsustainable government largesse.

Mr. Speaker, our colleagues on the other side of the aisle simply cannot stand any kind of cuts. What they want are tax increases and continued irresponsible spending.

Republicans are bringing a different message, a message from the American people.

I reserve the balance of my time.

Mr. POLIS. Mr. Speaker, I yield 3½ minutes to the gentlewoman from California (Ms. LEE).

Ms. LEE. I want to thank the gentleman for yielding and also for his leadership.

Mr. Speaker, I rise in opposition to this rule and in opposition to the underlying bill.

As a member of the Appropriations Committee and former vice chair of the Leg. Branch Subcommittee, I am deeply saddened by Republicans' ongoing efforts to weaken and dismantle our democracy. The Leg. Branch appropriation bill is simply an inadequate and misguided bill. We must not gut one of the coequal branches of government. We should be working to ensure that we are strengthening and preserving the most direct voice the American people have in our government, the legislative branch, especially the House of Representatives, the people's House.

Passing this bill will undermine one of the fundamental building blocks of our democracy, and it will weaken our Nation. Failing to provide adequate resources to the leg. branch will mean

that all of our congressional offices, both here and in our home districts, will face cuts in staff. The constituent services that we provide would suffer right when our people need them the most.

Our constituents rely on our staffs to help us develop sound legislation and to provide constituent case work. Our constituents rely on them to keep them informed about the complex and incredibly diverse issues that fail our Nation each and every day.

Now, I worked as a staffer for my mentor and predecessor, Congressman, Mayor, Ron Dellums; so I know very well how hard staffers work to help us represent the American people. These staffers are paid much less. They work more hours than most public employees, not to mention the private sector employees.

We need to keep in place the resources necessary to attract the best and the brightest to public service. When you gut this budget, you are creating more unemployed people who will need to go on unemployment compensation.

This is an example of the policies that Republicans are putting forward to create more unemployment and a nonresponsive government. It is vital that our district offices and our Washington offices are fully staffed to make sure that our constituents—this is about our constituents—that they will continue to have access to the services so that they don't just get hung out there once again because, in this hard economic time, many, many people are desperate and they need our help.

This is just another signpost on the road to ruin during this "good luck" Republican Congress. This bill says good luck to finding a job. It says good luck to finding affordable health care. This bill says good luck to keeping your home and your family intact. Good luck to feeding your family and your children. When the public demands, as they should, constituent services and help, this bill says, good luck to our constituents.

Representative democracy is really on its way out the door. Case work will be greatly diminished with these unrealistic budget cuts. Bills like this clearly show the Republican agenda for what it is. It's really: Good luck, you are on your own.

Let me ask Members to please oppose this bill because this is not good. It's not good for our staffs; it's not good for our constituents; it's not good for the country.

Ms. FOXX. Mr. Speaker, I yield 3 minutes to my distinguished colleague from Texas (Mr. SESSIONS).

Mr. SESSIONS. I want to thank the distinguished gentlewoman from North Carolina, who sits right next to me in the Rules Committee and has for a number of years. And I appreciate not only her leadership but her service.

Mr. Speaker, I want to stand up just as a Member of this body. We're all equal representatives in this body, and

I do recognize that there are people that come down here and talk about all the layoffs that will occur and all the hard times and people losing their insurance and all the dramatic things that will happen.

Mr. Speaker, we need a 6 percent cut. We need a 6 percent cut because we've been receiving outlandish increments of increases for a number of years, including the first year, I believe, that Speaker PELOSI was in, a 10 percent increase.

Mr. Speaker, the American people are having a tough time. But the American free enterprise system, when faced with these opportunities, and I think it's what will happen in our offices, we're all going to look at each other; and instead of laying somebody off, we'll all understand there's not enough money to go around and we're going to have to all take a sacrifice.

□ 1440

That's what I intend to do in my office, and I hope my employees will understand that.

This is going to mean some changes, and sometimes change is hard. But just to continue to receive more money because taxpayers, who control the money—that taxpayers would expect us to just answer every one of their questions and do every one of their things is an outlandish example of a government out of control.

We need to make sure that our offices are just as responsible as other areas of the government. It's time to cut back. It's time that we take a hit. It's time that we join with the rest of the American people and understand these are difficult times; these are difficult times because government is too big, costs too much money, listens too little, and now is unadaptive to the hard times themselves.

Mr. Speaker, I say let's vote for this Legislative appropriations bill, and let's cut the amount of money that we have for ourselves in the House of Representatives. A 6 percent cut helps lead the way, and we can do that. That's why Republicans are in the majority; we can make tough decisions in difficult times.

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

Now, again, I know how my colleague from Texas and my colleague from North Carolina have discussed how tough these economic times are and how Congress needs to tighten its belt, and that's true. But where is the actual belt-tightening for Members of Congress ourselves? What are Members being called upon to sacrifice? Did we cut our own salaries to help spare layoffs for staff people making \$25,000 a year? No. And how about the many Members of Congress who proudly talk about living in their offices. Are they going to start paying rent? They're essentially living rent free on the government dime. They use electricity, water and other taxpayer-paid-for resources. We have Members of Congress who are

squatters in government buildings. And as a businessman, I can tell you that if I owned a piece of commercial real estate and decided to start saving money or rent by living in my office, I would be violating the law. So don't tell us that you're being frugal by living in our office. You're living free at the taxpayers' expense, any Member who does that.

And how about the cars that Members lease? I don't know too many Americans who have jobs that give them a free car to use however they choose, but Members of Congress have that benefit. And many abuse it with car leases that cost as much as \$1,000 a month or more. Now, I appreciate there is an amendment on this issue, but those car leases should be eliminated in this bill, not capped at \$1,000. Members would still be permitted to have cars that cost \$950 a month paid for by taxpayers, at the same time we're slashing salaries of staff people making \$25,000 or \$30,000 a year.

In difficult economic times, it makes sense to cut back on everything. It makes sense to cut back on our own perks before laying off hardworking employees. Congress chose not to do this with this bill, and the closed process associated with this bill does not allow us to bring these proposals forward. When it comes time to cut, the majority has said hit the little guy, leave the big guy alone, hit the person who can least afford to go without. Talk about shared sacrifice right up until it involves giving up something that benefits you or your friends.

If you vote for this bill, Mr. Speaker, please do not tell me that you're willing to make the hard choices about the budget for the good of the Nation. You have made the easy choices. This bill cuts Members' day-to-day abilities to effectively represent constituents while leaving all of the perks of office untouched.

I strongly urge a "no" vote on both the rule and the bill.

I yield back the balance of my time.

Ms. FOXX. Mr. Speaker, I don't think that Members of Congress should be extravagant in their spending in any way whatsoever, but I think it's up to the voters to hold those Members responsible for what they do. If there is a Member that is leasing a car that's paying an exorbitant amount of money, then the voters should turn that person out if they think they're wasting their money. I would certainly think that person is wasting his or her money. That's up to the voters to take care of.

We're doing our part here in the Congress. We are balancing between making sensible cuts and making sure that the public is well served when it visits Washington, D.C., and the public should be well served by the individual Members. And I hope that if there are abuses on the part of any Member of Congress, no matter which party he or she belongs to, that the voters will look into that and take care of that

person. But that is not our exact responsibility here. Our responsibility is, as it is everywhere, to allow a certain amount of money to be spent in the Members' offices, and then each Member should be held individually responsible.

Mr. Speaker, we have discussed at great length today why America needs this rule and this bill. Voting for these measures will allow the House to continue its work toward resolving the debt crisis currently gripping the Nation. As we continue this debate, we must remember the simple truth that tax increases have been tried before and led us to the mess that we have today.

We should not be raising taxes because tax increases do nothing more than fuel parasitic, wasteful government spending. We are cutting the spending for the leg branch in a very responsible way, and that's what we should be doing. But it is past time that we pursue an innovative idea, one that is unparalleled in modern American history, and that is to cut spending and shorten the long arm of government that is currently choking economic prosperity. That is what is happening in every appropriations bill that we're passing.

As we rapidly approach our Federal debt ceiling, our economy is struggling and people are looking for jobs. Americans crave accountability and belt-tightening in Washington and need the Federal Government to stop draining job-creating resources from the private sector to fund misguided adventures in social engineering. They demand action and they deserve answers.

H.R. 2551, for which this rule provides consideration, reflects the House Republican majority's unending commitment to restore the fiscal discipline that is so long overdue in this city. It represents a sensible balance between the vital need for budget restraint and funding the critical functions of the legislative branch.

Without compromising the safety or security of critical infrastructure, this bill further trims the fat and encourages efficiencies while demonstrating that we are not immune to feeling the effects of much needed spending cuts that are so desperately needed throughout our bloated Federal bureaucracy.

It is for these reasons that I urge my colleagues to vote for the rule and the underlying bill so that we can begin to restore the trust Americans have in their Federal Government.

Mr. Speaker, I yield back the balance of my time, and I move the previous question on the resolution.

The previous question was ordered.

The SPEAKER pro tempore. The question is on the resolution.

The question was taken; and the Speaker pro tempore announced that the noes appeared to have it.

Ms. FOXX. 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, this 15-minute vote on adoption of House Resolution 359 will be followed by a 5-minute vote on adoption of House Resolution 358.

The vote was taken by electronic device, and there were—yeas 239, nays 172, not voting 21, as follows:

[Roll No. 613]

YEAS—239

Adams	Gosar	Nunes
Aderholt	Govdy	Nunnelee
Akin	Granger	Olson
Alexander	Graves (GA)	Olver
Altmire	Graves (MO)	Owens
Amash	Griffin (AR)	Palazzo
Austria	Grimm	Paul
Bachus	Guinta	Paulsen
Barletta	Guthrie	Pearce
Bartlett	Hall	Pence
Barton (TX)	Hanna	Petri
Bass (NH)	Harper	Pitts
Benishek	Harris	Platts
Berg	Hartzler	Poe (TX)
Biggart	Hastings (WA)	Pompeo
Bilbray	Hayworth	Posey
Bilirakis	Heck	Price (GA)
Bishop (UT)	Hensarling	Quayle
Black	Herger	Reed
Blackburn	Herrera Beutler	Rehberg
Bono Mack	Huelskamp	Reichert
Boustany	Huizenga (MI)	Renacci
Brady (TX)	Hultgren	Ribble
Brooks	Hunter	Rigell
Broun (GA)	Hurt	Rivera
Buchanan	Inslee	Roby
Bucshon	Issa	Roe (TN)
Buerkle	Jenkins	Rogers (AL)
Burgess	Johnson (IL)	Rogers (KY)
Burton (IN)	Johnson (OH)	Rohrabacher
Calvert	Johnson, Sam	Rokita
Camp	Jones	Rooney
Campbell	Jordan	Ros-Lehtinen
Canseco	Kelly	Roskam
Cantor	King (IA)	Ross (AR)
Capito	King (NY)	Ross (FL)
Carter	Kingston	Royce
Cassidy	Kinzinger (IL)	Runyan
Chabot	Kissell	Ryan (WI)
Chaffetz	Kline	Scalise
Coble	Labrador	Schilling
Coffman (CO)	Lamborn	Schmidt
Cole	Lance	Schweikert
Conaway	Lankford	Scott (SC)
Cravaack	Latham	Sensenbrenner
Crawford	LaTourrette	Sessions
Crenshaw	Latta	Shimkus
Culberson	Lewis (CA)	Shuler
Davis (KY)	LoBiondo	Shuster
Denham	Long	Simpson
Dent	Lucas	Smith (NE)
DesJarlais	Luetkemeyer	Smith (NJ)
Diaz-Balart	Lummis	Smith (TX)
Dold	Lungren, Daniel	Southerland
Dreier	E.	Stearns
Duffy	Mack	Stivers
Duncan (SC)	Manzullo	Stutzman
Duncan (TN)	Marchant	Terry
Ellmers	Marino	Thompson (PA)
Emerson	Matheson	Thornberry
Farenthold	McCarthy (CA)	Tiberi
Fincher	McCaul	Tipton
Fitzpatrick	McClintock	Turner
Flake	McCotter	Upton
Fleischmann	McHenry	Walberg
Fleming	McKeon	Walden
Flores	McKinley	Walsh (IL)
Forbes	McMorris	Webster
Fortenberry	Rodgers	West
Fox	Meehan	Westmoreland
Franks (AZ)	Mica	Whitfield
Frelinghuysen	Miller (FL)	Wilson (SC)
Gallegly	Miller (MI)	Wittman
Gardner	Miller, Gary	Wolf
Garrett	Mulvaney	Womack
Gerlach	Murphy (CT)	Woodall
Gibbs	Murphy (PA)	Yoder
Gibson	Myrick	Young (FL)
Gingrey (GA)	Neugebauer	Young (IN)
Gohmert	Noem	
Goodlatte	Nugent	

NAYS—172

Ackerman	Gonzalez	Pascrell
Andrews	Green, Al	Pastor (AZ)
Baca	Green, Gene	Payne
Baldwin	Grijalva	Pelosi
Barrow	Gutierrez	Perlmutter
Bass (CA)	Hahn	Peters
Becerra	Hanabusa	Peterson
Berkley	Hastings (FL)	Pingree (ME)
Berman	Heinrich	Polis
Boren	Higgins	Price (NC)
Boswell	Himes	Quigley
Brady (PA)	Hinojosa	Rahall
Braley (IA)	Hochul	Rangel
Brown (FL)	Holden	Reyes
Capps	Holt	Richardson
Capuano	Honda	Richmond
Cardoza	Hoyer	Rothman (NJ)
Carnahan	Israel	Royal-Allard
Carney	Jackson (IL)	Ruppersberger
Carson (IN)	Jackson Lee	Rush
Chandler	(TX)	Ryan (OH)
Chu	Johnson, E. B.	Sanchez, Loretta
Cicilline	Kaptur	Sarbanes
Clarke (MI)	Keating	Schakowsky
Clarke (NY)	Kildee	Schiff
Clay	Kind	Schrader
Cleaver	Kucinich	Schwartz
Clyburn	Langevin	Scott (VA)
Cohen	Larsen (WA)	Scott, David
Connolly (VA)	Larson (CT)	Serrano
Conyers	Lee (CA)	Sewell
Cooper	Levin	Sherman
Posey	Lewis (GA)	Sires
Costello	Lipinski	Slaughter
Courtney	Loeback	Smith (WA)
Critz	Lofgren, Zoe	Speier
Crowley	Lowey	Stark
Cuellar	Lujan	Sutton
Cummings	Lynch	Thompson (CA)
Davis (CA)	Maloney	Thompson (MS)
Davis (IL)	Markey	Tierney
DeFazio	Matsui	Tonko
DeGette	McCarthy (NY)	Towns
DeLauro	McCollum	Tsongas
Deutch	McDermott	Van Hollen
Dicks	McGovern	Velazquez
Dingell	McIntyre	Visclosky
Doggett	McNerney	Walz (MN)
Donnelly (IN)	Meeks	Wasserman
Doyle	Michaud	Schultz
Edwards	Miller (NC)	Waters
Engel	Miller, George	Watt
Eshoo	Moore	Waxman
Farr	Moran	Welch
Fattah	Nadler	Wilson (FL)
Finler	Napolitano	Woolsey
Frank (MA)	Neal	Wu
Fudge	Pallone	Yarmuth
Garamendi		

NOT VOTING—21

Bachmann	Ellison	Sánchez, Linda
Bishop (GA)	Giffords	T.
Bishop (NY)	Griffith (VA)	Schock
Blumenauer	Hinchey	Scott, Austin
Bonner	Hirono	Sullivan
Butterfield	Johnson (GA)	Young (AK)
Castor (FL)	Landry	
Costa	Rogers (MI)	

□ 1513

Ms. CHU and Mr. COOPER changed their vote from "yea" to "nay."

Mr. KINGSTON changed his vote from "nay" to "yea."

So the resolution was agreed to.

The result of the vote was announced as above recorded.

A motion to reconsider was laid on the table.

PROVIDING FOR CONSIDERATION OF H.R. 1315, CONSUMER FINANCIAL PROTECTION SAFETY AND SOUNDNESS IMPROVEMENT ACT OF 2011

The SPEAKER pro tempore. The unfinished business is the vote on adoption of the resolution (H. Res. 358) providing for consideration of the bill (H.R. 1315) to amend the Dodd-Frank

Wall Street Reform and Consumer Protection Act to strengthen the review authority of the Financial Stability Oversight Council of regulations issued by the Bureau of Consumer Financial Protection, and for other purposes, 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 resolution.

This is a 5-minute vote.

The vote was taken by electronic device, and there were—yeas 238, nays 177, not voting 17, as follows:

[Roll No. 614]

YEAS—238

Adams	Gibbs	Mulvaney
Aderholt	Gibson	Murphy (PA)
Akin	Gingrey (GA)	Myrick
Alexander	Gohmert	Neugebauer
Altmire	Goodlatte	Noem
Amash	Gosar	Nugent
Austria	Gowdy	Nunes
Bachus	Granger	Nunnelee
Barletta	Graves (GA)	Olson
Bartlett	Graves (MO)	Owens
Barton (TX)	Griffin (AR)	Palazzo
Bass (NH)	Grimm	Paul
Benishek	Guinta	Paulsen
Berg	Guthrie	Pearce
Biggert	Hall	Pence
Bilbray	Hanna	Petri
Bilirakis	Harper	Pitts
Bishop (UT)	Harris	Platts
Black	Hartzler	Poe (TX)
Blackburn	Hastings (WA)	Pompeo
Bonner	Hayworth	Posey
Bono Mack	Heck	Price (GA)
Boustany	Hensarling	Quayle
Brady (TX)	Herrger	Reed
Brooks	Herrera Beutler	Rehberg
Broun (GA)	Huelskamp	Reichert
Buchanan	Huizenga (MI)	Renacci
Bueshon	Hultgren	Ribble
Buerkle	Hunter	Rigell
Burgess	Hurt	Rivera
Burton (IN)	Issa	Roby
Calvert	Jenkins	Roe (TN)
Camp	Johnson (IL)	Rogers (AL)
Campbell	Johnson (OH)	Rogers (KY)
Canseco	Johnson, Sam	Rogers (MI)
Cantor	Jones	Rohrabacher
Capito	Jordan	Rokita
Carter	Kelly	Rooney
Cassidy	King (IA)	Ros-Lehtinen
Chabot	King (NY)	Roskam
Chaffetz	Kingston	Ross (AR)
Coble	Kinzinger (IL)	Ross (FL)
Coffman (CO)	Kline	Royce
Cole	Labrador	Runyan
Conaway	Lamborn	Ryan (WI)
Cooper	Lance	Scalise
Cravaack	Lankford	Schilling
Crawford	Latham	Schmidt
Crenshaw	LaTourrette	Schweikert
Culberson	Latta	Scott (SC)
Davis (KY)	Lewis (CA)	Sensenbrenner
Denham	LoBiondo	Sessions
Dent	Long	Shimkus
DesJarlais	Lucas	Shuler
Diaz-Balart	Luetkemeyer	Shuster
Dold	Lummis	Simpson
Dreier	Lungren, Daniel	Smith (NE)
Duffy	E.	Smith (NJ)
Duncan (SC)	Mack	Smith (TX)
Duncan (TN)	Manzullo	Southerland
Ellmers	Marchant	Stearns
Farenthold	Marino	Stivers
Fincher	McCarthy (CA)	Stutzman
Fitzpatrick	McCaul	Sullivan
Flake	McClintock	Terry
Fleischmann	McCotter	Thompson (PA)
Fleming	McHenry	Thornberry
Flores	McIntyre	Tiberi
Forbes	McKeon	Tipton
Fortenberry	McKinley	Turner
Fox	McMorris	Upton
Franks (AZ)	Rodgers	Walberg
Frelinghuysen	Meehan	Walden
Gallely	Mica	Walsh (IL)
Gardner	Miller (FL)	Webster
Garrett	Miller (MI)	West
Gerlach	Miller, Gary	Westmoreland

Whitfield
Wilson (SC)
Wittman

Wolf
Womack
Woodall

Yoder
Young (FL)
Young (IN)

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Ackerman
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Baca
Baldwin
Barrow
Bass (CA)
Becerra
Berkley
Berman
Boren
Boswell
Brady (PA)
Braley (IA)
Brown (FL)
Capps
Capuano
Cardoza
Carnahan
Carney
Carson (IN)
Chandler
Chu
Cicilline
Clarke (MI)
Clarke (NY)
Clay
Clever
Clyburn
Cohen
Connolly (VA)
Conyers
Costello
Courtney
Critz
Crowley
Cueellar
Cummings
Davis (CA)
Davis (IL)
DeFazio
DeGette
DeLauro
Deutsch
Dicks
Dingell
Doggett
Donnelly (IN)
Doyle
Edwards
Engel
Eshoo
Farr
Fattah
Finer
Frank (MA)
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Garamendi
Gonzalez
Green, Al
Green, Gene

NOT VOTING—17

Bachmann
Bishop (GA)
Bishop (NY)
Blumenauer
Butterfield
Castor (FL)

Costa
Ellison
Emerson
Giffords
Griffith (VA)
Hinche

Pascrell
Pastor (AZ)
Payne
Pelosi
Perlmutter
Peters
Peterson
Pingree (ME)
Polis
Price (NC)
Quigley
Rahall
Rangel
Reyes
Richardson
Richmond
Rothman (NJ)
Roybal-Allard
Ruppersberger
Rush
Ryan (OH)
Sanchez, Linda
T.
Sanchez, Loretta
Sarbanes
Schakowsky
Schiff
Schrader
Schwartz
Scott (VA)
Scott, David
Serrano
Sewell
Sherman
Sires
Slaughter
Smith (WA)
Speier
Stark
Sutton
Thompson (CA)
Thompson (MS)
Tierney
Tonko
Towns
Tsongas
Van Hollen
Velázquez
Visclosky
Walz (MN)
Wasserman
Schultz
Waters
Watt
Waxman
Welch
Wilson (FL)
Woolsey
Wu
Yarmuth

I would have voted "no" on each rollcall had I been present.

PERSONAL EXPLANATION

Ms. HIRONO. Mr. Speaker, on rollcall Nos. 612, 613, and 614, had I been present, I would have voted "no" on all three.

GENERAL LEAVE

Mrs. CAPITO. Mr. Speaker, I ask unanimous consent that all Members may have 5 legislative days within which to revise and extend their remarks on H.R. 1315 and to insert extraneous material thereon.

The SPEAKER pro tempore (Mr. WESTMORELAND). Is there objection to the request of the gentlewoman from West Virginia?

There was no objection.

CONSUMER FINANCIAL PROTECTION SAFETY AND SOUNDNESS IMPROVEMENT ACT OF 2011

The SPEAKER pro tempore. Pursuant to House Resolution 358 and rule XVIII, the Chair declares the House in the Committee of the Whole House on the state of the Union for the consideration of the bill, H.R. 1315.

□ 1522

IN THE COMMITTEE OF THE WHOLE

Accordingly, the House resolved itself into the Committee of the Whole House on the state of the Union for the consideration of the bill (H.R. 1315) to amend the Dodd-Frank Wall Street Reform and Consumer Protection Act to strengthen the review authority of the Financial Stability Oversight Council of regulations issued by the Bureau of Consumer Financial Protection, and for other purposes, with Mr. POE of Texas in the chair.

The Clerk read the title of the bill.

The CHAIR. Pursuant to the rule, the bill is considered read the first time.

The gentlewoman from West Virginia (Mrs. CAPITO) and the gentleman from Massachusetts (Mr. FRANK) each will control 30 minutes.

The Chair recognizes the gentlewoman from West Virginia.

Mrs. CAPITO. I yield myself 4 minutes.

Mr. Chairman, a year ago, the President signed into law the most sweeping financial regulatory reform package in nearly a generation. The centerpiece of the Dodd-Frank Act was the creation of the Consumer Financial Protection Bureau. While there was nearly unanimous agreement that improvements were needed in the regulatory structure for financial services and consumer credit, we as Republicans did not agree that the best answer to the problems was creating an entirely new bureaucracy.

No legislation is perfect, and Dodd-Frank is a law that needs to be improved and refined. The legislation before us today marks an important step

ANNOUNCEMENT BY THE SPEAKER PRO TEMPORE

The SPEAKER pro tempore (during the vote). There are 2 minutes remaining.

□ 1521

So the resolution was agreed to.

The result of the vote was announced as above recorded.

A motion to reconsider was laid on the table.

PERSONAL EXPLANATION

Mr. BISHOP of New York. Mr. Speaker, due to previously scheduled official commitments in my district, I was unavoidably detained and not present in the House Chamber on Thursday, July 21 to vote on rollcalls 612, 613 and 614.

in improving the structure of the Consumer Financial Protection Bureau.

I would like to thank both Chairman BACHUS and Mr. DUFFY for their leadership on this issue.

The creation of the CFPB presents the first time in which consumer protection and safety and soundness regulation will not be handled by the prudential financial regulators for institutions over \$10 billion in assets. While we do not disagree that many of the prudential regulators failed to uphold their responsibilities in the years leading up to the financial crisis, there is a legitimate concern in separating consumer protection from safety and soundness.

This is why H.R. 1315 is a much needed improvement to the Dodd-Frank Act. The act gives the Financial Stability Oversight Council, also known as FSOC, the ability to override a CFPB rule or regulation. However, the threshold is set so high for the FSOC to consider the overturning of a CFPB rule or regulation that, in reality, it will never happen. Furthermore, a two-thirds majority of the FSOC is needed to overturn the rule or regulation once the petition is filed. This simply sets the bar too high and further exacerbates the problem presented by separating consumer protection from safety and soundness.

This is Mr. DUFFY's bill, and it will lower the threshold for petitioning the FSOC to "regulation which is the subject of the petition that is inconsistent with the safe and sound operations of United States financial institutions," and will require a simple majority of the FSOC to overturn a CFPB rule or regulation. This is a critical improvement to the CFPB that will ensure that CFPB regulations strike the balance between consumer protection and safety and soundness.

The Rules Committee Print also includes two bills that the Financial Services Committee has reported favorably. The first represents an important change to the leadership structure of the CFPB that will provide greater stability in leadership and moderation in rulemaking. As we have seen over the last 9 months, the current leadership structure provided for the CFPB is subject to toxic political fights. Individuals and groups from across the political spectrum have advocated for whom they believe to be the ideal candidate and, in some cases, the only acceptable candidate. This is not good for consumers, and it is not good for the legitimacy of the agency.

Rather than a single director, we are advocating for a five-person commission. This strengthens the leadership of the CFPB in two ways. First, a commission provides greater stability in leadership. We are all aware of the challenges in the Senate's ability to approve nominees. A commission where the individual commissioners are staggered in their terms will provide greater stability by ensuring there is always some form of leadership at the CFPB.

A commission will also provide greater consistency, not only in rulemaking, but also in administration. I fear that a single director will set up a situation in which the leadership of the CFPB will be subject to the variances in ideology from one administration to another when the director is appointed. Consumers stand to lose the most if we have a situation in which the directorship of the CFPB swings back and forth between the extremes of the political spectrum.

Finally, H.R. 1315 includes legislation that I introduced to prevent the transfer of full powers to the CFPB, which should begin today, until there is a Senate-confirmed director or chairman in place.

Personally, I think this is really good government. We are talking about an agency that is sailing into uncharted waters without a captain of the ship. It is irresponsible to proceed without a leader confirmed by the Senate. In conclusion, I know that the creation of the CFPB is a source of great passion, and I look forward to discussing these bills. I reserve the balance of my time.

Mr. FRANK of Massachusetts. Mr. Chairman, I yield 3 minutes to one of the leaders on this committee, the gentlewoman from California (Ms. WATERS).

Ms. WATERS. First, I would like to take a moment to thank BARNEY FRANK for his leadership in establishing one of the most important pieces of legislation that has ever happened in the Congress of the United States of America, and that is the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010 to create a Consumer Financial Protection Bureau.

I am so pleased to have been able to serve, not only on the Financial Services Committee, but on the conference committee that worked through all of the difficulty of creating this bureau to give protection to consumers who had been forgotten, who had been dropped off of the regulatory agency's agenda, who had not been protected because they simply said that they had the responsibility for safety and soundness and that they didn't know much about consumer protection. They failed on both, but our consumers have been harmed.

Mr. Chairman, the CFPB is needed because it is very clear that our current regulatory framework inadequately protects consumers. Just look at the wrongful foreclosures on veterans, the robo-signings on foreclosure documents, the 500 percent interest rates on payday loans. The list of abuses goes on and on and on.

This bill would undermine the CFPB by creating a commission instead of a director, making it easier for the Financial Stability Oversight Council to override CFPB rules and to delay the transfer date for the CFPB until there is a director confirmed by the Senate. In short, this bill would bring us back to the days when harmful financial

products and practices went unchecked and when consumers paid the price in the form of high interest rates, predatory subprime mortgages, and bad credit card bills.

□ 1530

We've seen what happens when our banking regulators are tasked with both consumer protection and bank safety and soundness responsibilities. The pro-bank, anti-consumer stance wins every time. That's why we created CFPB, to make sure the consumer voices aren't shouted down by the industry and that an independent agency is beholden to consumers and not CEOs.

A strong regulator, one which focused solely on consumer safety and championed simpler disclosure and products, could have prevented the current economic crisis and the ensuing foreclosures, bankruptcies, and defaults. Preventing the CFPB from doing its work, as this bill would, would only hurt America's consumers and turn our economy upside down. I oppose this bill.

Mr. Chairman and Members, it is evident what was needed, and it is inconceivable that at this point in time we could have legislation that would undermine the good work of the conference committee of the Dodd-Frank legislation that is in the best interest of all Americans, all consumers.

I ask for a "no" vote on this bill.

Mrs. CAPITO. Mr. Chairman, I would like to yield 6 minutes to the chairman of the full committee, the gentleman from Alabama (Mr. BACHUS), and I thank him for his leadership on this bill and many others.

Mr. BACHUS. Mr. Chairman, what is this awful thing that Republicans are bringing before the Congress today? This monstrosity, the Democrats have called it, is an attack on consumers. Well, it is a proposal that was first brought to us by our Democratic colleagues, and that was to have a bipartisan commission to protect consumers. That is what we're being attacked for today, a five-member board.

Now, all of us in this body are for consumer protection. Our voters, our constituents are all consumers, and we're all for protecting them. We're also for protecting our financial institutions and our economy. And we need a balance. So how do we achieve that?

Well, the Democrats, Elizabeth Warren, who is the originator of this consumer protection commission, back in 2007 proposed a Consumer Protection Product Safety Commission. In 2008, the Consumer Federation of America proposed a financial product safety commission. Senator DICK DURBIN, acting on their recommendations, introduced, in 2009, a consumer protection commission with a director and a board.

Then the then-chairman of the committee, in July of that year, introduced a bill, a five-member board. The Energy and Commerce Commission followed that a few months later with what? A five-member commission.

Then Senator Dodd issued his draft discussion. What did he propose? A five-member commission because it needed to be bipartisan, it needed to be balanced.

But what was passed out of this body, really, after three nights of amendments and sessions that went all day? Well, what came about was an unaccountable czar—one person. The Dodd-Frank bill put a single Director in charge, and it gave him unmitigated discretion to issue rules, to ban financial products, to determine what products would be offered. Whether you're a borrower, whether you're a lender, whether you're a consumer of financial services, or whether you offer financial services, he will determine or she will determine what those services will be and the terms of those services.

So what is wrong with that? Well, let me say this: In America, do we give one person the power to do whatever they want to regulate every product and service that we are offered or that we can accept or that we, as a company, can offer? That sounds to me like a government command and control economy with the government making choices that we make. So for that reason, we've been attacked for proposing a five-member bipartisan commission instead of an unaccountable czar.

The pattern from my Democratic colleagues continues to be: We're going to put one person in charge of an agency and we're going to let them make all of the decisions, and that way there will be no real review of those decisions. People can either take it or leave it. It's up to the government. The government controls everything.

Well, Mr. Chairman, I wouldn't want George Washington, I wouldn't want Abraham Lincoln, I wouldn't want Mother Teresa to have that kind of power. That, to me, is not what a democracy is about. And if you look at the person, who is he appointed by? He's appointed by the President of the United States. There's no input from Congress. Not only can he determine all of these problems, but his funding, he doesn't have to come to the taxpayers or their representatives for funding. He doesn't have to come to the Congress to get funding. He's totally unaccountable.

Now, Mr. Chairman, how in the world is proposing for the Consumer Financial Protection Bureau the exact same model that the FDIC is set up with, the Federal Deposit Insurance Corporation, the Securities Exchange Commission—all of these are commissions. All of them are bipartisan. They basically ensure that no one political party, one agenda or one person, will make decisions for every American every day. But that's what has been created.

And the monster is not the bill that we bring forward. The monster is the bill that you've created. You took a good idea and you ruined it. You took a good idea that was all about consumer protection and you converted it into a one-man show where one person

could control every financial product or every offering in America. It could ban any product. It could say to any American: You cannot enter into that financial agreement. It could say to every American: You can't make that financial decision.

And, Mr. Chairman, that is un-American.

Mr. FRANK of Massachusetts. I yield myself 2 minutes.

I am really appalled at the gentleman saying it's un-American. We ought to be able to disagree more civilly than that.

And the gentleman made a misstatement when he said we took a good idea and ruined it. If it was such a good idea, Mr. Chairman, I have to ask the gentleman why was he opposed to that good idea?

He's making a big deal of the fact that we switched our view after listening to people. After having hearings, we made a change. That's why we had hearings. And we decided after a lot of debate that the model of the control of the currency, a single individual appointed by the President, without being subject to appropriation, was a better model for the consumer agency. So does Elizabeth Warren. So does everybody else who supported it.

The gentleman from Alabama said, That was a good idea and you ruined it. But the gentleman from Alabama was opposed to it when it was a good idea. The gentleman from Alabama was, all of the last 2 years, opposed to the notion of an independent consumer agency.

So he makes a point of stressing, yes, we decided after hearings that a single individual would be better than a commission. He said: How can you make such a change? Well, he made a change that dwarfed the trajectory of ours. He went from being opposed to it to now telling us retroactively that it was a good idea. But even then, today, on television, he said: We have concerns about an agency whose sole mission is to protect consumers unless they worry about the banks as well.

□ 1540

There's one other point I would make: There are three parts of the bill. He took the only one he thought he could defend to talk about because this bill would also put the bank regulators back in charge, and it would say that the part of the bill that would give us powers over the nonbanks, over the payday lenders and the mortgage lenders, which their bill retards, he didn't talk about that. So I will admire his discretion.

Of the three parts of his bill, he only talked about one. He didn't talk about putting the bank regulators, who he said are there to serve the banks, back in charge and allowing them to veto the consumer agency; and he didn't talk about their proposal to postpone until we get a Senate confirmation, which the Senate minority said they wouldn't allow to happen. They will fil-

ibuster, so it will postpone the new powers.

I reserve the balance of my time.

Mrs. CAPITO. I yield 30 seconds to the gentleman from Alabama (Mr. BACHUS), the chairman of the committee.

Mr. BACHUS. Mr. Chairman, I never voted for a stand-alone consumer protection financial bill and I never voted against it because it was never offered. What was offered was a 2,400-page extravaganza which hires about 10,000 new Federal employees to enforce rules that weren't enforced in the first place. And I have consistently said let's enforce the rules we have and not just hire more regulators and create more rules.

As you know, we offered a bill which did have several protections.

Mr. FRANK of Massachusetts. I yield myself 30 seconds to correct the latest misstatement.

The gentleman from Alabama did, in fact, vote against this. This wasn't just voted on in the final. He appears to have forgotten, we had a markup in committee just on this bill, and the gentleman from Alabama voted against a free-standing consumer agency, whether it had five members or not.

So he said it was a good idea which we ruined, but he voted against it. He did vote against the individual one. And the Republicans offered a substitute, which took 14 officials, made them a council, gave them the power to run a hotline, and said, if anything came in over the hotline, they'd send it back to those bank regulators, who he says are there to serve the banks, and they would be the ones to deal with it.

I now yield 3 minutes to the gentleman from Maryland (Mr. HOYER).

(Mr. HOYER asked and was given permission to revise and extend his remarks.)

Mr. HOYER. I thank the ranking member for yielding.

Mr. Chairman, we are still feeling the effects of a crisis that largely came about because the referees who oversee the soundness of our financial system were not on the field. We took the referees off the field. As a result, millions of Americans are still out of work. But while Democrats have worked to restore proper oversight to Wall Street, Republicans want the referees off the field again, and that would put us all at risk. This legislation puts the special interests ahead of the public interests by weakening the very entity that shields responsible consumers from financial abuses.

Last year, Congress passed an important Wall Street reform bill in order to prevent a job-destroying financial crisis from happening again. And one of the most crucial parts of that bill was the creation of a new Consumer Financial Protection Bureau, a watchdog, a watchdog that would look out for the interests of ordinary Americans who want to sign mortgages, apply for student loans, and start businesses on honest and fair terms.

The Consumer Financial Protection Bureau is empowered to ensure that lenders provide clear, plain-language explanations of loan terms and to help stop the kind of abusive and deceptive loan practices that helped drive our economy off a cliff. If such protections had been in place in the last decade, the odds of a crisis occurring would have been significantly less.

And I want to tell my friend from Alabama, he said that there was no congressional involvement. In fact, of course, the President does appoint, but it is with the advice and consent of the Senate so that the entire Senate, as is normal, is involved in this appointment.

The Republican legislation that we have on the floor today would make it much easier to overturn these consumer protection rules. It would make the people's watchdog far weaker at a time when they are needed more than ever. This legislation is part of the Republicans' stated goal to dismantle Wall Street reform, protecting special interests but leaving Americans unprotected from another crisis.

Removing America's defenses when we have not even fully recovered from the last crisis is a new level, in my view, of irresponsibility. I urge my colleagues, think of what we have been through; think of our responsibility to make sure it doesn't happen again; think of our responsibility to make clear that the interests of your constituents come first, and vote this bill down.

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

Mr. Chairman, I really am just amazed at the hyperbole of the dismantling and the ruining of the agency and the weakening of the agency. The Bureau will go forward with all of the consumer protections that it's empowered with in the Dodd-Frank bill. The original intent was a commission. We go back to a commission.

Let me just tell you, the President has had an entire year to nominate this very important person to lead this Bureau, and it wasn't until the beginning of this week, Monday, did he finally get around to it. What kind of signal does that send? At least to me, it sends a signal that it really isn't all that important to have that person there Senate-confirmed, as the minority leader said, with the oversight of the United States Senate.

And let's talk about the Financial Services Oversight Commission. There are 10 people on there. I am going to go through them quickly because I don't want to use too much time.

Secretary of the Treasury, he's confirmed; Chairman of the Federal Reserve, Bernanke, he's confirmed; Director of the CFPB, somebody was nominated 4 days ago, empty; Chairman of the FDIC, Acting Director, a nomination, but nobody confirmed; Controller of the Currency, Acting Director, no one confirmed; Chairman of the NCUA, confirmed; Chairman of the SEC, con-

firmed; Chairman of the CFTC, confirmed; Director of the FHFA, Acting Director, no nominee; and he just nominated the insurance specialist. Five of the people on this 10-person commission are not even permanently—

Mr. FRANK of Massachusetts. Will the gentlewoman yield?

Mrs. CAPITO. No, I will not.

So I say to myself, what kind of priority is this administration putting on this marquis part of the Dodd-Frank bill?

I yield 3 minutes to the gentleman from Texas (Mr. HENSARLING), our vice chair.

Mr. HENSARLING. I thank the gentlewoman for yielding. I thank her for her leadership on this issue.

Mr. Chairman, already we know that in America we are looking at 9.2 percent unemployment. Since the President told us if we would pass his stimulus plan, \$1 trillion, unemployment would never go beyond 8 percent, and now he is presiding over the longest period of high unemployment since the Great Depression. We just got the statistics since they've been keeping them. It now takes almost 10 full months for somebody unemployed to find a job. One in seven are on food stamps. The fewest new business starts in 17 years.

This economy is not suffering so much from a lack of capital; it is a lack of confidence, and a lack of confidence primarily in the policies of our President and the previous Congress. Part of that lack of confidence is attributable to Dodd-Frank and this CFPB which, yes, does have some wonderful consumer protection powers but also has historic draconian powers to ration and ban consumer credit for families and small businesses.

Yet here it is, as the gentlewoman from West Virginia, the subcommittee chairman, pointed out, almost a year later that only now has the President seen fit to appoint some type of Director.

The lack of confidence in these policies is what is keeping jobs and capital on the sideline. It is incumbent upon us to return that confidence.

So, yes, to my colleagues on the other side of the aisle, this is, yet again, another jobs bill. We need to say, You know what, small businesses in America? There is not going to be one czar who controls consumer credit. We're at least going to have a panel representing both primary parties in the United States.

□ 1550

And, by the way, at least now somebody will have to consider safety and soundness in what this bureau does. I mean, the people who are telling us don't worry about it are the very same people who told us don't worry about safety and soundness when it comes to Fannie and Freddie. Come on. It's all about consumers. It's all about homeownership. Let's roll the dice. Don't worry about safety and soundness.

Well, Mr. Chairman, we have to worry about safety and soundness. American small businesses are worried about safety and soundness. It is time to bring some confidence. It is time to bring some certainty so that we can get our friends, our neighbors and our constituents back to work, because they don't want welfare checks; they want paychecks. And this is one small step we can take today to provide that certainty.

Mr. FRANK of Massachusetts. I yield myself 15 seconds to say the gentleman from Texas talked about Fannie Mae and Freddie Mac, but he doesn't do anything about it. The majority has been the majority since January.

The gentleman from Texas filed a big, tough bill about Fannie Mae and Freddie Mac a year ago. He has sat sweetly and quietly by while his majority has ignored it and taken no action on it. The Republicans always talk tough about Fannie Mae and Freddie Mac when they're in the minority, and then they get in the majority and they choke.

I now yield 3 minutes to the gentleman from Massachusetts (Mr. LYNCH), a leader in fighting, in particular, against speculation and the abuse of derivatives.

Mr. LYNCH. I want to thank the gentleman for yielding and for his advocacy on behalf of the American consumer.

The Dodd-Frank Act created the Consumer Financial Protection Bureau with the sole purpose of ensuring that financial markets work for, and not against, American families. It established a single director empowered with a singular mandate which is simply to protect the consumer.

This bill, H.R. 1315, seeks to weaken the CFPB on the day it opens its doors for the first time in two important ways. First, it would make it more difficult for the Consumer Protection Bureau to act by replacing the director with a five-member commission.

As has been shown, a single director with executive authority and who is directly responsible to the American consumer is better suited to act quickly to address problems in the consumer financial markets, and he or she will be directly accountable to Congress for the bureau's actions.

On the other hand, a five-member commission creates another bureaucracy that would be both less effective and less accountable to consumers. A five-member commission would also, in this case, cost taxpayers an additional \$71 million.

To offset the cost of these commissioners and their staffs, we're being asked to use the money from a Federal Housing Administration program created to help responsible Americans who have continued to make mortgage payments refinance their underwater homes. According to Mark Flemming, the chief economist for the property research company CoreLogic, underwater mortgages are a primary factor holding

back the housing market and the economy as a whole.

So instead of working to solve this problem and boost our economy, our colleagues on the other side of the aisle have decided that our money is better spent unnecessarily expanding the bureaucracy at the CFPB.

H.R. 1315 would also make it much easier for the same regulators who in many cases were captured by the industry that they oversee and who fell down on the job in the lead-up to the financial crisis, to now overrule the CFPB. These regulators proved that they were not capable of ensuring the soundness of the financial system while simultaneously protecting American consumers.

I urge my colleagues to oppose this bill.

Mrs. CAPITO. I yield 1½ minutes to the gentlewoman from Illinois (Mrs. BIGGERT), a leader on our Financial Services Committee and chairman of the Insurance, Housing and Community Opportunity Subcommittee.

Mrs. BIGGERT. Mr. Chairman, I rise in support of H.R. 1315, which would prevent the most visible legacy of the Dodd-Frank Act from also becoming the most costly and regrettable.

Today's legislation will provide the new agency with accountable leadership, proper oversight, and a much needed check against bad decisions. American consumers don't need more bureaucracy to stifle innovation and raise costs. We need regulators to understand that the job isn't just to layer on expensive new rules. It's about educating consumers and preserving a vibrant and competitive financial market that provides affordable and innovative options.

Unfortunately, the current structure of the bureau is subject to virtually no oversight from Congress or anyone else. And unlike other agencies, even the Consumer Product Safety Commission on which it is modeled, it is led by a single czar who has unprecedented power.

Even more dangerous, the Financial Stability Oversight Council must agree by a two-thirds majority before they can overturn a rule imposed by the CFPB, even if that rule threatens to imperil our economy or shut down a financial institution.

Mr. Chairman, our commonsense reform adds a few more voices to a panel that is supposed to protect all consumers, not just those favored by the political powers that be, and it creates a reasonable process to overturn bad or inconsistent decisions.

Mr. Chairman, these reforms will help protect consumers and ensure that the government doesn't stand in their way.

Mr. FRANK of Massachusetts. Mr. Chairman, I am very pleased to be joined by so many leaders on the Financial Services Committee.

I now yield 3 minutes to one of them, the gentleman from North Carolina (Mr. WATT).

Mr. WATT. Mr. Chairman, let me say at the outset that I was a strong supporter in our committee for the creation of the Consumer Financial Protection Bureau and remained a strong supporter of the bureau and its mission. The reason I did that was because all of these regulators had within their authority a consumer protection initiative. Unfortunately, that consumer protection obligation was subordinate to other obligations that each of the regulators had.

So when we started talking about this, I kept saying to them, look, we need a consumer regulator that has as much authority as and the least cumbersome of any of the other regulators. So if you're going to create a Consumer Financial Protection Bureau, don't give the other regulators authority to reverse them unless you give the Consumer Financial Protection Bureau the authority to reverse the other regulators. Now, if you think that's fair, do it both ways.

This is the only agency that ended up with the other regulators, the Federal Reserve, the OCC, the FDIC, having the authority to reverse them; and we were able to restrict it to things that were in their jurisdiction. If it was a systemic risk that the Consumer Financial Protection Bureau was creating by promulgating a rule or regulation, then we thought it was fair to have them police what the Consumer Financial Protection Bureau was doing.

But I don't know of any reason that we would create a child of an agency to deal with consumer protection when we don't have a child of an agency dealing with other aspects of the regulation in our financial services industry.

So for me, this is just about parity. Give this agency equal authority and oomph as the other agencies had. And we are not asking that the Consumer Financial Protection Bureau be able to overrule the Federal Reserve when it makes a decision. We're not asking that the Consumer Financial Protection Bureau be able to overrule the OCC when it makes a determination. Neither should we be allowing those other agencies, the FDIC, the OCC, the Federal Reserve, to overrule the Consumer Financial Protection Bureau when they are not acting within their authority.

□ 1600

Mrs. CAPITO. Mr. Chairman, I yield 5 minutes to the author of the bill, the gentleman from Wisconsin (Mr. DUFFY), and I thank him for his hard work on this issue.

Mr. DUFFY. I want to take a moment and thank Chairman BACHUS and Chairwoman CAPITO for their hard work on this legislation and for their drive to make sure that this bill came to the floor today.

All of us in this House agree that we want consumer protections, where any one of our friends or family members, our neighbors and our constituents, when they deal with a financial insti-

tution, they are dealt with in a fair way and in a transparent way. Our reform here to the CFPB does exactly that; it advances that very same cause.

I want to talk about a couple of the components of this bill. One is we are moving this from a director to a bipartisan commission. I think it's important to note that my friends on the other side of the aisle, when they first crafted this bill, the ranking member, they included a bipartisan commission. And the President, when he talked about this bill, he was in favor of a bipartisan commission. And now all of a sudden today, as we have brought this back up, they are now opposed to a bipartisan commission.

I think it's important that we note that today you may have a Democrat President and you might like the recommendation for the Director of the CFPB, but if I'm going to project in the future, I am one to guess that I bet at one point in our future there will be a Republican President, and you may not like his appointee.

Let's come together. Let's not regret this moment. Let's come together and make sure we have a bipartisan commission that is going to work on behalf of consumers, because this isn't a Republican or Democrat issue, it is truly an American issue that should be dealt with on a commission level.

One other key component of our legislation is the review standard of rules that come from the CFPB. The way it is set up right now, the only way a rule can be overturned is if we are going to have Armageddon in the financial industry. And so the only one that can have a rule overturned is a big bank on Wall Street, one who is too big to fail.

The way it is currently written, you have given a voice to those people who helped cause this financial crisis. You know what? I'm not from Wall Street, I am from small town, rural Wisconsin. We don't have big Wall Street banks, we have small community banks and we have credit unions. The way the current bill is written—not mine, the one that's in existence today, the current law—it doesn't give a voice to the people in my community if a rule that comes out from the CFPB is going to affect them negatively.

And you know what? On Main Street, the very people who had nothing to do with the financial crisis, who haven't been given a voice—but will if my bill passes—those are the people who deal with our small business owners, with our family members, people who are looking at expanding their business, growing their business, creating jobs in our community. They rely on community banks and credit unions for loans, and they don't have a voice. I don't understand that. And then the same people that we look to when we want a mortgage for our home or we want a car loan, it's these people we look to, and they have been left voiceless in the current law. But my bill gives a voice to Main Street America. I have to say, the point I don't think can be made

clearer with those who support my bill. I don't have big Wall Street support for my bill, but I'll tell you what support I do have. I have the Community Bankers of Wisconsin, I have the Wisconsin Bankers Association, I have the Independent Community Bankers of America, American Bankers Association, I have the Consumer Bankers Association. All those who are about small community banks that deal with customers support this reform.

We go a step further. We have the Wisconsin Credit Union League, the Credit Union National Association, and the National Association of Credit Unions, all people who didn't have any role in this financial crisis, all people in our communities who are looking out for consumers because if they don't, they don't survive in small town America, and they all support this reform legislation.

I would encourage all of my colleagues to jump onboard and support commonsense reform that is going to strengthen consumer protection and provide great oversight for a very powerful agency, and it's going to hold it accountable.

Mr. FRANK of Massachusetts. I yield myself 30 seconds to say, first of all, the gentleman made one more flat misstatement when he talked about car loans. Car loans are exempted from this. This is an example of the failure to understand what we're really talking about.

Secondly, he does have Wall Street support for this bill. I think he mentioned the American Bankers Association. And this notion that the community banks aren't involved is just nonsense. As a matter of fact, the community banks are favored here because the Consumer Bureau is given the right to examine banks of \$10 billion in assets or more, but it cannot examine the credit unions and the community banks. So that was a recognition that he ignores.

Mr. Chairman, I yield 2 minutes to the gentleman from North Carolina (Mr. MILLER), who has been a leader in trying to fight for decent mortgages.

Mr. MILLER of North Carolina. I also disagree with the gentleman who just spoke. The reason that all of the Republicans want to talk about whether the commission ought to be five members on a commission or one director is that's the only part of the bill that really can be argued one way or the other. I mean, there are arguments one way or the other. I think it will be a much stronger agency if there is one director, but everything else in the bill really cripples this agency before it can even take hold.

And I also disagree with the argument that everybody here wants to protect consumers. No, they do not. We saw what happened in the last decade, we know who was doing it. It was the most powerful industry in America, and they were making a ton of money by cheating consumers, cheating consumers on credit cards, cheating con-

sumers on mortgages, cheating consumers on overdraft fees, and on and on. And we've heard the same arguments about this that we heard a century ago. A century ago, when Theodore Roosevelt pushed for pure food laws, the meat packers said, do you want government to take away your right to buy meat? Do you want government to take away your freedom to buy beef from diseased animals or spoiled beef? And the American people said yeah, that's exactly what we want. We want to know what we're getting. And Americans want to know what they're getting in financial products too.

Do they want to lose the freedom to get a subprime loan when they qualify for a prime loan? Yes, they do. Do they want to have a credit card, to know what they are getting in a credit card? Yes, they do. Do they want to know what's really in their overdraft fees? Yes, they do. They want to know that there is somebody with their interests at heart who is reading all that fine print that the banks' lawyers wrote to be good for the banks, profitable for the banks, and let the consumer have no idea what's in that little print in the legalese. Yes, they want someone, a strong agency reading that fine print with their interests at heart and saying, no, you can't do that; you can't cheat consumers that way. That's what this agency does, and the American people want it.

Mrs. CAPITO. Mr. Chairman, may I inquire as to the time remaining, please.

The Acting CHAIR (Mr. CONAWAY). The gentleman from West Virginia has 9½ minutes remaining, and the gentleman from Massachusetts has 13¾ minutes remaining.

Mrs. CAPITO. I reserve the balance of my time.

Mr. FRANK of Massachusetts. Mr. Chairman, I yield myself 30 seconds first to say that I am sorry the gentleman from West Virginia wouldn't yield to me, but there was a lot of talk about switching positions. The gentleman from West Virginia, along with every other Republican then on the committee, voted against this. She now says she wants it to go forward. So I will take "yes" for an answer. I am glad that my Republican colleagues, having opposed an independent consumer agency, I think maybe for tactical purposes, but for whatever, are now all for it. So as we go forward, I will accept their conversion.

I now yield 2 minutes to the gentleman from New Jersey (Mr. PASCRELL).

Mr. PASCRELL. First of all, I want to thank the gentleman from Massachusetts for all he has gone through in the last couple of years so that people understand that we do need some regulation.

□ 1610

Now today, my friends on the other side—and I mean that—the stock mar-

ket hit its highest point since 2008. Isn't that wonderful? And yet we are at 9.2 percent unemployment.

Well, I looked at the Treasuries. They're doing very fine. They're doing well. But Main Street isn't; and that's what consumer protection is all about, Main Street. No question about it.

We don't want to go back. We don't want to go back to 2007 and 2008. Why? Because the conditions that led to the mess we have now, we don't want those conditions to exist now, and that's what we've been trying to correct, particularly over the last 2 years.

Now, here's the consensus, whether you are a European financial person or someone in the United States, here's the consensus: Dodd-Frank puts us more on a level playing field with regard to capital reserve, with regard to too big to fail. Regardless of what we are talking about, we are oceans ahead of our European partners and our allies in addressing these issues because we're addressing the causes of the financial meltdown in the United States and in foreign allies.

And if it wasn't for the gentleman from Massachusetts, and the gentleman from Connecticut at the other end of the building, we wouldn't be where we are today, and we'd be saying: Let's go back; we want things to be like they were in 2007 and 2008. Well, things were not good.

The Acting CHAIR. The time of the gentleman has expired.

Mr. FRANK of Massachusetts. I yield the gentleman an additional 30 seconds.

Mr. PASCRELL. In a book by James Stewart, "How False Statements Are Undermining America," he zeroes in on the Madoff situation which became a poster child. No one else has been really brought before us. No one else has really suffered for the pain they provided to the middle class and to Main Street people. We don't want to go back. We want different rules, and regulations do have a part in it. And the person who is struggling day in and day out needs our help.

They don't need it. It doesn't matter who the President nominated, you'll turn it down. It's this bureau you want to destroy, not the nominee.

Mrs. CAPITO. Mr. Chairman, I would like to say today is a nice day, but we have 9.2 percent unemployment. It is not a day that I want to keep repeating when there are so many people out of work.

Mr. Chairman, I yield 1 minute to the gentleman from Virginia (Mr. HURT), a member of the Financial Services Committee.

Mr. HURT. I thank the gentlelady for yielding.

Mr. Chairman, today I rise in support of H.R. 1315. A year ago today, the President signed the Dodd-Frank Act into law, a 2,300-page bill with 400 new regulatory mandates that have created an atmosphere of economic uncertainty that has stalled job growth in Virginia's Fifth District and across the country.

The centerpiece of this law was the formation of the Consumer Financial Protection Bureau, a massive government bureaucracy with unprecedented authority and little to no accountability.

H.R. 1315 will add much-needed oversight to this far-reaching new government agency. These checks and balances will help reform CFPB to protect small community banks and credit unions, like those in central and south-side Virginia, from unnecessary and excessive government regulations. These community financial institutions play a critical role in providing capital to our small businesses and families as we all work to get our economy back on track.

At a time when far too many Fifth District Virginians and Americans remain out of work, we must continue to support policies that will help restore certainty to the marketplace, grow the economy, and create jobs. I urge the body to pass this bill.

Mr. FRANK of Massachusetts. Mr. Chairman, I yield 2½ minutes to the gentlewoman from New York (Ms. VELÁZQUEZ), the former chair and now ranking member of the Small Business Committee, and she is the best protector of small businesses in the Congress.

Ms. VELÁZQUEZ. I thank Ranking Member FRANK for his commitment and balanced approach to protect consumers in this country.

Mr. Chairman, I rise in strong opposition to H.R. 1315.

My first question is: Do my colleagues on the other side of the aisle really have that short a memory? It was just 3 years ago when regulator indifference resulted in the single largest loss of middle class prosperity in this Nation's history, costing over \$3 trillion in this country. In fact, we have spent the last month debating the need to raise the debt ceiling not because of the war in Iraq, not the stimulus plan, but because of the massive bailout needed as a result of regulators turning a blind eye to unfair and unsafe lending practices.

You can go to any community in any part of this country and see the collateral damage resulting from Wall Street playing fast and loose under the disinterested watch of Federal regulation. In Brooklyn, one in eight mortgages is in serious delinquency or foreclosure. It was this type of dire situation that our working families were left with that necessitated, demanded that we act and create the CFPB. By consolidating all financial protection within the umbrella of CFPB, every American is given the peace of mind that someone is watching out for their interests, not some financial institution's bottom line.

Unfortunately, the legislation before us today will create a completely unmanageable regulatory process, once again leaving the average American in financial limbo. I am not willing to go back to those days and neither are the

200,000 seniors in New York City who will be without protections should this legislation pass.

Vote "no" on this bill. Let's not allow the very regulator that stood by and did nothing, while trillions were stolen from Americans, do nothing again.

Mrs. CAPITO. Mr. Chairman, I would like to remind the other side that we're not changing, taking any powers away from the CFPB. We're not reforming any of the reach of the CFPB. We are simply looking at the accountability structure of who is going to be governing the CFPB.

The gentlewoman from New York was very helpful in committee when we amended the commission to have one commissioner particularly looking at specialty issues concerning veterans and elderly and children, and I thank her for her input on that.

I yield 1½ minutes to the gentleman from New York (Mr. GRIMM), a great member of our committee.

Mr. GRIMM. I thank the gentlewoman for yielding.

Mr. Chairman, I am almost at a loss for words when I hear that we are taking away the protections for our seniors, and we're weakening this and we're weakening that. This is simply a commonsense approach to reforming the CFPB and correcting the bureaucratic overreach of Dodd-Frank.

Specifically, this bill, very, very simply, replaces a single director model with a five-member bipartisan commission. A bipartisan commission, that's what this bill is doing. A commission has several advantages over a single director. For example, a commission will drastically decrease uncertainty over the rules issued by the CFPB. As the bureau is currently structured, a new director can unilaterally reverse the decisions of his or her predecessors. Such dictatorial power will do nothing but increase uncertainty in our markets, reduce credit access to businesses and consumers; and that stifles job growth.

Today, we have unemployment at 9.2 percent. We must stop the job-killing, economy-crushing policies that have come out of Washington, and that's why I urge my colleagues to support H.R. 1315.

Mr. FRANK of Massachusetts. First, I yield myself 30 seconds to say I understand many of the Republicans objected to the financial reform bill because it was too long; but apparently even a much shorter bill was too long for the gentleman from New York. He got up to talk about this bill and then mentioned one-third of it. That is only one-third of the bill which he talks about as if it is the whole bill. It goes forward to give the bank regulators the power to overturn the Consumer Bureau. It delays the takeover of some of the powers. So when a Member can't get through a 4- or 5-page bill, I understand why they are confused by something that is more complex.

I now yield 2 minutes to the gentleman from Michigan (Mr. PETERS).

Mr. PETERS. I thank the gentleman from Massachusetts for yielding and for his leadership on this issue.

Mr. Chairman, imagine a wave of arson attacks was burning down houses and businesses across the city. And then imagine if the city council responded by trying to delay and water down new laws making arson a crime, refused to appoint a police and fire chief, and gutted funding for public safety. Well, I know that sounds far-fetched, but that's exactly what the Republican majority is doing in the aftermath of the 2008 financial crisis.

It was everyday American consumers who suffered most from the financial crisis through job losses, foreclosures, declining home values, and decimated retirement accounts. The Dodd-Frank Wall Street Reform and Consumer Protection Act was designed to address fundamental weaknesses in the financial regulations that keep our economy safe.

□ 1620

The centerpiece of this law is the Consumer Financial Protection Bureau, a new agency tasked with putting consumers first, not Wall Street or other special interests.

The bills we are debating today are part of a coordinated effort by the Republicans to let Wall Street go back to business as usual. They have been trying to delay the implementation of these new rules. They have been gutting funding for the agencies that are supposed to be the cops on the Wall Street beat. And they are refusing to allow qualified nominees to even be considered for appointments.

This bill is called the Consumer Financial Protection Bureau Improvement Act, but it has nothing to do with improving the agency. This bill would make it easier for special interests to block or delay CFPB rules. The American people are sick and tired of gridlock; yet this bill only offers more of the same.

In the example of the fires breaking out across town, ask yourself, Mr. Chairman, who would you blame after the next building burned? Would it be the understaffed police who failed to catch the arsonist or the ill-equipped firefighters who failed to put out the fire? Or would the responsibility lie with the politicians who failed to give them the tools that they need in order to do their jobs?

I urge my colleagues to stand with consumers and oppose this legislation. We need to make sure the law takes effect and keep fighting to implement the reforms needed.

Mrs. CAPITO. I yield 2 minutes to a member of our committee and chairman of the Capital Markets Subcommittee, the gentleman from New Jersey (Mr. GARRETT).

Mr. GARRETT. I congratulate the chairman of the full committee, the chairman of the subcommittee, and the gentleman from Wisconsin for the good work done on, really, a commonsense piece of legislation before us.

Earlier, I heard the ranking member from Massachusetts comment about the partisanship here. He said something like, well, we didn't make this partisan; they did it. Well, I remind the chairman that his underlying piece of legislation, the Dodd-Frank piece of legislation, actually had more Democrats vote against it than it had Republicans for it. And he was the one that actually pushed through a bill in an extremely partisan manner, and that's really why we're here today.

I believe that the agency we're talking about, the CFPB, is really a one-stop shop to basically allocate credit and give the government the power to direct and control the economy. At the same time they're talking about consumer protection, what are they doing? They're separating safety and soundness from it. How can you have consumer protection when you're separating safety and soundness?

I also remind the ranking member, who originally was the sponsor of Dodd-Frank—the bill that has his name on it, that bill that is going to destroy so many jobs in this country as pointed out once before—that he was in favor of the same type of legislation that we have before us today on the floor. So, basically, this is once again a case of where the ranking member was in favor of it before he was against it. So operating under that logic we are hearing from the other side, if the bill today weakens the agency, then the bill that the gentleman introduced originally would actually destroy the agency.

Now, I've heard the ranking member during his debates do what he always does when he doesn't have the facts or the law on his side: He attacks and he twists other people's motives. He knows that he was essentially supportive of the elements of this bill today by offering these provisions himself before to get through the House, but today he comes out against it. Basically, he accuses everyone on our side of the aisle of trying to kill his legislation.

But I remind him to consider his own statements. The ranking member has claimed over this past week that the most important piece of the Dodd-Frank bill is the risk retention section of the legislation.

The Acting CHAIR. The time of the gentleman has expired.

Mrs. CAPITO. I yield the gentleman 30 additional seconds.

Mr. GARRETT. So he says on the one hand that the risk retention is most important; then he turns around and says that any loans with 4 percent down payment should be exempt from risk retention. I don't know very many loans that are at that level. So I find it surprising that he is attempting to exempt everyone from what he claims is the most important portion of his bill instead of accusing everyone else of attempting to destroy this job-destroying bill.

Mr. Chairman, I would ask that the gentleman from Massachusetts think

before he speaks on the legislation and then come out in support of the same legislation that he once supported in the past.

Mr. FRANK of Massachusetts. How much time is remaining, Mr. Chairman?

The Acting CHAIR. The gentlewoman from West Virginia has 4 minutes remaining. The gentleman from Massachusetts has 5¾ minutes remaining.

Mr. FRANK of Massachusetts. First, the gentleman from New Jersey more consistently misstates things that I said. I suppose it's kind of flattering that he hangs on my every word. I just wish he didn't hang askew on my every word. He said I should be supporting this legislation. In fact, the gentleman from Alabama said it. Once again, listen to what they say on the other side.

This has three pieces. It has a single member versus a commission. More importantly, it increases the ability of the other bank regulators who have an historic terrible record of consumer protection and who the chairman of the committee, Mr. BACHUS, says are there to serve the banks. It would put them in a better position to cancel the work of the CFPB. The gentleman from New Jersey said I've supported this. I've never supported anything remotely like that. The gentleman from New Jersey knows that. I have no idea why he would do that, except for this. And yes, I will impute some motive.

Of the three parts of the bill, the only one that they think won't be very unpopular is the one about a single director versus a commission. But, again, the gentleman said, oh, I misstated that or that I was in favor of something last year. No, I was never in favor of those parts of the bill.

By the way, as to the risk retention, I did say you could get the 4 percent if you also had a very good debt-to-income ratio and loan-to-value ratio.

So the pattern of misstatements of what I said, it's flattering that the gentleman is so interested in what I say. I did not ever support putting the bank regulators back in charge. In fact, I will say this about the gentleman from New Jersey. He's more clear about what he really believes.

Again, I hope the gentlewoman from West Virginia, when she closes, will tell us. She voted against this last year. She now says, oh, we're not trying to undo it. Well, has she switched her position?

The gentleman from New Jersey was very clear. He doesn't really like this, and he voted against it and he would abolish the whole thing. That's what we are saying, that people who voted against it last year. He says we made it partisan. No. When the vote came up on this, they all voted against it. I wish that wasn't the case, but they had voted against it because they didn't want an independent consumer agency. The chairman of the committee said it again today on television: We don't worry about the FDIC or the Federal Reserve. We worry about an agency

whose sole mission is to protect the consumer without worrying about how the banks work.

And then we had the performance by the gentleman from Wisconsin, again, talking only about one part of it and claiming, oddly it seemed to me, that this somehow hurts the small banks versus the bigger banks. In fact, the small banks are given preference with regard to who gets examined.

And in terms of the ability to overturn rules, no, it's not simply—and this is one of the things some people may misunderstand. Things that threaten the system might be the action of one particular entity like AIG, but they could also be a pattern like subprime loans, particularly subprime loans issued by nonbanks. This bill regulates, for the first time, those nonbanks.

So let's go back over this. Ms. Warren came up with this. And I do want to address the single member versus commissioners.

The one issue they have found, it was originally proposed by Ms. Warren, and I introduced the administration's bill to make it a commission. We had hearings. We had conversations. Every single consumer group that we dealt with—and the gentleman from Wisconsin mentioned all his supporters. There wasn't a single consumer group there. The AARP just came out against their bill, as have all of the consumer groups—the Consumer Federation, et cetera. They persuaded me that a single member would be better than a commission. I acknowledge we had hearings. I listened to people who were for it.

So here's the debate. We have everybody who voted against establishing this in the first place, who are against it in principle, who think we should leave it to the bank regulators, they want a commission. We have everybody who supports the entity as an independent consumer protector, therefore, a single member. I listened. I was persuaded. So, yes, I will acknowledge having changed my position based on the evidence.

I will repudiate, once again, the gentleman's inaccurate suggestion that I was for the other parts of this. No, I was not. I think putting the majority of the bank regulators able to overrule virtually anything doesn't work.

And the proof of that? The Republicans offered their own version last year, the gentlewoman from Illinois (Mrs. BIGGERT). It created a 14-member council, Secretary of the Treasury, Secretary of Defense, a bunch of others, and they were empowered to set up a hotline. If they got things from the hotline or the Web site that were complaints about the banks, what did they do with them? They sent them to the very financial regulators who have failed to do things in the past.

□ 1630

That's where we are. That's what they preferred. They opposed then, and I believe continue to oppose, an independent regulator whose primary role is the consumer.

As the gentleman from North Carolina pointed out, they want to give the FDIC and the other bank regulators the ability to cancel what the consumer regulator does, but it's not reciprocal. If the consumer regulator thinks that the bank regulators have been too lax in not protecting consumers in what they still have, that's not reciprocal. It is very clear. They have never liked consumer protection.

Finally, Mr. Chairman, I want to say that they do the banks a disservice. I stress again that the banks were not the problems here, particularly the community banks and the credit unions. They apparently think that if banks have to protect consumers, they will fail. That's unfair to the banks.

With that, I yield back the balance of my time.

Mrs. CAPITO. Mr. Chairman, I would like to make a few points in closing.

First of all, I want everyone to understand that nothing in this package weakens or changes the ability of the CFPB to make rules and regulations for consumer protection.

Now, the ranking member was criticizing me for trying to change something that I didn't support. Well, guess what: I'm a realist. This is law, this is now a part of our government, and my chore is to try to make it better. If I wanted to get rid of it, I'd be sitting here arguing for a bill that totally dismantled the entire Bureau, but I'm not doing that and neither are my colleagues, because we accept the reality that the Bureau is going to exist, and we want to see it exist in the best form. That's why we're trying to make changes to it.

We can argue back and forth about whether a commission or an individual director is better or not. We believe a commission is better. Their original bill stated that. There are others on the other side of this building who believe that to be true as well, to mirror some of the other regulatory bodies that we have in the financial arena and other arenas.

I find it a little bit amusing that the ranking member keeps saying, well, you're only talking about one section. So let's talk about the other section, the ability to overturn a rule that's been promulgated by the director of the CFPB. He says we're trying to make it so that those rules can be overturned. Well, guess what: His bill makes you able to overturn the rules. He voted "yes" on that and so did everybody else who voted for this bill. So the concept of overturning a rule and a regulation is reality. It's already in the bill. We're simply saying, if you're going to have a rule that says you can overturn a rule and a regulation, or a law that says that, let's make it workable. Their standard is the whole safety and soundness of the entire financial system. Please. What rule could possibly do that? I'm sure there's one out there, but I'm not sure what it is. We've got to get over some of the over-exaggerations of what we're trying to do here today.

The last part of the bill is actually my bill, and that is saying that I don't think that we should be turning over the reins of the CFPB to a single person. Number one, I don't agree with that. But if I accept reality—remember, I said I'm accepting reality—if it is one person, like it's written, then let's make sure that the intent of that is a Senate-confirmed person. That's the way it's written in the law. It's a Senate confirmation. I'm saying in my part of the bill, I don't like the fact that we're going to throw everything into this Bureau and have somebody who's not been confirmed overlook this, and then we don't have the oversight that we have as Members of this Congress.

Those are the three sections of this bill. None of the provisions that we're talking about destroys consumers' ability to be looked after by this Bureau. None of this bill undoes any of the bureau's ability to undo deceptive and abusive practices. We certainly think that that's a laudable goal. We don't like the way it's maybe been constructed, but we lost that fight. The reality is this Bureau is here, and so let's make it better. Let's make it better for the consumers, because this is who we're talking about.

I've had strings of people in my district, before our committee, saying, we can't hire people because there's too much uncertainty. There's a regulatory structure here in the financial institutions that we don't understand, we don't understand what it is, we don't understand what it's going to mean, and it's constraining our ability to help small business owners, and that's constraining our ability to grow jobs in this country.

That's what we're talking about today. We're talking about getting back up on our feet, weeding through this bureaucracy, and making sure that the financial institutions that are the heart and soul of this country can grow the jobs, grow the economy, and get people back to work.

Mr. BLUMENAUER. Mr. Chair, I strongly oppose H.R. 1315, the Consumer Financial Protection Safety and Soundness Improvement Act of 2011. This bill is merely the latest attempt by my Republican colleagues to undermine American families and consumers, joining a distressing series of efforts including stripping health insurance from children, ending Medicare, and removing protections for clean air and clean water. Congress has been in session for nearly 200 days this year and Republicans have so far failed to enact any legislation that would create jobs in America.

A year ago today, I rose in support of the Dodd-Frank Wall Street Reform and Consumer Protection Act, to end taxpayer bailouts of big banks, to improve consumer protections, and to strengthen the rules governing the financial sector. Among the most important of these protections was the creation of the Consumer Financial Protection Bureau (CFPB), whose purpose is to protect consumers from the worst abuses of the financial industry. Today, on the one year anniversary of its enactment, my Republican colleagues

are trying to defang this critical agency, putting the economy at risk of the very same practices that caused the financial crisis.

Under the Dodd-Frank Act, the CFPB is led by an independent director appointed by the President and confirmed by the Senate. It will write rules for consumer protections governing all financial institutions—banks and non-banks—offering consumer financial services or products and oversee the enforcement of federal laws intended to ensure the fair, equitable, and nondiscriminatory access to credit for individuals and communities. The CFPB will unify responsibilities that, prior to its creation, were spread across seven different government entities, providing consumers with an accountable and powerful advocate.

H.R. 1315 seriously weakens the CFPB and the protections it provides for our families. Some of my specific concerns include:

The legislation requires a director be in place before the CFPB can take any action. With Republican Senators committed to filibustering any nominee to head the new agency, this requirement effectively stops any action the CFPB might take, putting the financial security of families at risk;

The legislation seems motivated by a desire to deny the history of regulatory failure that contributed to the financial crisis, granting these same regulators the power to block CFPB rules; and

H.R. 1315 compromises the independence of the CFPB by expanding the Financial Stability Oversight Council's authority to set aside CFPB rules and regulations, significantly impeding the agency's ability to protect American consumers.

Professor Elizabeth Warren famously remarked that it is, "impossible to buy a toaster that has a one-in-five chance of bursting into flames and burning down your house. But it is possible to refinance an existing home with a mortgage that has the same one-in-five chance of putting the family out on the street." H.R. 1315 badly undermines consumer protections and allows financial services companies to continue engaging in the abusive practices that put millions of families on the street and threatened the global financial system.

H.R. 1315 is deeply misguided, repudiating important protections for consumers, and I urge my colleagues in opposing this reckless bill.

Ms. HIRONO. Mr. Chair, I rise in opposition to H.R. 1315, the Consumer Financial Protection Safety and Soundness Improvement Act of 2011.

Today is the first anniversary of the Dodd-Frank Wall Street Reform and Consumer Protection Act. It is also the first official day of work for the Consumer Financial Protection Bureau (CFPB).

For the first time, the United States will have a financial regulator whose sole purpose is to protect consumers. From now on, there will be a cop on the beat watching out for predatory lending practices and unfair fees. Scam artists taking advantage of seniors, young people, and our men and women in uniform will be stopped. And, it will prevent honest businesses from having to compete with unscrupulous ones.

It will help consumers across the country get a fair deal.

I recently spoke with a young man in Hawaii who this agency's work would have helped. He was sold a \$700,000 home at age 19. He

worked in construction and, at the time, business was booming. He was told by his lender that he qualified for the loan and that everything would be fine. He was inexperienced in purchasing real estate and trusted that the lender had his interests in mind. He was wrong. He no longer has that house, and today that young man's credit is so damaged that it will take him years to rebuild it.

This happened all over the country, and our economy is still reeling. But you wouldn't know that based on the legislation we are considering today. In fact, this bill seeks to limit the independence and effectiveness of the CFPB before it ever gets up and running.

First, it gives the Financial Stability Oversight Council (FSOC), which is primarily made up of the heads of the federal financial regulatory agencies, significant authority to block CFPB regulations. The FSOC's role is for the heads of these agencies to work together to identify and address serious risks to the whole economy—their primary responsibility is not consumer protection. This bill would reduce the threshold of votes required to overturn a CFPB rule from two-thirds to a simple majority and prevent the CFPB's director from voting.

Second, it replaces the single, independent CFPB director with a "collegial" commission. According to the Committee's report on this bill, such a structure is necessary for a better functioning agency. However, the Committee report fails to point out that the Securities and Exchange Commission, Federal Reserve Board, and other financial regulators are "collegial" commissions. Before the economic crisis these "collegial" bodies all had consumer protection responsibilities in their portfolios—but too often, those responsibilities fell to the bottom of the to-do list. The Federal Reserve was given the authority to regulate mortgages in 1994—but it took them 16 years to rein in risky loans.

Last, in a prime example of Washington double-speak the bill prevents the CFPB from taking over the consumer protection authorities of these other agencies until it has a Director. That is odd given that this very bill eliminates the Director position in favor of a commission.

Proponents of this measure say these changes are for the "safety and soundness" of the financial system. "Safety and soundness" in this case is really code for "what's good for Wall Street's profitability is good for consumers."

We all know that's not true.

Congress gave the CFPB sole responsibility for consumers so that other regulators will be able to focus on their primary jobs. The simple fact is that this bill would help reinstate regulatory gridlock and silence the voices of consumers—the opposite of what Dodd-Frank intended.

We have to remember that the cause of the crisis wasn't too much regulation—it was too little. I strongly oppose this legislation, and urge my colleagues to vote against it as well.

Mr. VAN HOLLEN. Mr. Chair, I don't think it's lost on anyone in this House that today is both the first anniversary of the Dodd-Frank Wall Street Reform law, as well as the first day the Consumer Financial Protection Bureau (CFPB) created by that law officially begins its work on behalf of American families. And so it is disappointing—although not very surprising—that the majority would choose to bring a bill to the floor designed to undermine

and delay this vitally important independent watchdog for American consumers.

Specifically, H.R. 1315 would invite gridlock at the Consumer Financial Protection Bureau by replacing its current Director with a less accountable five-member commission. It would make it easier for other regulators to interfere with and overturn the Bureau's proposed consumer protections. And it would delay the CFPB's core functions until the Senate confirms the Chairman of the legislation's proposed Board of Directors—something the Senate Republican leadership has publicly and repeatedly announced it is unwilling to do.

Mr. Chair, although not the only cause, it is at this point beyond dispute that insufficiently regulated predatory lending practices targeting consumers with abusive financial products like subprime mortgages helped create the housing bubble that precipitated the financial crisis. Had the Consumer Financial Protection Bureau been in existence during the early 2000s, we could have protected individual homebuyers from these marketplace abuses—and ultimately protected the Nation from the financial meltdown that ensued.

Mr. Chair, we have an obligation to learn from history. Rather than take the referee off the field, we should insist on a referee that enforces clear and understandable rules of the road so that American consumers can make informed decisions about the financial products that are right for themselves and their families.

I urge a no vote.

Ms. MCCOLLUM. Mr. Chair, I rise in strong opposition to H.R. 1315, which would fundamentally weaken the Consumer Financial Protection Bureau (CFPB) and leave consumers unprotected from the predatory lending practices that helped cause the Great Recession.

This week marks one year since President Obama signed the Wall Street Reform and Consumer Protection Act (P.L. 111–203) into law and provided long-overdue protection for consumers. Instead of building on the reforms and making them stronger, House Republicans are delaying and defunding parts of the Wall Street Reform law that will protect consumers the most. H.R. 1315 is just the latest example of House Republicans siding with Wall Street lobbyists over the best interests of their constituents.

This misguided bill would further delay the core functions of the CFPB and undermine its structure by replacing its director with a five-member commission. H.R. 1315 also threatens the independence of the CFPB by making it easier for the Financial Stability Oversight Council (FSOC) to override the CFPB's regulations. This is the wrong approach. In order to effectively oversee the \$3 trillion consumer finance industry, the CFPB must be able to operate independently from other regulatory agencies.

H.R. 1315 would do nothing but prevent the CFPB from carrying out its duties of curbing abuses by big banks, credit card companies, and other financial institutions. Millions of Americans lost their jobs, homes, life savings, and pensions because of the recklessness of some on Wall Street. Now is the time to strengthen consumer protection laws, not weaken them.

I urge my colleagues to oppose H.R. 1315.

Ms. RICHARDSON. Mr. Chair, I rise today in strong opposition to H.R. 1315, the "Con-

sumer Protection Safety and Soundness Improvement Act" because it is an undisguised attempt to undermine the critical reforms we worked to put in place following the economic disaster which cost this country 8 million jobs and \$17 trillion in Americans' net worth and retirement savings.

I cannot support legislation that would take us back to a time when the people charged with regulating the financial industry were so intertwined with its interests that they purposefully looked the other way while unscrupulous firms conjured up dangerous and self-defeating schemes that brought our nation to the brink of economic disaster.

My friends on the other side of the aisle, aided by the army of banking industry lobbyists, all seem to have forgotten everything that happened in the past three years, so let us review the record.

Years without accountability for Wall Street and the Big Banks under President Bush and Congressional Republicans led to what most economists consider to be the worst financial crisis since the Great Depression.

The official explanation was that the crisis was not a natural disaster, but the result of high risk, complex financial products; undisclosed conflicts of interest; and the failure of regulators, the credit rating agencies, and the market itself to rein in the excesses of Wall Street.

Major financial institutions began to fall like dominoes, and we had to step in and bail them out. I voted for the Dodd-Frank Wall Street Reform and Consumer Protection Act because it ended any possibility of another taxpayer bailout and put in place measures to ensure that such insanity should never again threaten the livelihoods of innocent Americans.

H.R. 1315 is designed to slow down the Consumer Financial Protection Bureau (CFPB), replacing its single leader with a 5 member commission, which is likely to lead to internal gridlock.

Simply put, this legislation is an attack on the landmark Dodd-Frank Wall Street Reform Act passed by the Democratic-controlled 111th Congress and an attempt to return to the bad old days of the Wild West of Wall Street.

Weaken, delay, and erode—these are the tactics being employed through this legislation by those who choose to side with some reckless Wall Street bankers over millions of American families.

Mr. Chair, the financial crisis of 2008–2009, which we have come to call the "Great Recession," saw millions of Americans pay the price of abuses committed by big banks, credit card companies, and other financial institutions on Wall Street.

They paid with their homes, their savings, their pensions and their jobs.

The Consumer Financial Protection Bureau was established under the Wall Street Reform and Consumer Protection Act which President Obama signed into law last year. Since then, opponents, backed by an army of banking lobbyists, have tried to restrict and cripple parts of the law that will do the most good for American consumers, the CFPB being the prime target.

H.R. 1315 replaces the Director of the CFPB with a 5 person commission, which will make it easier for other banking regulators, who failed to protect consumers in the past, to overturn its rules and delay its core functions until its leadership is confirmed by the Senate.

Mr. Chair, despite the claims made by supporters of H.R. 1315, the CFPB is far from being some all-powerful government bureaucracy subject to the whims of a single person, as new rules and initiatives it generates can at any time be overturned by a two-thirds vote from the Financial Stability Oversight Council. This ensures that the Director of the CFPB is held to account to the overall safety and stability of U.S. financial institutions.

The CFPB is intended to oversee the \$3 trillion consumer finance industry and prevent unfair and deceptive lending practices such as those that caused the economic crisis we find ourselves in today.

H.R. 1315 would delay the transfer date for the CFPB until there is a Director confirmed by the Senate—a distant prospect since Republican Senators have vowed to filibuster any person nominated by President Obama. Thus, this provision in the bill would leave the CFPB with no meaningful consumer protection authority when it officially opens its doors.

The same federal banking regulators who failed us the first time will remain in charge, leaving consumers unprotected from the abuses that brought our country to the brink of collapse and led to the loss of more than 8 million American jobs.

Mr. Chair, since its creation last year, the CFPB has made considerable progress which hints at its full potential as a valuable and necessary component of our regulatory framework.

The CFPB has established a new consumer complaint process and consolidated the authority of seven other agencies in policing abuses in consumer financial products such as mortgages and credit cards, pushing their providers to simplify their forms so consumers fully understand the costs and fees associated with their products.

The CFPB also provides special guidance to members of the armed forces and has taken steps to police unfair practices employed by certain payday lenders and debt collectors.

H.R. 1315 throws a wrench into these accomplishments with the ultimate goal of destroying the Consumer Financial Protection Bureau and turning back the Dodd-Frank Wall Street Reform Act.

Mr. Chair, I believe that strong consumer protections are essential to stabilizing the economy, promoting competition and transparency, and bringing confidence back to the financial marketplace.

For these reasons and for the protection of my constituents' livelihoods, I will vote against this legislation and I encourage my colleagues to do likewise.

Mr. DINGELL. Mr. Chair, I rise in unreserved opposition to H.R. 1315, the Consumer Financial Protection Safety and Soundness Improvement Act. H.R. 1315's short title is ironic, given the bill's thinly veiled purpose of eviscerating the Consumer Financial Protection Bureau (CFPB) and continuing to allow unchecked consumer abuses by the financial institutions responsible for the crash of 2008. This is cynical legislating, Mr. Speaker, and ugly proof positive that my friends on the other side of the aisle care more about Wall Street banks than Main Street families.

H.R. 1315's provisions show that Republicans clearly have not learned the lessons of our ongoing Great Recession. Today's bill weakens the Consumer Financial Protection Bureau's ability to devise protections to protect

the American public. Not only does H.R. 1315 allow for consumer financial protection rules to be overturned more easily, but it also strips the time limit within which the Financial Stability Oversight Council (FSOC) must review and vote on petitions against them. H.R. 1315's perilous net effect is the crippling of the Consumer Financial Protection Bureau and its ability to protect Americans from all manner of deceitful Wall Street rascality.

As if reducing consumer protections were not enough, my Republican friends also feel the need to use H.R. 1315 as a vehicle to play wild games with the legislative process. The rule to bring H.R. 1315 to the floor mandates that when passed, H.R. 1315 will include H.R. 830, an unrelated bill to terminate the Federal Housing Administration's refinance program. I opposed H.R. 830 when it was originally considered on the House floor because I believe it hastily terminates a promising program tailored to benefit responsible homeowners. Wrapping H.R. 830 into the text of H.R. 1315 is Republican leadership's irresponsible ploy to appear fiscally austere at any cost, all while violating their own vaunted "three-calendar-day" and "72-hour" rules. Republican leadership might as well come on to the floor and announce, "Do as I say, not as I do."

Mr. Chair, H.R. 1315 and the ongoing debt limit debate have shown that the House Republicans are more concerned about the needs of their fat cat friends on Wall Street than American families that are living paycheck to paycheck. It is for all of these reasons and more that I strongly oppose H.R. 1315. I urge my colleagues to do the same so they can sleep at night with the peace of knowing they voted their conscience to protect the very people they were elected to represent, not the banks that crippled our country's economy.

Mrs. CHRISTENSEN. Mr. Chair, I rise in strong opposition to H.R. 1315. This bill reeks of financial irresponsibility under the guise of protecting the American consumer. H.R. 1315 weakens and not strengthens the Dodd-Frank Wall Street Reform and Consumer Protection Act.

H.R. 1315 would grant the same regulators who failed so spectacularly to protect consumers and stop the financial crisis broad leeway to block CFPB rules. Bank regulators did not bother to stop dangerous mortgage lending and credit card practices because they were not independent of the lenders they regulated. They put near-term profitability ahead of consumer protection.

If we have learned anything from our current financial crisis is that strong consumer protections would have reduced, rather than increased, systemic financial risk. Consumers would have had less unsustainable debt. Banks would have fewer losses and been more financially stable. The real estate market would not have gone belly up. Families would not be finding themselves homeless. The economy would not have been pushed to the brink of collapse. Nonetheless, that did not stop the financial regulators like the Office of the Comptroller of the Currency (OCC) from claiming that protecting consumers from unfair and deceptive practices would harm bank "safety and soundness."

Mr. Chair, what about consumer "safety and soundness"?

H.R. 1315 would ensure that bank regulators who want to block the CFPB from pre-

venting abusive but lucrative practices—like unjustified, burdensome credit card interest rate increases or exploding ARM loan—have an easy excuse and a very good chance of succeeding. Less than one year after historic financial reform legislation was signed into law, Republicans are now trying to undermine the new CFPB. At a time when our economy is close to defaulting, we cannot continue to protect those who were responsible for our present economic situation.

And Mr. Chair, I would be remiss if I did not use this opportunity to applaud and commend Professor Elizabeth Warren for being our inspiration on behalf of the people of this country and for her excellent and dedicated work in standing up the Consumer Financial Protection Agency.

I urge my colleagues not to support this legislation.

Mr. BACA. Mr. Chair, I rise today to speak in strong opposition to the bill before us today.

In 2008, this country experienced the worst economic crisis since the Great Depression.

Millions of Americans lost their jobs, homes, life savings, and pensions because of the recklessness of some on Wall Street.

For too long, financial institutions were allowed to solely look out for their bottom line, instead of the hardworking American consumers they served.

Our economic system was dominated by greed, irresponsibility, and lacking oversight.

And now, exactly one year after we enacted the Dodd-Frank Wall Street and Consumer Protection Act, a comprehensive package of financial reforms, my Republican colleagues have brought to the floor a bill that severely restricts one of the main components of the bill—the Consumer Financial Protection Bureau.

For the first time in our history, we constructed a government agency that will look out for the American consumer first and foremost.

Yet instead of applauding this movement and supporting the efforts of consumer protection, my colleagues are working to cripple its authority and limit its effectiveness.

H.R. 1315 does nothing to protect American consumers. Instead it delays the transfer of authority to the CFPB and adds several levels of bureaucracy to the bureau's leadership which will only work to delay any decision, rulemaking or enforcement action the bureau engages in.

Finally this bill makes it easier for the other banking regulators, who failed to protect consumers for years, to overturn the Bureau's rules.

Equally appalling is the source of funds being used to pay for this bill.

Republicans have taken the savings gained from H.R. 830, a bill that eliminates the FHA Refinance Program to pay for the cost of the bill before us today.

This means that Republicans are taking money away from a government program aimed at helping homeowners struggling to keep their home, and using it to weaken the CFPB—ultimately making it easier for big banks to skirt consumer protection regulation.

Our economy is still struggling to recover from the economic collapse of 2008.

Millions of Americans are still struggling to find jobs and figure out how they are going to keep their homes.

It has been 28 weeks since the Republicans took control of this chamber, and time and

time again, we are forced to consider bills that do nothing to solve the problems that Americans are facing today.

Instead we debate bills like this that eliminate protections for the American middle class and serve as handouts to the ultra rich and corporations that ship jobs overseas.

We should be focusing our attention on getting our economy back on track.

We should be focusing on bills that create jobs and help the middle class recover.

We need to bring back financial security for Americans, and one of the ways to do that is to allow for a strong and independent Consumer Financial Protection Bureau.

Democrats are standing with American families to help get our economy back on track, and calling for strong consumer protection and effective accountability to prevent another financial crisis for Wall Street.

I urge my colleagues to vote against this bill.

Mrs. CAPITO. I yield back the balance of my time.

The Acting CHAIR. All time for general debate has expired.

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

In lieu of the amendment in the nature of a substitute recommended by the Committee on Financial Services printed in the bill, it shall be in order to consider as an original bill for the purpose of amendment under the 5-minute rule an amendment in the nature of a substitute consisting of the text of the Rules Committee print dated July 14, 2011. That amendment shall be considered read.

The text of the amendment in the nature of a substitute is as follows:

H.R. 1315

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 "Consumer Financial Protection Safety and Soundness Improvement Act of 2011".

SEC. 2. COUNCIL VOTING PROCEDURE.

Section 1023(c)(3)(A) of the Dodd-Frank Wall Street Reform and Consumer Protection Act is amended—

(1) by striking "2/3" and inserting "a majority"; and

(2) by inserting before the period the following: " , excluding the Chair of the Commission of the Bureau";

SEC. 3. REVIEW AUTHORITY OF THE COUNCIL.

Section 1023 of the Dodd-Frank Wall Street Reform and Consumer Protection Act is amended—

(1) in subsection (a)—

(A) by striking "may" and inserting "shall"; and

(B) by striking "regulation or provision would put the safety and soundness of the United States banking system or the stability of the financial system of the United States at risk" and inserting "regulation which is the subject of the petition is inconsistent with the safe and sound operations of United States financial institutions"; and

(2) in subsection (c)—

(A) in paragraph (3)(B)(ii), by striking "would put the safety and soundness of the United States banking system or the stability of the financial system of the United States at risk" and inserting "is inconsistent with the safe and sound operations of United States financial institutions";

(B) in paragraph (4)—

(i) by striking subparagraph (B); and

(ii) by redesignating subparagraph (C) as subparagraph (B);

(C) by striking paragraph (5);

(D) by redesignating paragraphs (6), (7), and (8) as paragraphs (5), (6), and (7), respectively; and

(E) by adding at the end the following new paragraph:

"(8) PUBLIC MEETINGS.—Any time the Council meets pursuant to this section to decide whether to issue a stay of, or set aside, any regulation, every portion of such meeting shall be open to public observation."

SEC. 4. ESTABLISHMENT OF THE COMMISSION.

Section 1011 of the Consumer Financial Protection Act of 2010 is amended—

(1) by striking subsections (b), (c), and (d);

(2) by redesignating subsection (e) as subsection (j); and

(3) by inserting after subsection (a) the following new subsections:

"(b) ESTABLISHMENT OF THE COMMISSION.—

"(1) IN GENERAL.—There is hereby established a commission (hereinafter referred to in this section as the 'Commission') that shall serve as the head of the Bureau.

"(2) AUTHORITY TO PRESCRIBE REGULATIONS.—The Commission may prescribe such regulations and issue such orders in accordance with this title as the Commission may determine to be necessary for carrying out this title and all other laws within the Commission's jurisdiction and shall exercise any authorities granted under this title and all other laws within the Commission's jurisdiction.

"(c) COMPOSITION OF THE COMMISSION.—

"(1) IN GENERAL.—The Commission shall be composed of the Vice Chairman for Supervision of the Federal Reserve System and 4 additional members who shall be appointed by the President, by and with the advice and consent of the Senate, from among individuals who—

"(A) are citizens of the United States;

"(B) have strong competencies and experiences related to consumer financial protection; and

"(C) should want to protect service members and their families who are sacrificing their lives for this country from abusive financial practices.

"(2) STAGGERING.—The members of the Commission appointed under paragraph (1) shall serve staggered terms, which initially shall be established by the President for terms of 1, 2, 4, and 5 years, respectively.

"(3) TERMS.—

"(A) IN GENERAL.—Each member of the Commission appointed under paragraph (1), including the Chair, shall serve for a term of 5 years.

"(B) REMOVAL FOR CAUSE.—The President may remove any member of the Commission appointed under paragraph (1) only for inefficiency, neglect of duty, or malfeasance in office.

"(C) VACANCIES.—Any member of the Commission appointed under paragraph (1) appointed to fill a vacancy occurring before the expiration of the term to which that member's predecessor was appointed (including the Chair) shall be appointed only for the remainder of the term.

"(D) CONTINUATION OF SERVICE.—Each member of the Commission appointed under paragraph (1) may continue to serve after the expiration of the term of office to which that member was appointed until a successor has been appointed by the President and confirmed by the Senate, except that a member may not continue to serve more than 1 year after the date on which that member's term would otherwise expire.

"(E) OTHER EMPLOYMENT PROHIBITED.—No member of the Commission appointed under paragraph (1) shall engage in any other business, vocation, or employment.

"(4) ROLES AND RESPONSIBILITIES OF COMMISSIONERS.—One member of the Commission shall

have as their primary responsibility the oversight of the Bureau's activities pertaining to protecting consumers, with a focus on consumers who are older, minorities, youth, or veterans, from unfair, deceptive, and abusive lending practices. The designated commissioner shall be responsible for—

"(A) ensuring the Bureau conducts regular outreach to consumers regarding industry lending activities;

"(B) researching and reporting to the full Commission, on a regular basis, the impact of new loan and credit products and services on consumers; and

"(C) ensuring the Bureau coordinates with State-level consumer protection agencies on enforcement measures that protect consumers from unfair, deceptive, and abusive lending practices.

"(d) AFFILIATION.—With respect to members appointed pursuant to subsection (c)(1), not more than 2 shall be members of any one political party.

"(e) CHAIR OF THE COMMISSION.—

"(1) APPOINTMENT.—The Chair of the Commission shall be appointed by the President from among the members of the Commission appointed under paragraph (1).

"(2) AUTHORITY.—The Chair shall be the principal executive officer of the Bureau, and shall exercise all of the executive and administrative functions of the Bureau, including with respect to—

"(A) the appointment and supervision of personnel employed under the Bureau (other than personnel employed regularly and full time in the immediate offices of members of the Commission other than the Chair);

"(B) the distribution of business among personnel appointed and supervised by the Chair and among administrative units of the Bureau; and

"(C) the use and expenditure of funds.

"(3) LIMITATION.—In carrying out any of the Chair's functions under the provisions of this subsection the Chair shall be governed by general policies of the Commission and by such regulatory decisions, findings, and determinations as the Commission may by law be authorized to make.

"(4) REQUESTS OR ESTIMATES RELATED TO APPROPRIATIONS.—Requests or estimates for regular, supplemental, or deficiency appropriations on behalf of the Commission may not be submitted by the Chair without the prior approval of the Commission.

"(f) NO IMPAIRMENT BY REASON OF VACANCIES.—No vacancy in the members of the Commission shall impair the right of the remaining members of the Commission to exercise all the powers of the Commission. Three members of the Commission shall constitute a quorum for the transaction of business, except that if there are only 3 members serving on the Commission because of vacancies in the Commission, 2 members of the Commission shall constitute a quorum for the transaction of business. If there are only 2 members serving on the Commission because of vacancies in the Commission, 2 members shall constitute a quorum for the 6-month period beginning on the date of the vacancy which caused the number of Commission members to decline to 2.

"(g) SEAL.—The Commission shall have an official seal.

"(h) COMPENSATION.—

"(1) CHAIR.—The Chair shall receive compensation at the rate prescribed for level I of the Executive Schedule under section 5313 of title 5, United States Code.

"(2) OTHER MEMBERS OF THE COMMISSION.—The 3 other members of the Commission appointed under subsection (c)(1) shall each receive compensation at the rate prescribed for level II of the Executive Schedule under section 5314 of title 5, United States Code.

"(i) INITIAL QUORUM ESTABLISHED.—During any time period prior to the confirmation of at least two members of the Commission, one member of the Commission shall constitute a quorum

for the transaction of business. Following the confirmation of at least 2 additional commissioners, the quorum requirements of subsection (f) shall apply.”

SEC. 5. CONFORMING AMENDMENTS.

(a) CONSUMER FINANCIAL PROTECTION ACT OF 2010.—

(1) IN GENERAL.—The Consumer Financial Protection Act of 2010 is amended—

(A) in section 1002, by striking paragraph (10);

(B) in section 1012(c)(4), by striking “Director” each place such term appears and inserting “Commission of the Bureau”;

(C) in section 1013(c)(3)—

(i) by striking “Assistant Director of the Bureau for” and inserting “Head of the Office of”; and

(ii) in subparagraph (B), by striking “Assistant Director” and inserting “Head of the Office”;

(D) in section 1013(g)(2)—

(i) by striking “ASSISTANT DIRECTOR” and inserting “HEAD OF THE OFFICE”; and

(ii) by striking “an assistant director” and inserting “a Head of the Office of Financial Protection for Older Americans”;

(E) in section 1016(a), by striking “Director of the Bureau” and inserting “Chair of the Commission”;

(F) in section 1017(c)(1), by striking “Director and other employees” and inserting “members of the Commission and other employees”;

(G) in section 1027(l)(1), by striking “Director and the”; and

(H) in section 1066(a), by striking “Director of the Bureau is” and inserting “first member of the Commission is”.

(2) GLOBAL AMENDMENTS.—The Consumer Financial Protection Act of 2010 is amended—

(A) by striking “Director of the” each place such term appears, other than in—

(i) subparagraphs (A) and (E) of section 1017(4);

(ii) section 1043;

(iii) section 1061(b)(3);

(iv) section 1062;

(v) section 1063(f);

(vi) subparagraphs (E) and (G) of section 1064(i)(2); and

(vii) section 1065(a); and

(B) by striking “Director” each place such term appears and inserting “Bureau”, other than in—

(i) section 1063(f)(2); and

(ii) section 1065(a).

(b) DODD-FRANK WALL STREET REFORM AND CONSUMER PROTECTION ACT.—The Dodd-Frank Wall Street Reform and Consumer Protection Act is amended—

(1) in section 111(b)(1)(D), by striking “Director” and inserting “Chair of the Commission”; and

(2) in section 1447, by striking “Director of the Bureau” each place such term appears and inserting “Bureau”.

(c) ELECTRONIC FUND TRANSFER ACT.—Section 921(a)(4)(C) of the Electronic Fund Transfer Act, as added by section 1075(a)(2) of the Consumer Financial Protection Act of 2010, is amended by striking “Director of the Bureau of Consumer Financial Protection” and inserting “Bureau of Consumer Financial Protection”.

(d) EXPEDITED FUNDS AVAILABILITY ACT.—The Expedited Funds Availability Act, as amended by section 1086 of the Consumer Financial Protection Act of 2010, is amended by striking “Director of the Bureau” each place such term appears and inserting “Bureau”.

(e) FEDERAL DEPOSIT INSURANCE ACT.—Section 2 of the Federal Deposit Insurance Act, as amended by section 336(a) of the Dodd-Frank Wall Street Reform and Consumer Protection Act, is amended by striking “Director of the Consumer Financial Protection Bureau” each place such term appears and inserting “Chair of the Commission of the Bureau of Consumer Financial Protection”.

(f) FEDERAL FINANCIAL INSTITUTIONS EXAMINATION COUNCIL ACT OF 1978.—Section 1002(a)(4) of the Federal Financial Institutions Examination Council Act of 1978 (12 U.S.C. 3303(a)(4)), as amended by section 1091 of the Consumer Financial Protection Act of 2010, is amended by striking “Director of the Consumer Financial Protection Bureau” and inserting “Chair of the Commission of the Bureau of Consumer Financial Protection”.

(g) FINANCIAL LITERACY AND EDUCATION IMPROVEMENT ACT.—Section 513 of the Financial Literacy and Education Improvement Act, as amended by section 1013(d) of the Consumer Financial Protection Act of 2010, is amended by striking “Director” each place such term appears and inserting “Chair of the Commission”.

(h) HOME MORTGAGE DISCLOSURE ACT OF 1975.—Section 307 of the Home Mortgage Disclosure Act of 1975, as amended by section 1094(6) of the Consumer Financial Protection Act of 2010, is amended by striking “Director of the Bureau of Consumer Financial Protection” each place such term appears and inserting “Bureau of Consumer Financial Protection”.

(i) INTERSTATE LAND SALES FULL DISCLOSURE ACT.—The Interstate Land Sales Full Disclosure Act, as amended by section 1098A of the Consumer Financial Protection Act of 2010, is amended—

(1) by amending section 1402(1) to read as follows:

“(1) ‘Chair’ means the Chair of the Commission of the Bureau of Consumer Financial Protection;”;

(2) in section 1416(a), by striking “Director of the Bureau of Consumer Financial Protection” and inserting “Chair”; and

(3) by striking “Director” each place such term appears and inserting “Bureau”.

(j) REAL ESTATE SETTLEMENT PROCEDURES ACT OF 1974.—Section 5 of the Real Estate Settlement Procedures Act of 1974, as amended by section 1450 of the Dodd-Frank Wall Street Reform and Consumer Protection Act, is amended—

(1) by striking “The Director of the Bureau of Consumer Financial Protection (hereafter in this section referred to as the ‘Director’)” and inserting “The Bureau of Consumer Financial Protection”; and

(2) by striking “Director” each place such term appears and inserting “Bureau”.

(k) S.A.F.E. MORTGAGE LICENSING ACT OF 2008.—The S.A.F.E. Mortgage Licensing Act of 2008, as amended by section 1100 of the Consumer Financial Protection Act of 2010, is amended—

(1) by striking “Director” each place such term appears in headings and text and inserting “Bureau”; and

(2) in section 1503, by striking paragraph (10).

(l) TITLE 44, UNITED STATES CODE.—Section 3513(c) of title 44, United States Code, as amended by section 1100D(b) of the Consumer Financial Protection Act of 2010, is amended by striking “Director of the Bureau” and inserting “Bureau”.

SEC. 6. CHAIR OF THE COMMISSION REQUIRED BEFORE TRANSFER.

Section 1062 of the Dodd-Frank Wall Street Reform and Consumer Protection Act is amended by adding at the end the following new subsection:

“(d) CHAIR OF THE COMMISSION REQUIRED BEFORE TRANSFER.—Notwithstanding the other provisions of this section, the single calendar date for the transfer of functions to the Bureau under section 1061 shall be the later of—

“(1) the date that would have been designated, but for the application of this subsection; and

“(2) the date on which the Chair of the Commission of the Bureau is confirmed by the Senate.”.

The Acting CHAIR. No amendment to the amendment in the nature of a

substitute shall be in order except those printed in House Report 112-172. Each amendment may be offered only in the order printed in the report, by a Member designated in the report, shall be considered read, shall be debatable for the time specified in the report, equally divided and controlled by the proponent and an opponent, shall not be subject to amendment, and shall not be subject to a demand for division of the question.

AMENDMENT NO. 1 OFFERED BY MRS. MALONEY

The Acting CHAIR. It is now in order to consider amendment No. 1 printed in House Report 112-172.

Mrs. MALONEY. I have an amendment at the desk on behalf of the gentleman from Minnesota (Mr. ELLISON), who is recovering from a knee injury.

The Acting CHAIR. The Clerk will designate the amendment.

The text of the amendment is as follows:

Page 1, strike line 5 and all that follows through page 3, line 2 (and redesignate succeeding sections accordingly).

Page 10, after line 21, insert the following new subparagraph (and redesignate succeeding subparagraphs accordingly):

(G) by striking section 1023;

The Acting CHAIR. Pursuant to House Resolution 358, the gentlewoman from New York (Mrs. MALONEY) and a Member opposed each will control 5 minutes.

The Chair recognizes the gentlewoman from New York.

Mrs. MALONEY. Thank you.

Today is the 1-year anniversary of Dodd-Frank. It is also the date of transferring authority to the CFPB so it can protect consumers in one single place.

The Consumer Financial Protection Bureau is a critical part of last year's financial reform bill. It will ensure that there is a cop on the beat protecting consumers from predatory products and misleading information. But instead of supporting the CFPB on its first day, House Republicans are pushing forward with a bill to weaken this important agency, to derail, delay, and de-fang it.

I want to point out that many of the people on the other side of the aisle that are supporting the Republican change are the exact same ones who voted against Dodd-Frank in the first place, opposed the consumer protections, and opposed the creation of the CFPB.

The bill sets out to change the CFPB so that it is less independent and instead is more bureaucratic. House Republicans want a five-person commission instead of a single director, but the single director structure is exactly like the OCC, the OTS and other financial agencies. A single director promotes more accountability, allows quicker reaction and change to market conditions. A five-person board would be slow, indecisive, and more expensive.

The Office of Management and Budget estimates that this new form will

cost \$71 million. And where do they propose to get this money? From a program that was helping consumers who lost their mortgages, their mortgages were underwater, but if we had had a CFPB in place, we could have prevented the subprime crisis in the first place.

One of the problems is that no one in the whole regulatory structure was looking out for consumers. Consumers were an afterthought, a third thought, or were not thought about at all, and this agency will be the first time that someone is looking out for the consumer.

They also want to make it easier for bank regulators to override the CFPB rules so that they can go back to the status quo that led up to the financial crisis in the first place that has cost the American public trillions and trillions of dollars.

The Ellison amendment would delete the section of Dodd-Frank that created the FSOC override. The other body included it as a way to provide a check on a single director, but if they're going to change the entire structure to a five-person commission, then there is no need for that additional check, and the override power of the FSOC would be entirely eliminated.

□ 1640

So I ask my colleagues to support the Ellison amendment.

Most importantly, Americans favor a strong CFPB. In a poll this last week, it showed that 73 percent favor a strong and independent CFPB protecting consumers. As the chart behind me shows, they overwhelmingly support the critical functions of the bureau, including better disclosure for credit cards, making it harder for lenders to offer loans which are confusing and with confusing teaser rates and other features, allowing them to come forward with simplified forms so that they could compare prices and get the best price and product for them. It would make risks clear and prices clear.

My colleagues on the other side of the aisle are doing everything they can to defang and delay it.

I now yield the balance of my time to the gentleman from the great State of North Carolina (Mr. MILLER).

The Acting CHAIR. The gentleman is recognized for 45 seconds.

Mr. MILLER of North Carolina. Mr. Chairman, I know that the Republicans' political consultants have said that they need to argue because Americans really do like this agency that is huge and that has dictatorial powers and unchecked accountability. The problem with that argument is that it is completely untrue.

This agency has all of the oversight, more than every other agency has. Before they adopt a rule, they have to let everyone know they're thinking about adopting a rule; they have to take public comment; then they have to propose the rule; then they have to take more public comment. After all that, they

can then be taken to court. If the rule is arbitrary and capricious and if there is no evidence to support it, it can be overturned by a court.

There is ample protection in the law already. We do not need the additional check of having the regulators, the supposed watchdogs who did such an abysmal job in the last decade, having a veto over everything they do. There are protections enough already.

Mrs. CAPITO. Mr. Chairman, I rise to claim the time in opposition.

The Acting CHAIR. The gentlewoman from West Virginia is recognized for 5 minutes.

Mrs. CAPITO. I would like to just start by saying I am absolutely amazed at this amendment and that my ranking member is in favor of it, considering that she voted for the bill and that she is voting to strike the section of the oversight, of the FSOC, that she and others who wrote the bill put in there, because that's basically what this amendment does.

Mr. Chairman, I yield the balance of my time to the gentleman from Wisconsin (Mr. DUFFY).

Mr. DUFFY. I think it is important to note the reason that oversight of the CFPB wasn't included in the original legislation, that being that the CFPB doesn't have to consider safety and soundness when they're making rules. Safety and soundness is the gold standard when we look at our banking industry and how it effectively works within our society. Because that was not included—we just looked at consumer protection—I think the rationale was that, well, we should have an outside group review each rule that comes out to make sure it will not undermine our financial sector.

I have to tell you I am quite amazed, though. My friends across the aisle drafted a bill that includes a review process, a review process that only gives a voice to big banks on Wall Street, that only gives a voice to those banks that are too big to fail. So I come out with a commonsense reform. I say, Listen. Let's just not give a voice to your friends on Wall Street. Let's give a voice to the small community banks in rural Wisconsin, to small credit unions in rural Wisconsin. Let's give them a voice, too. Then when we do that, when we make that proposal, Mr. Chairman, it seems like they want to take their ball and go home. They say, Well, if you want to give a voice to small community banks, then no one should have a voice to express their concern for a rule that could be harmful.

I mean, when you look at small community banks that are already overregulated, small community banks and credit unions which had nothing to do with the financial crisis but are going to be stuck dealing with over 2,000 pages of rules from Dodd-Frank, let's give them a voice to come here and say, This is how these rules will impact and affect us.

So I would say to my friends across the aisle, don't take your ball and go

home. Let's actually work together and find a way in which we can give a voice to those banks and those credit unions that don't currently have one.

Mrs. CAPITO. I yield back the balance of my time.

The Acting CHAIR. The question is on the amendment offered by the gentlewoman from New York (Mrs. MALONEY).

The amendment was rejected.

AMENDMENT NO. 2 OFFERED BY MS. JACKSON LEE OF TEXAS

The Acting CHAIR. It is now in order to consider amendment No. 2 printed in House Report 112-172.

Ms. JACKSON LEE of Texas. Mr. Chairman, I have an amendment at the desk.

The Acting CHAIR. The Clerk will designate the amendment.

The text of the amendment is as follows:

Page 1, strike lines 5 through 12 (and redesignate succeeding sections accordingly).

The Acting CHAIR. Pursuant to House Resolution 358, the gentlewoman from Texas (Ms. JACKSON LEE) and a Member opposed each will control 5 minutes.

The Chair recognizes the gentlewoman from Texas.

Ms. JACKSON LEE of Texas. I thank Mr. FRANK, and I thank the ranking member, and I thank the managers of this legislation as well.

Mr. Chairman, I have become friends with my two poster pictures here because I do think they symbolize sort of the composite of America. My amendment, I think, focuses on making sure that the Consumer Financial Protection Bureau, which is something that consumers asked for—sometimes under the Christmas tree or during the gift-giving season, you get a gift that you may not have asked for, but you know there's a problem or you know you want something, and all of a sudden that gift shows up. That's what the Dodd-Frank bill did with the Consumer Financial Protection Bureau.

Now my friends want to defang, derail and delay this very important legislation. The bureau is one of the strongest provisions of the Dodd-Frank bill, and it was created to consolidate the authorities responsible for consumer protection. It is an important bill because, American consumers, you need to have strong protection: credit cards, buying a car, student loans. We're not trying to undermine businesses. We're simply trying to create an even playing field.

My amendment empowers the consumer board and ensures that it will be able to issue the rules that will protect the average financial consumer. The bill that we're speaking of, as written, empowers the Financial Stability Oversight Council to overrule a consumer victory by a simple majority vote. This will literally turn the authority of the CFPB around and weaken consumer authority.

My amendment restores the two-thirds responsibility, or the two-thirds

vote, that is needed to overrule a good vote for the consumers—a good vote for this nurse who may be buying a car; a good vote for this little one whose parents may be overburdened with credit card debt because they signed on to credit cards with enormous interest rates of which they are unaware; or it may be able to help these military families, many of them suffering because of the sons and daughters, husbands and wives who are overseas—to be able to say to these families, you can get a home without being defrauded.

So I ask my colleagues to support this amendment.

Mr. Chair, I rise today in support of my amendment, number 4 to H.R. 1315, the Consumer Financial Protections and Safety Act. My amendment will ensure the Consumer Financial Protection Bureau (CFPB) will be able to make effective decisions on behalf of the public by restoring the two-thirds majority vote in order for the Financial Stability Oversight Council (FSOC) to overturn a CFPB ruling.

The creation of the Consumer Financial Protection Bureau (CFPB) is one of the strongest provisions in the Dodd-Frank legislation passed last year. The Bureau was created to consolidate the authorities responsible for consumer protection.

American consumers need a strong independent CFPB to police credit and payment markets and to put consumer protection first. The widespread economic crisis has threatened consumer wealth. The impact has reached consumers worldwide. Many Consumers lost their assets, incomes, and ultimately confidence.

Consolidating these regulatory authorities allowed the bureau to exert its influence and enforce consumer protections. With this newly defined power afforded to the CFPB came a new era of oversight. The CFPB has stopped unfair practices, protected the average consumer from fraud and abuse, and held big business accountable to prevent bailouts at the expense of the taxpayers.

THE CFPB'S FUNCTIONS

The CFPB will look out for people as they borrow money or use other financial services by:

Implementing and enforcing Federal consumer financial laws;

Reviewing business practices to ensure that financial services providers are following the law;

Monitoring the marketplace and taking appropriate action to make sure markets work as transparently as they can for consumers; and

Establishing a toll-free consumer hotline and website for complaints and questions about consumer financial products and services.

My amendment empowers the CFPB and ensures that it will be able to issue rules that will protect the average financial consumer. H.R. 1316 as written empowers the Financial Stability Oversight Council to overrule regulatory measures passed by the CFPB with a simple majority, instead of the two-thirds majority in current law, this change to a majority vote will make it easier to weaken consumer protections for the CFPB. This will literally return control of rules governing financial products back in the hand of the very agencies that were not able to neither foresee nor offset the financial crisis we are currently recovering

from. My amendment restores the 2/3's vote to overturn regulations of the CFPB and it restores the rights of the consumer.

A strong and independent CFPB is the only way to ensure that the best interest of the consumer is protected. This bureau was designed to increase transparency and equality in mortgage practices, credit card procedures and other consumer services.

Allowing the CFPB to set and enforce clear and consistent regulations is a fair and cohesive way to safeguard against the type of practices that contributed directly to the financial meltdown of 2008.

Cities and towns across the nation are still struggling to recover from the collapse of the housing market, and subsequent financial crisis. According to study of 20 metropolitan centers throughout America conducted in 2010 by the National League of Cities, Houston, where I represent the 18th Congressional District is still suffering an unemployment rate of 8.3%, and a foreclosure rate that has risen more than 60% since 2007.

I seek to restore the two-thirds majority needed to overturn a regulation issued by the Bureau of Consumer Financial Protection to safeguard hardworking Americans from fraudulent practices, and predatory loans. This amendment will protect people like Chris from McKinney, Texas.

STORIES

Chris: Chris and his family had a modest home, and they were able to afford their mortgage payments until he lost his job. After a year of unemployment, the family's savings were depleted, and there was no money with which to pay their mortgage. Chris still tried to be responsible; he tried to work with the mortgage company to reach a solution, to refinance. Without ever sending him a Notice of Sale, the mortgage company removed his property from the home, changed the locks, and sold the home where Chris and his wife raised their two children.

Chris spent his savings. He tried to work with the mortgage company to save his home. Chris and his family demonstrated good faith; until Chris lost his job, they paid their mortgage each month, and when they reached out for help in order to save their home, there was no help to be found.

Michelle, Houston: Chris' story is similar to that of Michelle, a resident of Houston, who told her story to a local news station. Michelle's home was severely damaged by Hurricane Ike, and she and her husband had difficulties rebuilding. During the construction process, Michelle and her husband had to take wage cuts, and the cost of the home repairs, coupled with the unexpected reduction of income caused them to default on their mortgage.

Michelle was four months behind on payments, and had just moved back into her home, the damage from Hurricane Ike finally repaired, when she received a notice of foreclosure. Desperate and panicked, Michelle contacted a private company that had sent her a letter alleging they could save her home for a fee. After sending the company \$1,400, Michelle was told there was nothing they could do.

Michelle and her husband, like Chris and his wife, were forced to vacate their home due to circumstances beyond their control. Michelle tried everything—she attempted to work with Bank of America, the owner of the mortgage,

to modify her loan, or establish a payment plan—to no avail.

ADDITIONAL STORIES

Jacob (56) a retired mechanic wanted to purchase \$70,000 CD. He was referred to speak with a financial advisor. Jacob was talked into buying a high risk mutual fund and to pay a \$3,157 up front fee. This man only makes \$25,000 and worked hard to save his money. He ended up losing \$12,000 and was told he would make more money. This man had no experience in stocks, bonds, or mutual funds.

A retired court clerk went to her local bank to discuss a financial matter. She entered the bank and spoke with a bank teller. She asked the bank teller for information about opening an IRA account. The teller directed the customer to speak with a bank advisor. The customer believed she was going to speak with an employee of the bank. Her confusion was understandable as the person that she was directed too did have a desk within the confines of the bank's premises; and the teller stated the individual was a bank advisor. However, as it turns out the advisor was not an employee of the bank. The customer ended up losing thousands of dollars and ended up winning a lawsuit against bank.

Martha: The Home Foreclosures crisis has hit every part of our country. For example, in Oregon, a 62 year old woman named Martha now faces losing her home. Martha owned her three-bedroom house for 20 years and had built up significant equity. She fell behind making payments after quitting her job answering customer service calls for credit card companies at her home. Since then, she's lived off unemployment, social security and a small business incubating and selling quail eggs. She sought a modification but could not get the bank to agree, despite repeatedly submitting documents. "Even though I couldn't afford an attorney, I thought, 'What's the harm?'" Flynn said. "Most people just give up."

Martha finally did end up suing and winning her case. A judge has blocked the bank from evicting Martha, whose home it purchased in foreclosure. The court concluded that her lenders had not properly recorded mortgage documents. Although, this is a great legal win for Martha, she is still in limbo, as there's no clear choice for her and there's no big money at the end of this rainbow, either because even with the victory, Martha may very well end up losing her home. Martha was not a woman who wanted to get rich quick by buying and selling homes. She did not buy her home during the bubble. She has paid her mortgage for 20 years! There are hundreds of other stories of hardworking Americans having to fight big banks on their own. That's why there needs to be this Bureau to protect consumers like Martha.

According to Lisa, Executive Director of a coalition, "Deceptive and abusive mortgage lending—allowed to continue by the existing regulators—was a fundamental cause of the financial crisis, and of the worst recession since the Great Depression. In response, Congress created the consumer bureau, so we will have a cop on the beat with fair play and the public interest as its first priority."

FORECLOSURE PRACTICES AND MORTGAGE SERVICING

The Dodd-Frank Act instructed the new agency to replace the Truth in Lending form and the Good Faith Estimate with a single integrated mortgage disclosure.

We learned a series of valuable lessons during the financial crisis. One of the lessons we learned is that it is very easy for lenders to mislead consumers about the true, long-term costs of their loans.

According to Alys, a Staff Attorney in Washington, D.C., the rules need to be fixed to handle loan modifications in a strong, clear manner that can help avoid more foreclosures. "The core requirement that is needed is to stop the practice of pursuing foreclosure at the same time that someone is being reviewed for a loan modification," she said. Consumers continue to receive conflicting information, are required to resubmit the paperwork and can be foreclosed while waiting for word on a loan modification.

The fact is that if you take a good look back at the financial crisis that began in 2008 and continues today, most of it is attributable to predatory and irresponsible mortgage practices that were deplorable but not illegal. In other words, I believe that the most important role of the CFPB in this regard is the creation of new policies and rules to protect individual borrowers and consumers, not only to enforce existing laws that were and are in some cases woefully inadequate.

The mortgage crisis makes it clear that no one had to break the law to con us . . . the American People. The vast majority of those creative option-ARMS was perfectly legal, terribly innovative and clearly, as they have now been labeled, weapons of mass destruction. So while it is obviously very important to enforce the law, it is more important to make effective laws and rules that can then be efficiently enforced. The CFPB is the government's watch dog to protect consumers. We must ensure the Agency has the power to do its job.

Additionally, one of the other root causes of our current financial malaise was the lack of financial literacy among the general population in this country. The victims of what I will call a legal con game . . . were the citizens who were convinced that they could buy houses that they could not afford by looking at the current mortgages of ARMS. These loans were all run by those avaricious bankers and brokers who had excellent targets, because most buyers really didn't know much about money, or mortgages, or borrowing in general—but unfortunately now they're getting a crash course in foreclosure. There is no law, however wise and rigorously enforced, that can substitute for a financially educated populace. Knowledge is, after all, power. In sum, in order to prevent a repeat of recent financial history, the CFPB must ensure that Americans know as much about financial matters as they do about Kim Kardashian, and it must make and enforce new rules that protect consumers within every financial strata, not just the folks who buy the bonds issued by firms.

Not only did the effects of the housing market collapse force millions from their homes, it reverberated across various financial markets. Access to credit, on which our economy depends, was limited, making it difficult for families to secure affordable loans.

Restoring the two-thirds majority will foster debate and compromise among members of the FSOC, and ultimately lead to more productive solutions between the FSOC and CFPB.

We must ensure that the CFPB is able to advocate for the best interests of the con-

sumer. As we continue on the path to recovery in the wake of the 2008 financial crisis, it is not corporate giants, but average Americans who are still suffering.

In order to bring this country out of its economic downturn, there must be hope, optimism and we must come together in the resilience and enduring legacy of the American Dream. The legacy that has for years past, and will for centuries to come, send the message to the world that on our shores, from sea to sea, anything can be achieved.

I urge my colleagues to support my amendment to restore the two-thirds majority and give the Bureau of Consumer Financial Protection real oversight capabilities. We must protect consumers; we must put the interest of our constituents before those of corporations.

I reserve the balance of my time.

Mrs. CAPITO. Mr. Chairman, I rise to claim the time in opposition.

The Acting CHAIR. The gentlewoman from West Virginia is recognized for 5 minutes.

Mrs. CAPITO. I oppose the amendment because I am in support of the bill, Mr. DUFFY's bill, which puts a workable and a more reasonable standard that could actually look at consumer rules and regulations that, as he has said, and I think very eloquently, takes in consideration Main Street, the community bankers and the credit unions.

I would like to remind the gentlewoman from Texas, as we were reminded by the gentleman from Massachusetts, that car loans are exempted from this, so we don't have to worry about car loans in terms of their being part of the rule and regulation. That is part of the Dodd-Frank bill. Anyway, I think that a simple majority makes a lot of sense.

I yield 2 minutes to the gentleman from Wisconsin (Mr. DUFFY).

Mr. DUFFY. I think one of the reasons we modified the rule is that right now, with the two-thirds majority, you basically need seven out of 10 votes to overturn what would be a harmful rule. In the way the law is currently written, one of the voting members is the director of the CFPB, making the standard that much more difficult.

□ 1650

If we're talking about harmful rules to our community banks and our credit unions, let's make sure we have a simple majority that can step in and overturn those rules. Why do we want to set a standard so high that it can't be overturned? It's nearly impossible to overturn it.

And I would commend my friends on the other side of the aisle to make sure there was a review process in the CFPB. But no law is ever perfect, and with that, I think we should come forward today and say how can we better perfect this rule to work for our consumers? And having a simple majority to overturn a rule that could be harmful coming from the CFPB does exactly that.

Ms. JACKSON LEE of Texas. Let me just say as I yield to the gentleman,

the ranking member and chairman at the time of passage of this bill, I was given a litany of ills that can attack consumers. I'm glad we have this board, and I'm glad that we are looking to restore the two-thirds oversight to protect these individuals and the nurse and the child. I ask support for the amendment.

I yield the balance of my time to the gentleman from Massachusetts.

Mr. FRANK of Massachusetts. First of all, let's resolve one contradiction in the Republican amendment. Some have said, why are you now opposing what you originally supported? Well, this is a clear example. We never supported anything like this. We always thought it had to be two-thirds. And here's what happened.

There is no comparable banking agency which can be overruled by the other agencies. But the Republicans got very nervous about this and their banker friends were in a bit of a twitter. And they said, Save us from this horrible notion of consumer protection. I say it doesn't speak well for banks if they think consumer protection undermines safety and soundness.

So we said, okay, here's what we'll do. To lower these fears, we will say if it does threaten the whole system, two-thirds can overturn it. We didn't think that was very likely. It was to try to calm people down. They transform it with this amendment into saying that five regulators, because the consumer bureau couldn't vote, five regulators who have overlapping terms who may have been appointed by previous Presidents, regulators who represent the very regulatory agencies that have not been good about consumers can overturn the consumer bureau. This amendment canceled the fundamental reason for having a consumer bureau.

The Acting CHAIR. The time of the gentleman has expired.

Mrs. CAPITO. I yield 3 minutes to the gentleman from Wisconsin (Mr. DUFFY).

Mr. DUFFY. Mr. Chairman, this is remarkable.

My friends across the aisle actually include and voted for a review process of the CFPB, and now they come in today and say, Listen, we want to do away with that review process. I mean, how last year did we come into this House and say we're going to vote for a review process of harmful rules coming from the CFPB because it doesn't include the standard of consideration for safety and soundness, but today with my bill, they come in and say, We don't want any review process. That to me, Mr. Chairman, does not make sense.

I don't think it works for the American people, and it doesn't work for small community banks and credit unions who support a review process. Not only that, but they support a voice in that review process. And that's what my bill does.

Mrs. CAPITO. I yield back the balance of my time.

The Acting CHAIR. The question is on the amendment offered by the gentlewoman from Texas (Ms. JACKSON LEE).

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

Mr. FRANK of Massachusetts. Mr. Chairman, I demand a recorded vote.

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

AMENDMENT NO. 3 OFFERED BY MR. DEFAZIO

The Acting CHAIR. It is now in order to consider amendment No. 3 printed in House Report 112-172.

Mr. DEFAZIO. I have an amendment at the desk.

The Acting CHAIR. The Clerk will designate the amendment.

The text of the amendment is as follows:

Page 1, line 6, strike "Section" and insert the following:

(a) IN GENERAL.—Section

Page 1, after line 12, insert the following:

(b) CONFLICT OF INTEREST.—Section 1023(c)(3) of the Dodd-Frank Wall Street Reform and Consumer Protection Act is amended by adding at the end the following new subparagraph:

“(C) CONFLICT OF INTEREST.—No member of the Council may vote on the decision to issue a stay of, or set aside, any regulation under this section, if such member has, within the previous 2-year period, been employed by any company or other entity that is subject to such regulation.”.

The Acting CHAIR. Pursuant to House Resolution 358, the gentleman from Oregon (Mr. DEFAZIO) and a Member opposed each will control 5 minutes.

The Chair recognizes the gentleman from Oregon.

Mr. DEFAZIO. Hopefully, this will be an amendment which can be accepted. It's quite simple.

And what I'm addressing is what The Washington Post has called the revolving door that spins at a dizzying pace here in Washington, D.C. The New York Times has said that Goldman Sachs is "Government Sachs" for all the employees who bounce back and forth between the Nation's Capital, the regulatory bodies, administrative branch, and its Manhattan office tower.

All my amendment simply does is prevent potential conflicts of interest. Remember, a board here has been created in the original bill which can overturn any regulation, fairly unique among independent agencies if there is a board which can overturn the administrative procedures or rules that they adopt on the financial services industry. But in any case, that was in the original bill. This bill would reduce from a two-thirds majority to a 50 percent majority of this 10-member board.

And my amendment just says if there's 10 people sitting on the board and it's potentially a close vote and this is something that's going to affect, say—not to pick on Goldman Sachs—

but let's just say Goldman Sachs and a member of the board is a former employee of Goldman Sachs within the last 24 months, that member would have to sit out the vote. Plain and simple. It is a conflict-of-interest rule.

I would hope that this would prove to be noncontroversial.

With that, I reserve the balance of my time.

Mrs. CAPITO. Mr. Chairman, I rise to claim the time in opposition to the amendment.

The Acting CHAIR. The gentlewoman from West Virginia is recognized for 5 minutes.

Mrs. CAPITO. I would like to tell the gentleman I really see what he's getting at here. And I do think that some of his ideas have merit because of the revolving door appearance of—and in reality probably in some cases pre-conceived opinions. But I think that if a person is qualified to lead an agency, if a person is qualified to be the Secretary of the Treasury, Chairman of the Federal Reserve, Director of the CFPB, Chair of the FDIC, Comptroller of the Currency, Chairman of the SEC, and there are 10 members on this board, that if we agree to this amendment, we might be narrowing the scope of really talented and qualified people.

I think the vetting process—all of these folks have to be nominated and confirmed by the Senate. I think that any conflicts of interest or possible conflicts of interest could be vetted through the confirmation process.

I think by disqualifying some folks, I think that it, as I said, I think we might miss some good talent. We might chase away folks that have good ideas and vibrant ideas in the area of finance.

With that, I would oppose the gentleman's amendment.

Mr. DEFAZIO. Will the gentlewoman yield?

Mrs. CAPITO. I yield to the gentleman from Oregon.

Mr. DEFAZIO. I think there is a misunderstanding.

They can serve on the board. It's just that if a proposal comes up that directly affects their previous employer and they have been on the board less than 2 years, they would have to sit out that particular vote. They can serve and vote on any and every other procedure, but just not on that particular thing. It's a very restrictive conflict of interest rule.

Mrs. CAPITO. I thank the gentleman for the clarification. I didn't address that in my statement, and you're absolutely right. But I would just continue to oppose the gentleman's amendment.

I yield back the balance of my time.

Mr. DEFAZIO. Mr. Chairman, obviously we've straightened out that misunderstanding, that the folks could serve.

Now let me just harken back to something where I think many of my Republican colleagues agreed with me. I voted against the TARP bailout. Hank Paulson, as I said at the time, I

think he was Goldman Sachs's executive standing in as Secretary of the Treasury and meting out justice to some of his competitors in terms of who lived and who died on Wall Street.

So I would think there would be agreement on that side that for future conflicts of interest that these people would be restricted only on that one vote, only as it affects their former employer, only within the last 24 months.

□ 1700

I yield the balance of my time to the gentleman from Massachusetts.

The Acting CHAIR. The gentleman is recognized for 2½ minutes.

Mr. FRANK of Massachusetts. First, the gentleman is correct. I would just note my disagreement with his statement on Secretary Paulson.

But more important, I was struck by the fact that the gentlewoman from West Virginia stood up and opposed the amendment. The gentleman from Oregon then pointed out that her basis for opposing the amendment was incorrect; whereupon the gentlewoman from West Virginia said, Never mind, but I still oppose it, with a less than eloquent explanation. So I think that's unfortunate.

And part of my problem is, I didn't get a chance to talk fully about this rule. This is a terribly unfair rule. I asked the chairman of the Rules Committee yesterday if we could have more time to debate. Not all the amendments were of equal importance. We had the very important amendment by the gentlewoman from Texas to talk about two-thirds versus a majority. This is an important amendment about conflict of interest. We had a very important amendment coming up from the gentlewoman from New York about the powers.

It is outrageous that the Rules Committee said, You only get 5 minutes on each side on each amendment. And the chairman of the Rules Committee—he's a magnanimous fellow—he said to me when I asked, he said, Well, you know what, you can go get a unanimous consent agreement to extend it, which meant he was not suspending the rules of the House. I approached the other side, and I was told—not by the chairman, who has been very gracious in all of this—that the Republican leadership wanted to hurry this bill up.

So we have very fundamental issues not being adequately debated, and this is one of them. I have some differences with the gentleman from Oregon about what I think happened during the TARP. But to have only 10 minutes on this?

And then, frankly, for the chairman of the subcommittee to be so dismissive of a valid amendment, to say, Here's why I am against it, because her staff probably didn't read it before they wrote it, and they gave her the wrong reason, and then she just said, Well, I'm against it because I'm against it. That's an inappropriate way to deal with this serious issue. And it

reinforces my view that what we have here is this:

Last year, every single Republican opposed an independent consumer agency, in principle. They now come forward with efforts that would substantially weaken it, that everybody who does support it opposes. And they say, Oh, no, we're not opposed to it. We're just trying to change it.

The gentleman from Oregon has a perfectly reasonable point. I cannot understand, other than simple partisan rigidity, why it would not be accepted. So I thank the gentleman, and I'm sorry we do not have a more civil atmosphere in which to discuss this.

The Acting CHAIR. The question is on the amendment offered by the gentleman from Oregon (Mr. DEFAZIO).

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

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

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

AMENDMENT NO. 4 OFFERED BY MR. PAULSEN

The Acting CHAIR. It is now in order to consider amendment No. 4 printed in House Report 112-172.

Mr. PAULSEN. Mr. Chairman, I have an amendment at the desk.

The Acting CHAIR. The Clerk will designate the amendment.

The text of the amendment is as follows:

Page 1, line 6, strike "Section" and insert the following:

(a) IN GENERAL.—Section

Page 1, after line 12, insert the following:

(b) PETITION BY NONVOTING MEMBERS; NO RESTRICTIONS ON PETITION SUBJECT MATTER.—Section 1023 of the Dodd-Frank Wall Street Reform and Consumer Protection act is amended by adding at the end the following new subsection:

“(g) PETITION BY NONVOTING MEMBERS.—Notwithstanding any other subsection of this section, the provisions of this section shall apply to a petition by a nonvoting member of the Council to the same extent that they apply to a petition by an agency represented by a member of the Council.

“(h) NO RESTRICTIONS ON PETITION SUBJECT MATTER.—Petitions made under this section may be made by an agency or a nonvoting member of the Council on any subject matter, regardless of the areas of particular expertise of such agency or nonvoting member.”.

The Acting CHAIR. Pursuant to House Resolution 358, the gentleman from Minnesota (Mr. PAULSEN) and a Member opposed each will control 5 minutes.

The Chair recognizes the gentleman from Minnesota.

Mr. PAULSEN. Mr. Chairman, I rise to offer this amendment really to help ensure that we maintain prudent regulation of the financial services industry. Under current law, there are five nonvoting members of the Financial Stability Oversight Council, including a State insurance regulator and a State bank regulator.

This amendment really seeks to ensure and clarify that these regulators on the Financial Stability Oversight Council, who do not have voting rights, still have the authority to challenge any regulations that are put forth by the Consumer Financial Protection Bureau. For example, while it's clear that the CFPB does not have the authority to regulate insurance, it could put forth a regulation that actually negatively impacts the industry and the economy. So it just makes sense that all the members on the council have the ability to consider the impact that these new rules may have.

Therefore, by clarifying that any member of the Financial Stability Oversight Council may question any regulation and bring that up for clarification and clarify the rights of the nonvoting members, I am seeking to improve the oversight on the CFPB.

I ask for adoption of the amendment. I reserve the balance of my time.

Mr. AL GREEN of Texas. I rise to claim the time in opposition to the amendment.

The Acting CHAIR. The gentleman is recognized for 5 minutes.

Mr. AL GREEN of Texas. I yield 2½ minutes to the gentleman from Maryland (Mr. CUMMINGS) and reserve the right to close.

Mr. CUMMINGS. I thank the gentleman for yielding.

I rise in opposition to the amendment, and I rise in strong opposition to this bill.

This misguided legislation seeks to destroy the Consumer Financial Protection Bureau on its birthday, before it even has time to take its first breath, out of fear that the interests of consumers—our constituents, by the way—may finally have a voice here in Washington. I would note that the CFPB is the only Federal agency that can have its regulations vetoed by other banking regulators serving on the Financial Stability Oversight Council, and this bill would make that veto process even easier.

Among other destructive provisions, H.R. 1315 would exclude the director of the CFPB from serving as a voting member of the FSOC, which would make the director the only banking regulator without a seat on the council.

The CFPB is one of the most important creations of Dodd-Frank because it is the very agency focused on ensuring that the consumer protection products made available in the marketplace will not lead families into economic ruin. Rather than attacking this agency, which is intended to defend the rights of consumers and protect them from predatory practices, we should be standing with the consumers, our constituents, and protecting them from financial entities that would take advantage of them.

Last week, I convened a forum to examine the abuse that servicemembers are suffering at the hands of mortgage servicers. Thousands of U.S. military

servicemembers and their families have lost their homes, been charged millions of dollars illegally, and have been subjected to other abuses in violation of Federal law. The CFPB was created precisely to help Americans such as these, our constituents.

I urge the Members of Congress to stand on the side of their constituents by supporting CFPB, and I urge Congress to vote for their constituents by voting against this bill.

Mr. PAULSEN. Mr. Chairman, I know the gentleman was speaking earlier in opposition to the bill, and perhaps there is no opposition to the amendment.

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

Mr. AL GREEN of Texas. Mr. Chairman, this amendment is indicative of why we are in opposition to much of what is being said today. This amendment assumes that there is some sort of onerous regulation or some sort of invidious discrimination that has taken place within the CFPB when, in fact, the CFPB has not issued one regulation, not one. And because it has not issued one regulation, one can only assume that much of what is happening today is onerous speculation and invidious prognostication because there seems to be this notion that this agency is going to be harmful, but it hasn't done one thing. There is this concept of throwing out the baby with the bathwater, but there is no bathwater. There is no bathwater to throw out because the baby hasn't done anything.

The CFPB has done absolutely nothing, and we are now trying to overregulate it before it has an opportunity to pass a single regulation. It was not the CFPB that created the crisis. It did not create 3/27s and 2/28s. It did not create prepayment penalties that coincide with teaser rates. It did not create negative amortization. It did not create the dastardly yield spread premium which allowed people to qualify for prime mortgages and be forced into subprime mortgages. The CFPB has done nothing. It is an effort on our part to make sure that many of the onerous actions that took place, that caused us to be in the position that we're in, that these actions cannot happen again.

I stand in opposition to this amendment. I also stand in opposition to the bill because the bill would weaken the CFPB to the extent that it can't do what it is intended to do, and that is protect consumers. Somebody, some agency ought to stand there for consumers. This agency is that agency. It's the watchdog. We do not need a watchdog without any bite. Let's keep the bite in the CFPB. Let's make sure that it can protect consumers and make sure that we don't get the products back on the market that we had before.

This amendment would allow persons who are on the board, who do not have a vote to petition, in a sense, they

would become empowered by this ability to petition, even if it doesn't impact the industry that they happen to represent. I stand in opposition to it. I think the CFPB, as presented, is the best way for us to proceed.

The Acting CHAIR. The time of the gentleman has expired.

The question is on the amendment offered by the gentleman from Minnesota (Mr. PAULSEN).

The amendment was agreed to.

□ 1710

AMENDMENT NO. 5 OFFERED BY MR. MILLER OF NORTH CAROLINA

The Acting CHAIR. It is now in order to consider amendment No. 5 printed in House Report 112-172.

Mr. MILLER of North Carolina. Mr. Chairman, I have an amendment at the desk.

The Acting CHAIR. The Clerk will designate the amendment.

The text of the amendment is as follows:

Page 1, line 14, strike "Section" and insert the following::

(a) IN GENERAL.—Section

Page 3, after line 2, insert the following:

(b) SPECIFIC DISCLOSURES REQUIRED.—Section 1023(b) of the Dodd-Frank Wall Street Reform and Consumer Protection Act is amended by adding at the end the following new paragraph:

"(3) SPECIFIC DISCLOSURES REQUIRED.—With respect to the regulation or provision that is the subject of a petition an agency files with the Council under this section, the agency shall publicly disclose, at the time such petition is filed—

"(A) an analysis of the practice that is the subject matter of such regulation or provision; and

"(B) a list of any specific financial institutions whose safe and sound operation the agency believes would be placed in jeopardy due to such regulation or provision."

The Acting CHAIR. Pursuant to House Resolution 358, the gentleman from North Carolina (Mr. MILLER) and a Member opposed each will control 5 minutes.

The Chair recognizes the gentleman from North Carolina.

Mr. MILLER of North Carolina. Mr. Chair, it is simply not true that we all here want to protect consumers; we just have an honest disagreement about the best way to do it.

This bill really cripples the ability of the CFPB to be an effective watchdog for consumers. And the way that it does it, probably the most harmful part of the bill, is the veto power, the greater veto power it gives the Financial Services Oversight Council and the way that that council has to exercise that veto.

Here is what the CFPB has to do to pass a rule in the first place. First of all, they cannot require any financial institution to do anything. They can't say, You have to give people this mortgage or this credit card contract. They can just forbid. They can say, You can't use this contract, this mortgage, this credit card contract because this cheats people. They cannot require; they can only forbid.

And before they forbid, before they pass a rule that says, You can't do that because it cheats people, it abuses people, they have got to consider all the benefits to the consumers that might come from that, as well as to the financial institutions that offer it. They've got to consider whether it really reduces the ability of consumers to get credit, and they've got to consider the effect on the financial institutions, and they've got to consult with all the other regulators whose business it is to make sure that the financial institutions don't go broke. And then they've got to publish it. They've got to let people comment. They've got to build evidence. And if they don't have support for the rule, it can be turned over by a court.

But even before it goes to a court, it goes to this panel, this Financial Stability Oversight Council, and it can be vetoed if they decide that it threatens the stability of the financial system or the safety and soundness of the banking system.

This bill changes it and says, not just that they can overturn it, but they have to overturn if it threatens the safety and the soundness of financial institutions; in other words, if it would make specific banks go broke.

Some banks, I agree with what the gentleman from Wisconsin has said repeatedly, most small banks, most credit unions have had honest business practices. But there are some sleazy ones out there, and we saw what they did in the last decade.

Under the bill, as it is written, if one of those banks comes forward and says, Unless we can do this sleazy thing, we're going to go out of business, the Financial Stability Oversight Council has to disallow it if it would put them out of business.

Mr. Chairman, some of those banks, some of those sleazy, scuzzy banks need to be out of business. If the only way they can stay in business is by cheating consumers, they should be out of business. But this bill would not allow that to happen. A consumer protection rule could not go into effect if it put specific banks out of business. That's an enormous change, and it cripples the ability of the CFPB to be an effective watchdog for consumers.

What this amendment does is, if any one of those prudential regulators, those watchdogs that are supposed to make sure the banks don't go broke is going to challenge any rule of the CFPB, they have got to say exactly how they think it would threaten the safety and soundness of the financial institutions, make a bank go broke, and they've got to say who they are, who is this rule going to put out of business. Because the American people are entitled to know if this agency, this FSOC, the Financial Stability Oversight Council, is acting on behalf of the American people and on behalf of the consumers or if they are protecting sleazy banks that stay in business whose whole business model is cheating consumers.

I reserve the balance of my time.

Mrs. CAPITO. Mr. Chairman, I rise to claim the time in opposition.

The Acting CHAIR. The gentleman from West Virginia is recognized for 5 minutes.

Mrs. CAPITO. Mr. Chairman, I think I understand the gentleman from North Carolina's amendment. But I would like to just start, in the 5 minutes that I have, to remind everybody who is on the council that is going to be able to allow sleazy financial products to go forward to save the safety and soundness of an institution. That's what the gentleman said.

So we've got the Secretary of the Treasury. We've got the Chairman of the Federal Reserve, the Director of the CFPB, who is the person who is making the regulations, Chairman of the FDIC, Comptroller of the Currency, Chairman of the NCUA, Chairman of the SEC, Chairman of the CFTC, Director of the FHFA, and an insurance representative. That's 10 people, professional regulators that are working in certain areas of the financial markets overseeing our financial stability. It's not Tom, Dick, and Harry off the street trying to figure out if a certain provision, sleazy provision should be allowed to go forward. And I think, in order to convince these folks, or to put your argument forward as to why the rule or regulation would harm the safety and soundness of an institution, I would imagine that these professionals would require much due diligence and proper background work, probably touching on some of the things the gentleman's already talked about, who would be influenced and an analysis of the practice that is the subject matter of the regulation or provision.

I think that the standard is high in any scenario. Certainly, it's impossible in the existing bill. But in Mr. DUFFY's bill, which brings the standard down more in line with protecting community banks and credit unions and other institutions on Main Street and the consumers that so rely on them, that, I think, really this amendment just further complicates, places in jeopardy, I think, makes it more cumbersome, more impossible to meet a standard where the FSOC would be able to oversee a certain rule and regulation.

So I would oppose the gentleman's amendment.

I reserve the balance of my time.

Mr. MILLER of North Carolina. Mr. Chairman, one of the changes that doesn't sound like it does much but really does is when you change the word "may" to "shall." Not only can this FSOC overturn a rule when they think it might affect the safety and soundness of the system, they have to overturn it. They have to overturn it if they think it's going to put a specific bank out of business. That's not a small change. That's not a high standard. That is a very low standard, and it is one that completely cripples the bill.

I yield the balance of my time to the gentleman from Massachusetts.

Mr. FRANK of Massachusetts. I would say to my friend, and I thank him, if somebody had put Countrywide out of business, we'd have been in good shape.

But the bias of the Republicans here against consumers and for the banks is very clear. A later amendment will require the consumer bureau to submit very much this kind of information to the Financial Stability Council. So it's not reciprocal.

If the consumer bureau, under their amendment, has a rule or regulation that it has to give all this information to the council but nobody else does, it is one more example of how the consumer bureau is not at all that favored.

Mrs. CAPITO. I yield back the balance of my time.

The Acting CHAIR. The question is on the amendment offered by the gentleman from North Carolina (Mr. MILLER).

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

Mr. MILLER of North Carolina. Mr. Chairman, I demand a recorded vote.

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

□ 1720

AMENDMENT NO. 6 OFFERED BY MS. JACKSON
LEE OF TEXAS

The Acting CHAIR. It is now in order to consider amendment No. 6 printed in House Report 112-172.

Ms. JACKSON LEE of Texas. Mr. Chairman, I have an amendment at the desk.

The Acting CHAIR. The Clerk will designate the amendment.

The text of the amendment is as follows:

Page 2, line 12, after the semicolon insert "and".

Page 2, strike lines 13 through 20 (and redesignate the succeeding subparagraph accordingly).

The Acting CHAIR. Pursuant to House Resolution 358, the gentlewoman from Texas (Ms. JACKSON LEE) and a Member opposed each will control 5 minutes.

The Chair recognizes the gentlewoman from Texas.

Ms. JACKSON LEE of Texas. My friends are back again, those that we have a great deal of respect for. And I am reminded of my colleague, Congressman CUMMINGS, who mentioned the enormous amount of foreclosures that our military families experience.

Maybe we're not clear on what our new board really does, the Consumer Financial Protection Bureau. Let me make it clear. It makes prices clear; it makes terms and conditions clear; it ensures that mortgage disclosures are short, relevant, and understandable by consumers and lenders and military families; it lets consumers shop for the best product of that price; and it helps consumers understand the true cost of

a financial transaction. It acts like a cop on the beat for our consumers. The Financial Stability Oversight Board has its role—to review the actions.

But let me tell you what this bill has just done. In the Dodd-Frank bill, it has been a defined time schedule for the review to take place. So if you are, in essence, hanging with a bad foreclosure or some bad actions, this oversight board can review quickly the decision that the consumer board did to protect you. But you know what has happened now? They have given the oversight board an indefinite amount of time. This is in the backdrop of undergraduates carrying record-high credit card balances, \$3,173.

What my amendment does—it restores reality. It restores a definitive time, a time certain that the oversight board can review the regulation that has given you relief so that you can benefit from the consumer protection. Is that not a simple premise?

I ask my colleagues to accept this amendment.

Mr. Chair, I rise today in support of my amendment, number #3 to H.R. 1315, the Consumer Financial Protections and Safety Act. My amendment will improve certainty with respect to Bureau of Consumer Financial Protection (CFPB) regulations by restoring current time limits in which the Financial Stability Oversight Council (FSOC) must review and act on a petition to overrule a CFPB regulation, and restores a provision allowing a petition to expire if the FSOC fails to act within 45 days of the filing of the petition or upon expiration of a temporary stay.

Under my amendment the FSOC chair may stay the effectiveness of a regulation at the request of a single FSOC member for 90 days. If the FSOC chair does not stay the rule, the FSOC must vote within 45 days of the date the petition is filed. If the FSOC stays the rule, the vote must be taken before the stay elapses. If a vote is not taken within these time frames, the petition is deemed to have been dismissed. This is a basic and reasoned approach to ensure that rules issued by the CFPB are reviewed in a timely fashion by the FSOC and will not result in an endless delay and an endless issuance of stays which would thereby render any CFPB rule ineffective.

Providing the FSOC with unlimited time to review CFPB regulations is yet another way in which this legislation undermines the authority of the CFPB and the necessity for consumer protection standards.

CFPB regulations enacted by the bureau are designed to protect the average consumer from fraud and abuse, and prevent financial institutions from employing unfair practices. This legislation would allow the Financial Stability Oversight Council to review regulatory measures passed by the CFPB without any time constraints. Under H.R. 1315, the FSOC can avoid making decisions, suspending CFPB regulations in the process, providing the FSOC with a method to circumvent the authority of the CFPB without being held accountable.

A strong and independent CFPB is the only way to ensure that the best interest of the consumer is protected. This bureau was designed to increase transparency and equality in mortgage practices, credit card procedures and other consumer services.

The collapse of the housing market in 2008, and the financial crisis that followed proved how intertwined our financial system is. When securities collapse, due to failing mortgages, credit becomes scarce and companies lay employees off. Losing a job and prolonged unemployment can lead to the loss of one's home. In order to truly safeguard against the irresponsible practices that led to the financial crisis of 2008, we need an agency, such as the CFPB, to ensure that consumers are protected.

It will protect consumers like Charles, who was forced to seek a loan from a small, private lending company he had never heard of. The company required a cosigner for the loan, and stipulated the cosigner had assets worth far more than the loan.

When Charles defaulted on the loan, the company went after his cosigner and his assets from the successful small business he owned. Despite efforts to modify the loan based on Charles' unexpected economic circumstances, the lender targeted his cosigner, resulting in devastating effects to his credit rating.

The predatory loan company went as far as to assign Charles a new loan to cover his debt, using the same cosigner, despite knowing that Charles had no way to pay either of the loans, effectively ruining the credit of both Charles and his cosigner.

If the FSOC is able to indefinitely delay the implementation of CFPB rulings, it greatly reduces the effectiveness of the bureau, and weakens the Dodd-Frank mechanism for consumer protection. We need this Bureau to safeguard the interests of consumers like George, a disabled veteran from Texas, whose doctor helped him apply for loan discharge, under the Disability Act.

A 100% disabled veteran, extenuating circumstances caused George to default on his loan; regardless, his request for loan discharge was denied. As a result of being denied a discharge, George, a registered nurse was not able to renew his nursing license. Which left George without a nursing license and thereby without a license he lost his ability to maintain a nursing position. A job as a nurse would have allowed George to have an income in order to pay back the loan. George found himself in a viscous cycle. George, a man who has honorably served his nation. A man who was wounded in battle . . . that George now a man who cannot pay his loan, cannot attain a license, and cannot find a high paying position. If George was educated on the consequences' of taking out a loan . . . he might have made a different choice. The Bureau gives financial consumers a frame of reference before agreeing to often confusing and convoluted loan schemes.

The CFPB would also prevent predatory companies from taking advantage of people like Carol. One day, while cleaning her home, Carol received a phone call from a debt management company. This company told Carol that they would be able to get her creditors to lower their interest rates, which would allow Carol to pay off her credit card, mortgage and car loan debt in a shorter frame of time.

Carol was told she would save at least \$2,500 and would save much more. Carol was skeptical, especially when she heard the price was \$499, but the salesperson assured Carol she would see lower interest rates within the first 30 days of the program and that these

savings would more than cover the fee. The company kept the initial fee, and drove her further into debt by doing nothing to attempt to find solutions to pay her existing debt. She had fallen victim to a scam.

I offer this amendment to ensure that the CFPB exists to enforce regulations to protect consumers, rather than an ineffective body that is used as a tool for political grandstanding. If we are serious about providing the American people with a protection mechanism, we must do so by way of action, not by telling the public what they want to hear.

I reserve the balance of my time.

Mrs. CAPITO. Mr. Chairman, I rise to claim the time in opposition to the amendment.

The Acting CHAIR. The gentlewoman from West Virginia is recognized for 5 minutes.

Mrs. CAPITO. What we have done in our bill, as the gentlewoman said, is to give the FSOC as much time as necessary to evaluate the effects of the CFPB rule.

It's easy to imagine, under any scenario, that some of the effects, good effects or bad effects, take more than 3 months to really surface. I mean, we saw what happened with the subprime issue. It didn't bubble up in 90 days. It bubbled up over a period of time. Should it have been stopped? Absolutely. Were people asleep at the switch? Absolutely. And that's why we think that you should have not constraints on the time, but you should have an open-ended time period to find out any different pitfalls that may occur from a certain rule and regulation. And so that's why I would oppose the gentlelady's amendment going back to the 90 days.

I reserve the balance of my time.

Ms. JACKSON LEE of Texas. I have great respect for my friend from West Virginia, but I'm so glad she said 90 days. My friends, that is 3 months. They want to take away 90 days and put it forever. Almost like Dorothy, we're going to the Wizard of Oz, land of Oz, forever and ever and ever.

And so individuals like Michelle, whose home was damaged during the hurricane, who got costly repairs but had wage cuts and then found that their house might be in foreclosure, they sent a company \$1,400. The company told them there was nothing they could do and they were foreclosed on. The Bureau, being able to protect them from that now, has oversight over positive regulation, and that oversight to review it or to eliminate it goes on and on and on while Michelle and her husband walk the streets.

Or Jacob, who wanted to just come as a retired mechanic to buy a CD. He wanted to speak to a financial advisor. He was talked into buying a \$3,000 up-front fee. The man he talked to wasn't even in the bank. He only made \$25,000. He wound up losing \$12,000. They want Jacob to wait forever and ever and ever.

I reserve the balance of my time.

Mrs. CAPITO. I appreciate the gentlelady's passion for this. And I would

like to say that as the 90-day rule stands right now, it doesn't say that the rule can't go forward. It simply says that the ability to have a look back to what consumer rules or regulations are put forward, it widens the window there.

So some of the effects of rule and regulation that may, as I said earlier, may not bubble up for a year or two, it may have a cumulative effect, it may have a regional effect. I mean, we have friends in Georgia right now who have had a lot of bank foreclosures. It's more regionally placed, all the foreclosure problems.

I live in a place, actually, where we avoided a lot of the foreclosure problems, but I understand my fellow Members from California and Florida and Texas and Michigan and Ohio, they have regional issues. This doesn't say that you can't allow the rule to go forward. It simply says that it allows you to look back for a longer period than 90 days.

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

Ms. JACKSON LEE of Texas. I thank the gentlelady.

I'm asking my colleagues to support this amendment, which restores a 3-month review. There are people in America that don't even know what their interest rates are on their credit card. The Consumer Protection Bureau will help that. We need oversight that is refined and defined to be able to protect the consumer.

With that, I yield the balance of my time to the gentleman from Massachusetts (Mr. FRANK), the ranking member.

The Acting CHAIR. The gentleman is recognized for 1½ minutes.

Mr. FRANK of Massachusetts. Once again, we see this pattern.

The gentleman from New Jersey objected before and said I am imputing motives to them. Yes, I was imputing to them the notion that they knew what they were doing last year when they overwhelmingly, unanimously opposed an independent agency. I don't know who's kidding whom. They don't like the idea of an independent agency. They do know that politically it's kind of popular, so the tactic is to chip at it here and chip at it there and to do a series of nonreciprocal requirements.

It is clearly the stepchild, the Cinderella of the financial regulators. It's the only financial regulator that can be overruled by the other financial regulator.

They say, How can you have an individual entity? But Members have been here 20 years, and comparable times they have never moved to make the Comptroller of the Currency a commission. They've never moved to subject the Comptroller of the Currency to the appropriation. The consumer chief is just like the Comptroller of the Currency, but that's a banking agency. That's one of those agencies that the chairman of the committee says is there to serve the banks. And as he

said in his statement today, they don't worry about the Federal Reserve and the FDIC—with the terrible record the Federal Reserve has had on consumer protection. He said, the chairman of the committee from Alabama, we are worried about an agency whose sole goal is to protect consumers.

So this is one more thing. When it comes to other agencies, my colleagues on the Republican side want to impose deadlines, want to require speed, don't have it hanging over. But, no, the consumer agency is treated differently.

The Acting CHAIR. The question is on the amendment offered by the gentlewoman from Texas (Ms. JACKSON LEE).

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

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

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

AMENDMENT NO. 7 OFFERED BY MR. QUIGLEY

The Acting CHAIR. It is now in order to consider amendment No. 7 printed in House Report 112-172.

Mr. QUIGLEY. Mr. Chairman, I have an amendment at the desk.

The Acting CHAIR. The Clerk will designate the amendment.

The text of the amendment is as follows:

Page 3, line 2, after "ervation." insert the following: "The Council shall provide live online streaming or broadcasting of the meetings."

The Acting CHAIR. Pursuant to House Resolution 358, the gentleman from Illinois (Mr. QUIGLEY) and a Member opposed each will control 5 minutes.

The Chair recognizes the gentleman from Illinois.

□ 1730

Mr. QUIGLEY. Mr. Chairman, I rise today in support of my amendment to H.R. 1315.

The underlying bill requires that when the Financial Stability Oversight Council meets to deliberate on a CFPB ruling, those meetings would be open to the public.

My amendment takes that one step further and would require that the meeting be live-streamed over the Internet. If what we are concerned about here is transparency and openness, it makes sense that the entire American public have access to these meetings over the Internet, not just people in one city.

This is important to both supporters and critics of the CFPB. If a CFPB ruling is challenged by the FSOC, Americans should be able to observe the proceedings. My amendment will do just that. It makes the proceedings more open, transparent, and accessible. Transparency will help ensure that all parties—banks and consumers—get a fair hearing.

It is also important in terms of regaining the public trust, especially in these times. According to a Pew poll, only 22 percent of Americans trust government to do the right thing. What does that mean? That means that eight out of 10 people in this country think that government will do the wrong thing. The real cost of corruption is the deficit of trust. It is almost impossible to lead without the public's trust. What we need to focus on first and foremost is regaining that trust, principally through transparency. Therefore, I ask that this amendment be supported by both sides.

I reserve the balance of my time.

Mrs. CAPITO. Mr. Chairman, I claim the time in opposition, but I am not opposed to the gentleman's amendment.

The Acting CHAIR. Without objection, the gentlewoman from West Virginia is recognized for 5 minutes.

There was no objection.

Mrs. CAPITO. I would like to congratulate the gentleman on an amendment that provides for sunshine and transparency. When we did the markup, we actually had another amendment along the same lines. I would support the gentleman's amendment.

I yield back the balance of my time.

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

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

The amendment was agreed to.

AMENDMENT NO. 8 OFFERED BY MS. CHU

The Acting CHAIR. It is now in order to consider amendment No. 8 printed in House Report 112-172.

Ms. CHU. Mr. Chair, I offer an amendment.

The Acting CHAIR. The Clerk will designate the amendment.

The text of the amendment is as follows:

Page 6, line 17, strike "and".

Page 6, line 22, strike the period and insert "; and".

Page 6, after line 22, insert the following new subparagraph:

"(D) researching and reporting to the full Commission about ways to protect consumers from unfair, deceptive, or abusive lending acts or practices, including how language barriers contribute to lack of understanding in lending activities."

The Acting CHAIR. Pursuant to House Resolution 358, the gentlewoman from California (Ms. CHU) and a Member opposed each will control 5 minutes.

The Chair recognizes the gentlewoman from California.

Ms. CHU. Mr. Chairman, my amendment would give additional responsibility to the Commissioner who is already in charge of oversight of the Bureau's activities pertaining to the protection of older consumers, minorities, youth, and veterans. It would require research on how language barriers can lead to unfair and abusive lending practices, and a report to the full Commission on ways to protect consumers from potentially unfair and deceptive practices.

Take the case of Ms. Huang, who went to a car dealership and negotiated a car sale with a salesperson in Chinese. But then when she went to sign the contract, it was totally in English, and she didn't understand it. When she got it translated later, she discovered that she bought a different car with an extremely high interest rate. She went back to the car dealership for redress, but they refused. She was so upset that all she could think of to do was go back to the dealership and wrap herself in a white sheet and hold a sign that said "Cheaters" and walk up and down in front of the dealership in protest. Well, that gained attention. It turned out that many other immigrants had been cheated in this manner as well, so I sponsored a bill in the California State Assembly to address these deceptive practices. But that is just one State and one small fix.

Now I know that the Consumer Financial Protection Safety and Soundness Act does not include oversight of automobile loans, but Ms. Huang's story highlights how persons with language barriers can be victims of deceptive practices. We need someone on a national level looking out for people like Ms. Huang and staying on top of ways people are being duped because of language barriers. And that is just what my amendment will do.

I urge support of my amendment.

I reserve the balance of my time.

Mrs. CAPITO. Mr. Chairman, I claim time in opposition, but I am not opposed to the gentlewoman's amendment.

The Acting CHAIR. Without objection, the gentlewoman from West Virginia is recognized for 5 minutes.

There was no objection.

Mrs. CAPITO. I would like to thank the gentlewoman for her amendment.

I would like to also highlight, in the Dodd-Frank bill, and I'm sure she is well aware of some of the provisions that are already being made through the CFPB for multilingual outreach and understanding.

During a conference call with a large number of bipartisan congressional staff, the senior officials at the CFPB indicated that the Bureau would have the capacity to translate into 180 languages. That is a very broad reach, I think. And there are other foreign language disclosures outreach by the Secretary of the Treasury to help persons facing language barriers and other aspects around the same issue that the gentlewoman is speaking about.

I am delighted that she wants to amend the Commission because, as we know, and I have spoken more than a few times on this in just the last several hours, about my ardent support for the Commission. There is one Commissioner who is charged with overseeing some special segments of our population, and certainly ones who have language barriers would be included in this.

I yield back the balance of my time.

Ms. CHU. Mr. Chairman, I yield such time as he may consume to the gen-

tleman from Massachusetts (Mr. FRANK).

Mr. FRANK of Massachusetts. I appreciate the gentlewoman from West Virginia making a very important point, seriously, talking about the multilingual aspects, because an important bipartisan part of our committee's work over the years, and we've had some differences, but the gentlewoman from Illinois (Mrs. BIGGERT), the gentleman from Texas (Mr. HINOJOSA) and a number of others have stressed an important part of this Agency's mission is financial literacy.

We all agree that if people were better educated, they could defend themselves better. This is an ongoing, joint effort on our committee. And obviously, if you're trying to do financial literacy, it has to be in a language that the people understand. So I appreciate the gentlewoman highlighting that, and it does help us do it.

I would note, and I think the gentlewoman from California is quite correct in wanting to do this, but you don't need a commission to do it. If there wasn't a commission, we could do it with various agency heads. For example, there has been some concern about making sure that veterans are taken care of and people in the military. One of the things that Elizabeth Warren did, and she did a number of extraordinary things, and I don't know if people are aware of the head of the military Bureau that protects members in the services, a very experienced woman from the military named Holly Petraeus, the wife of General Petraeus. That's an example of how you can do these things.

So the principle that the gentlewoman from California advocates is a very good one, and I'm sure we'll find a way to accommodate it. I thank her.

Ms. CHU. Mr. Chairman, I would like to say that this does not create any overly burdensome responsibility. Instead, it supports the goal of the legislation. It protects those persons who might be the victims of such unfair and deceptive practices.

What this does is clarify that this specially designated Commissioner would take into account how language barriers might be impacted by such abusive practices, and it makes sure that that is done.

I yield back the balance of my time.

The Acting CHAIR. The question is on the amendment offered by the gentlewoman from California (Ms. CHU).

The amendment was agreed to.

AMENDMENT NO. 9 OFFERED BY MRS. MALONEY

The Acting CHAIR. It is now in order to consider amendment No. 9 printed in House Report 112-172.

Mrs. MALONEY. Mr. Chairman, I have an amendment at the desk.

The Acting CHAIR. The Clerk will designate the amendment.

The text of the amendment is as follows:

Page 15, line 17, after "section," insert the following: "except for subsection (e)."

Page 15, line 23, strike the quotation marks and following period and insert after such line the following:

“(e) FUNCTIONS TO TEMPORARILY BE CARRIED OUT BY THE SECRETARY.—Notwithstanding subsection (d), if no Chair of the Commission of the Bureau has been confirmed by the Senate as of the single calendar date designated for the transfer of functions to the Bureau under section 1061, then until such time as the Chair of the Commission of the Bureau has been so confirmed, the Secretary of the Treasury shall have the authority to carry out the following functions:

“(1) All rulemaking authority with respect to unfair or deceptive acts or practices that would have been conferred upon the Bureau on the designated transfer date, but for the application of subsection (d).

“(2) All authority to carry out examinations of nondepository covered persons that would have been conferred upon the Bureau on the designated transfer date, but for the application of subsection (d).

“(3) All functions of the Bureau under this subtitle that would have been conferred upon the Bureau on the designated transfer date, but for the application of subsection (d).”.

The Acting CHAIR. Pursuant to House Resolution 358, the gentlewoman from New York (Mrs. MALONEY) and a Member opposed each will control 5 minutes.

The Chair recognizes the gentlewoman from New York.

Mrs. MALONEY. Mr. Chairman, I rise in support of my amendment to H.R. 1315, which will transfer all authority that the CFPB would receive to the Secretary of the Treasury if no Commission chair is in place by July 21 until such time as the confirmation by the other body.

There is no more blatant effort to derail the consumer protections than the section of this bill that delays the full transfer of authority that the CFPB would have to protect consumers until a Director is in place.

Under the Republican bill, the Bureau would not be able to do anything starting today, even write rules under the existing consumer laws as Dodd-Frank envisioned. As we know, there are 44 Republican Members of the other body that have indicated in writing in a letter to the President that they will not vote to confirm anyone unless President Obama bends to their demands that would weaken the CFPB.

The Republican bill is not about improvements; it's about preventing the CFPB from effectively operating. This week, the President nominated former Ohio Attorney General Richard Cordray to be the CFPB's first Director. He is now the Director of enforcement there, and will bring a voice for State AGs to enforce consumer laws. I hope that the other body will act on his nomination as soon as possible, but we know that there are 44 who say they will not confirm anyone. I do not believe that consumers should have to wait for this process to go forward. They should be protected today.

My amendment says that if they are going to delay the ability of the Agency to protect consumers, at least give that authority to the Secretary of the Treasury until a Director is confirmed to head the Bureau. Now, many of my colleagues on the other side of the aisle

have indicated their concern that there is no one officially at the helm; then let Treasury have that authority until a Director has been confirmed so that it can begin to go forward with the protections that Dodd-Frank envisioned.

□ 1740

This includes the authority the bureau is set to receive today as well as the new supervisory authority for nonbank financial institutions and new rulemaking under unfair, deceptive, and abusive practices. Consumers should not have to wait any longer. My amendment will ensure that work can begin to advance the important mission of the CFPB.

I urge my colleagues to support this amendment.

I reserve the balance of my time.

Mrs. CAPITO. I claim time in opposition to the amendment.

The Acting CHAIR. The gentlewoman from West Virginia is recognized for 5 minutes.

Mrs. CAPITO. I am opposed to the amendment offered by the gentlelady, my ranking member. We work really well together, I think, on the subcommittee. We obviously have differences, and this is one.

The portion of the bill that she's talking about is actually the portion that I created. It was really a creation of a couple of months ago. Probably in April, I began to think to myself: The President hasn't made an appointment to the marque bureau to protect consumers, and he's had almost an entire year to do this. The handwriting was going to be on the wall in terms of trying to get a Senate confirmation. Certainly, you're not going to get one in 4 days, which is what he tried when he nominated somebody on Monday, finally.

So the thought for me is that we have enormous powers vested in one individual. The bill was written to have them. The minority leader was down here saying the oversight that is provided by Senate confirmation is the Congress's stamp of approval of the direction this individual wants to take this bureau. Yet, we have a situation where we have a President who's waited an entire, let's see, 361 days before making an appointment, and we're in a position where we're going to have an acting or recess appointment with a very powerful position without any input or oversight in the nominating process that moves forward and is vested in the United States Senate.

I just think that's a problem. I think that the President had had due time to accomplish this, and we're going to say to the Treasury Secretary, We're going to give it to you. Quite frankly, I think the Treasury Secretary is pretty busy right now dealing with debt limit issues and trying to solve other problems that we have in front of us financially. Our economy, we have 9.2 percent unemployment. We've got to get the wheels turning here, and I'm sure that's where the Secretary is putting his energy, appropriately so.

I just think that this is an agency that's starting with one hand tied behind their back because of the fault of the chief executive who has not appointed a person that could seek and get Senate confirmation, and I think that without that person, with the oversight of a Senate confirmation, taking the reins of this very powerful bureau that's just been created, we would be getting off on the wrong foot. I would oppose the gentlelady's amendment.

I yield back the balance of my time. Mrs. MALONEY. May I inquire as to how much time remains?

The Acting CHAIR. The gentlewoman has 2 minutes remaining.

Mrs. MALONEY. Well, first of all, the President has made an appointment, and he confronts a threat by 44 Members of the other body who say they won't confirm anyone unless the powers of the CFPB are diminished and it's de-fanged and weakened. Consumers should not have to wait for a political confirmation process that the Republicans in the other body have vowed that they're going to hold up. They should be able to move forward with these critical protections and go forward.

I must tell you that the American public is fed up with the delays and the efforts by the other body to prevent consumer protections. If we had had a CFPB in place, we could have prevented the financial downturn in 2008 which caused the high unemployment that the gentlelady is concerned about.

The CFPB is carefully constructed, urgently needed, and should be allowed to go forward to protect consumers. My amendment will allow that to happen. I urge my colleagues to support it.

I yield to the ranking member.

Mr. FRANK of Massachusetts. Being lectured by a member of the Republican Party on the importance of confirmation at the CFPB is like being lectured about birth control by the Octomom. Forty-four Republican Senators have outrageously announced they will not do their constitutional duty and they will confirm nobody, no matter how good, until we agree to weaken the agency.

So what we have is a perfect double play here between House and Senate Republicans. Senate Republicans say we will confirm nobody, House Republicans say the agency won't function until you get a confirmation, which the Senate Republicans have refused to do.

I wish the President had appointed someone earlier. I'm critical of him for not doing that. But I don't want to punish the American people, the beneficiaries of this, by that failure to appoint earlier. By the way, with the Secretary of the Treasury having the authority until now, a lot has been done. Holly Petraeus was put there. A lot of other people were there. They've done some good stuff.

Let's not give in to the Republican blackmail in the Senate.

Mrs. MALONEY. I yield back the balance of my time.

The Acting CHAIR. The question is on the amendment offered by the gentlewoman from New York (Mrs. MALONEY).

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

Mrs. CAPITO. I demand a recorded vote.

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

AMENDMENT NO. 3 OFFERED BY MR. DEFAZIO

Mr. DEFAZIO. Mr. Chairman, I ask unanimous consent that my request for a recorded vote on amendment No. 3 be withdrawn.

The Acting CHAIR. The Clerk will redesignate the amendment.

The Clerk redesignated the amendment.

The Acting CHAIR. Is there objection to the request of the gentleman from Oregon?

Without objection, the request for a recorded vote on amendment no. 3 is withdrawn, and the amendment stands adopted by the voice vote thereon.

There was no objection.

AMENDMENT NO. 10 OFFERED BY MR. LANKFORD

The Acting CHAIR. It is now in order to consider amendment No. 10 printed in House Report 112-172.

Mr. LANKFORD. Mr. Chairman, I have an amendment at the desk.

The Acting CHAIR. The Clerk will designate the amendment.

The text of the amendment is as follows:

Add at the end the following new section:

SEC. 7. INSPECTOR GENERAL REPORT.

Section 1013 of the Dodd-Frank Wall Street Reform and Consumer Protection Act is amended by adding at the end the following new subsection:

“(h) INSPECTOR GENERAL REPORT.—

“(1) IN GENERAL.—Not later than February 1, 2012, and annually thereafter, the Inspector General of the Board of Governors of the Federal Reserve System and the Bureau of Consumer Financial Protection shall submit a report to the Congress containing the following:

“(A) A list of all new rules, guidelines, and regulations prescribed by the Bureau within the previous fiscal year, with corresponding detailed descriptions of each.

“(B) A detailed list of all authority which the Inspector General believes overlaps with the efforts of other Federal departments and agencies.

“(C) All administrative expenses of the Bureau, including the amount spent on salaries, office supplies, and office space.

“(D) The current amount in the Bureau of Consumer Financial Protection Fund.

“(2) PUBLIC DISCLOSURE.—The Inspector General of the Board of Governors of the Federal Reserve System and the Bureau of Consumer Financial Protection shall make each report submitted under paragraph (1) available to the public, including on the Bureau’s website.

“(3) USE OF FUNDS.—The Inspector General shall carry out this subsection using existing funds.”.

The Acting CHAIR. Pursuant to House Resolution 358, the gentleman from Oklahoma (Mr. LANKFORD) and a

Member opposed each will control 5 minutes.

The Chair recognizes the gentleman from Oklahoma.

Mr. LANKFORD. Thank you, Mr. Chairman.

I yield myself such time as I may consume.

Similar to Mr. QUIGLEY’s amendment earlier—his amendment was to provide transparency at CFPB meetings—this amendment brings transparency to the regulatory process decisions, cost and staff structure.

Both parties want reliable information from the Inspectors General of every agency and of this bureau. Congress has a responsibility for oversight. That responsibility is not possible without good information. This will make the CFPB consistent with other agencies in oversight transparency.

Because this new Federal Bureau is within the Federal Reserve, we must provide, Congress, citizen watchdog groups and the general public with the tools for proper oversight.

The Lankford amendment will put in place a mechanism for bureau transparency. Specifically, this amendment would require the Inspectors General of the Board of Governors of the Federal Reserve and the Consumer Financial Protection Bureau to post online and submit an annual report to Congress each February 1 illuminating four key elements in the bureau’s operations during the previous fiscal year:

Number one, a list of all new rules, guidelines, regulations prescribed by the bureau within the previous fiscal year with corresponding descriptions of each.

Number two, a detailed list of all authority that the Federal Reserve Inspector General deems in conflict with other Federal departments and agencies.

Number three, administrative expenses of the bureau, including the amount spent on salaries, office supplies, and office space.

Number four, the current balance at the Consumer Financial Protection Bureau, their fund itself.

As lawmakers, we have to have quality information at our disposal to conduct our constitutionally required duty of oversight. The report required by this amendment would provide Congress and the public a broad look into the operations of the bureau.

With that, I reserve the balance of my time.

Mr. FRANK of Massachusetts. Mr. Chairman, I rise in tentative opposition.

The Acting CHAIR. The gentleman is recognized for 5 minutes.

Mr. FRANK of Massachusetts. I could be persuaded as I would like to be, but I am the only speaker, and since I am defending the committee’s position, I will reserve the balance of my time.

Mr. LANKFORD. I yield to the gentlelady from West Virginia.

Mrs. CAPITO. I would just like to tell the gentleman I support his

amendment. I think it lends itself, again, to transparency and full accountability. I thank him for bringing it forward. Good work from the gentleman from Oklahoma.

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

□ 1750

Mr. FRANK of Massachusetts. I yield myself such time as I may consume.

Mr. Chairman, I appreciate the amendment. I’ve had a chance to think about it, and I am persuaded by its merits. I think this is a genuinely helpful amendment.

But I do want to take this opportunity in this 5 minutes to talk about broader issues, and I do so, I will say—I would not extraordinarily have done this, to take this 5 minutes in this way, but the rule was so outrageously stingy in refusing adequate debate time on some central issues that we have no option but to use this perfectly reasonable amendment as an opportunity to say what we were prevented by the rule from saying.

By the way, there’s one part of the rule that should be mentioned that I didn’t have time to talk about earlier. The regular order that my Republican colleagues promised has been beat up pretty good recently, and certainly by this rule.

The Congressional Budget Office says that their effort to expand the head of the consumer agency to a five-member commission will cost \$71 million over the 5-year period. Now, that violates their CutGo rule, but they don’t care that much about violating their rules when it suits their ideology. But they found an offset. What’s the offset? The offset is a bill that the House already passed to save money from the Federal Housing Administration, the FHA.

So here’s what they’re doing. They’re reaching back, and the rule retroactively merges the two bills. How’s that for the regular order? It’s a rule that retroactively takes a bill that already passed, saves money within the FHA, and instead of using that either for deficit reduction entirely or for easing people’s ability to get housing, they use it to offset their extra bureaucracy here in this bill.

Beyond that, I want to talk again about the fundamental issues. Some on the Republican side have apparently undergone a conversion. I don’t want to not take “yes” for an answer. Apparently they are now in favor of an agency that they vigorously opposed last year and the year before.

We had a special markup. The gentleman from Alabama incorrectly said he never voted against this. Well, someone claiming to be the gentleman from Alabama attended a markup when we voted on this in committee and voted against it, as did the gentlewoman from West Virginia, as did virtually everyone on the Republican side. Instead, they supported a substitute from the gentlewoman from Illinois which did nothing—well, I take it back.

It said that all the regulators could get together, plus the Secretary of Defense, the Secretary of the Treasury—I don't know who else—and they could set up a hotline for consumers and have a Web site, but any information taken in would go back to those same regulators.

So they have consistently opposed it, and that's why they're so wounded. How dare we say that they're not in favor of this agency? Because we were there when they tried to kill it, we there when they voted against it, and we understand that they don't want to see it go forward. They are prudent, however. They understand that it would not be a good idea to attack it head-on, so they're trying a sideways attack, most importantly by saying that the bank regulators—they wanted to leave consumer protection with the bank regulators. That was the Biggert substitute.

The FDIC, the Federal Reserve more than anybody else, because they're the key bank regulator of consumer affairs—I don't know who came up with that—they would put the bank regulators back in charge of this agency by letting them overturn by majority vote anything the agency does. They say, Well, we're just going back to where you were. No, we were never for that. In fact, we're totally reversing.

And now we have the amendment of the gentlewoman from New York, and the gentlewoman from West Virginia—you know, there's a children's book where somebody says, I can believe 10 impossible things before breakfast. Well, I'll give the gentlewoman credit for moderation. She only said one impossible thing before dinner. She said we must have a confirmation. Confirmation is important. She should tell that to her Senate colleagues. Forty-four Republican Senators, not the Senator from Massachusetts (Mr. BROWN) or the Senators from Maine, Ms. COLLINS and Ms. SNOWE, 44 of them, enough to filibuster, have said, We wouldn't confirm anybody.

So I hope someone will explain to me: How can the manager of the bill get up and say confirmation is important, we can't allow this to go forward unless there's confirmation, we won't allow the powers to go forward unless there's confirmation, knowing that there can't be confirmation, not because the President was late, as he was—and I was critical of him for doing that—but because the Republican majority says they won't confirm?

And then they complain there might be a recess appointment.

The Acting CHAIR. The time of the gentleman has expired.

The question is on the amendment offered by the gentleman from Oklahoma (Mr. LANKFORD).

The amendment was agreed to.

AMENDMENT NO. 11 OFFERED BY MR. RIGELL

The Acting CHAIR. It is now in order to consider amendment No. 11 printed in House Report 112-172.

Mr. RIGELL. Mr. Chairman, I have an amendment at the desk.

The Acting CHAIR. The Clerk will designate the amendment.

The text of the amendment is as follows:

Add at the end the of the bill the following new section:

SEC. 7. ANALYSIS OF REGULATIONS.

Section 1022 of the Dodd-Frank Wall Street Reform and Consumer Protection Act is amended by adding at the end the following new subsection:

“(e) ANALYSIS OF REGULATIONS.—

“(1) IN GENERAL.—Each time the Bureau proposes a new rule or regulation, the Bureau shall—

“(A) carry out an initial regulatory flexibility analysis for such proposed rule or regulation, which shall be carried out as closely as possible to those initial regulatory flexibility analyses required under section 603 of title 5, United States Code, but which shall analyze the financial impact of the proposed rule or regulation on all financial entities, regardless of size; and

“(B) carry out an analysis of whether the proposed rule or regulation will impair the ability of individuals and small business to access credit from financial institutions.

“(2) REPORT.—The Bureau shall issue a report to the Council on the analyses carried out under paragraph (1), and make such analyses available to the public.

“(3) USE OF EXISTING RESOURCES.—The Bureau shall use existing resources to carry out the requirements of this subsection.”.

The Acting CHAIR. Pursuant to House Resolution 358, the gentleman from Virginia (Mr. RIGELL) and a Member opposed each will control 5 minutes.

The Chair recognizes the gentleman from Virginia.

Mr. RIGELL. Mr. Chairman, Americans across this great land are hurting. Families are being hurt by excessively high unemployment. It is right now at 9.2 percent. In the Second District, it's high, and my wife, Teri, and I have dear friends who have lost their family businesses because of, I think, policies that have come out of this very institution, a hyperactive Federal Government.

So I rise today to offer an amendment that would directly address one of the principal reasons that I believe that our small businesses are having such a difficult time—and I know this firsthand because I am a small business owner—and that's a lack of credit.

My amendment would require the Consumer Financial Protection Bureau to submit a financial impact analysis on each proposed rule or regulation that it intends to layer upon our Nation's lenders. It would expand the cost analysis to include financial institutions of all sizes, not just the smaller ones that are currently under the cost analysis portion of the bill. Most importantly, though, the amendment would require the bureau to submit an analysis to the council on how the proposed regulation would impair the ability of individuals and our small businesses to access credit.

I've spent a lot of time, Mr. Chairman, in our district listening to small business owners and our local community bankers, not the big banks up in New York but the local banks. They've

given me a clear indication of the struggle that our small business owners are having when it comes to acquiring credit. They're saying, SCOTT, we're not hiring account executives to go out and meet with our small business owners. We're hiring regulatory analysts to figure out and sort through Dodd-Frank, and now there's just yet another layer that's coming upon our local lenders. They're really struggling.

Mr. Chairman, what I've done in this amendment is to offer a reasonable solution that just would require that bureau to pause and to calculate and to distribute to the public a clear indication of the impact that the regulation would have both on the lending institution and on credit for our small business owners and individuals.

I believe this is a very prudent amendment. Given the hyperactive nature of our Federal Government, it continues to grow, it continues to reach out and, I think, choke out the life of the small business entrepreneur.

I would urge my colleagues to support this amendment. It really is about confidence. The hardworking folks that I know in the district, they want to know that we really are going to start in a reasonable and responsible way to contain this ever-expanding Federal Government.

Mr. Chairman, I close with this. I am not an advocate for no regulation, I'm an advocate for smarter and lighter regulation, and I think this amendment meets that test. I urge my colleagues to vote in favor of it.

I yield back the balance of my time.

Mr. MILLER of North Carolina. I claim time in opposition.

The Acting CHAIR. The gentleman is recognized for 5 minutes.

Mr. MILLER of North Carolina. I yield 2 minutes to the gentleman from Connecticut (Mr. HIMES).

Mr. HIMES. Mr. Chairman, I was moved to come to the floor to argue in opposition to this amendment and in opposition to the underlying legislation. I was moved because the amendment offered by the gentleman from Oklahoma and the amendment offered by the gentleman from Virginia are both about reports and analyses that this new agency will be required to produce. And it's odd, because to give my friends on the other side credit, they usually stand for more streamlined and efficient government, sometimes to the point that government ceases to function; but they are about efficiency and streamlining, and yet here we're hearing about more reports and more analyses, for the simple reason that this is part of a larger strategy to weigh down, to underfund, and to decapitate an agency they have no interest in seeing survive, an agency that would protect consumers, that would protect that group that was badly and most severely harmed in the disaster that we just went through.

Why? One can speculate. Perhaps it's to stand for the industry, for the financial concerns. But why do that? Why do

that when it has been proven time and time again, not just in the last 3 years but over hundreds of years, that financial services is a very volatile and very risky pursuit that if not adequately regulated will do what it has done in the last 3 years, will do what it did in the late 1920s, what it has done hundreds of years prior, collapse in upon itself.

□ 1800

This is regulation that is smart, that is commonsense, and that will protect the American family from products that could destroy that family. So let's not weigh down this agency. Let's not decapitate it. Let's not underfund it. Let's let it survive to protect American families.

Mr. MILLER of North Carolina. Sometimes it really is helpful, when you want to amend the law, to read the law. This amendment is almost completely redundant, and where it is not redundant, it is annoyingly pointless.

This is what the law already requires:

Before the CFPB can adopt a rule, it has to consider the potential benefits and costs to consumers and to the financial industry. It has to consider the impact of the rule. It has to consider whether it constricts credit, whether it makes it harder for small businesses or individuals—households—to get credit. All this amendment would require is already in the bill.

The CFPB's rulemaking requires that they give notice that they're going to consider a rule, and then they've got to take comment. Then they've got to propose a rule, and then they've got to take comment again. They know that, if anybody is against it, they've got to be prepared to defend it in court, and they've got to show that they developed the evidence that supports the rule and supports what the benefits are and what the costs are and whether it keeps people from getting credit.

What this amendment would also do is to make the CFPB prepare this report when nobody is against it, when everybody is perfectly fine with it, when it doesn't hurt anybody, when it doesn't bother anybody. It's minor. It's procedural. It would still require this silly, pointless report for a rule that nobody is against.

I understand that most Members do not want to make government unwieldy and filled with red tape. This amendment would just make government more unwieldy and filled with more red tape. So I oppose the amendment.

I yield back the balance of my time.

The Acting CHAIR. The question is on the amendment offered by the gentleman from Virginia (Mr. RIGELL).

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

Mr. MILLER of North Carolina. Mr. Chairman, I demand a recorded vote.

The Acting CHAIR. Pursuant to clause 6 of rule XVIII, further pro-

ceedings on the amendment offered by the gentleman from Virginia will be postponed.

ANNOUNCEMENT BY THE ACTING CHAIR

The Acting CHAIR. Pursuant to clause 6 of rule XVIII, proceedings will now resume on those amendments printed in House Report 112-172 on which further proceedings were postponed, in the following order:

Amendment No. 2 by Ms. JACKSON LEE of Texas.

Amendment No. 5 by Mr. MILLER of North Carolina.

Amendment No. 6 by Ms. JACKSON LEE of Texas.

Amendment No. 9 by Mrs. MALONEY of New York.

Amendment No. 11 by Mr. RIGELL of Virginia.

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

AMENDMENT NO. 2 OFFERED BY MS. JACKSON LEE OF TEXAS

The Acting CHAIR. The unfinished business is the demand for a recorded vote on the amendment offered by the gentlewoman from Texas (Ms. JACKSON LEE) on which further proceedings were postponed and on which the noes prevailed by voice vote.

The Clerk will redesignate the amendment.

The Clerk redesignated the amendment.

RECORDED VOTE

The Acting CHAIR. A recorded vote has been demanded.

A recorded vote was ordered.

The vote was taken by electronic device, and there were—ayes 170, noes 239, not voting 23, as follows:

[Roll No. 615]
AYES—170

Ackerman	Deutch	Keating
Altmire	Dicks	Kildee
Andrews	Dingell	Kind
Baca	Dongett	Kissell
Baldwin	Donnelly (IN)	Kucinich
Barrow	Doyle	Langevin
Bass (CA)	Edwards	Larsen (WA)
Becerra	Engel	Lee (CA)
Berkley	Eshoo	Levin
Berman	Farr	Lewis (GA)
Bishop (NY)	Fattah	Lipinski
Boswell	Filner	Loeback
Brady (PA)	Frank (MA)	Lofgren, Zoe
Bralley (IA)	Fudge	Lowey
Brown (FL)	Garamendi	Luján
Capps	Gonzalez	Maloney
Capuano	Green, Al	Markey
Carnahan	Green, Gene	Matheson
Carney	Grijalva	Matsui
Carson (IN)	Gutierrez	McCarthy (NY)
Chu	Hahn	McCollum
Ciilline	Hanabusa	McDermott
Clarke (MI)	Hastings (FL)	McGovern
Clarke (NY)	Heinrich	McNerney
Clay	Higgins	Meeks
Cleaver	Himes	Michaud
Clyburn	Hinojosa	Miller (NC)
Cohen	Hirono	Miller, George
Connolly (VA)	Hochul	Moore
Conyers	Holt	Moran
Cooper	Honda	Murphy (CT)
Costello	Inslie	Nadler
Courtney	Israel	Napolitano
Crowley	Jackson (IL)	Neal
Cummings	Jackson Lee	Oliver
Davis (CA)	(TX)	Pallone
Davis (IL)	Johnson (GA)	Pascarell
DeFazio	Johnson, E. B.	Pastor (AZ)
DeGette	Jones	Payne
DeLauro	Kaptur	Perlmutter

Peters	Schakowsky	Tierney
Pingree (ME)	Schiff	Tonko
Polis	Schrader	Towns
Price (NC)	Schwartz	Tsongas
Quigley	Scott (VA)	Van Hollen
Rangel	Scott, David	Velázquez
Reyes	Serrano	Visclosky
Richardson	Sewell	Walz (MN)
Richmond	Sherman	Wasserman
Rothman (NJ)	Shuler	Schultz
Roybal-Allard	Sires	Walters
Ruppersberger	Slaughter	Watt
Rush	Smith (WA)	Waxman
Ryan (OH)	Speier	Welch
Sánchez, Linda T.	Stark	Woolsey
Sutton	Sánchez, Loretta	Wu
Thompson (CA)	Sarbanes	Yarmuth
Thompson (MS)		

NOES—239

Adams	Gibbs	Myrick
Aderholt	Gibson	Neugebauer
Akin	Gingrey (GA)	Noem
Alexander	Gohmert	Nugent
Amash	Goodlatte	Nunes
Austria	Gosar	Nunnelee
Bachus	Gowdy	Olson
Barletta	Granger	Owens
Bartlett	Graves (GA)	Palazzo
Barton (TX)	Graves (MO)	Paul
Bass (NH)	Griffin (AR)	Paulsen
Benishek	Grimm	Pearce
Berg	Guinta	Peterson
Biggart	Guthrie	Petri
Bilbray	Hall	Pitts
Bilirakis	Hanna	Platts
Bishop (UT)	Harper	Poe (TX)
Blackburn	Harris	Pompeo
Bonner	Hartzler	Posey
Bono Mack	Hastings (WA)	Price (GA)
Boren	Hayworth	Quayle
Boustany	Heck	Rahall
Brady (TX)	Hensarling	Reed
Brooks	Herger	Rehberg
Broun (GA)	Herrera Beutler	Reichert
Buchanan	Holden	Renacci
Bucshon	Huelskamp	Ribble
Buerkle	Huizenga (MI)	Rigell
Burgess	Hultgren	Rivera
Burton (IN)	Hunter	Roby
Calvert	Hurt	Roe (TN)
Camp	Issa	Rogers (KY)
Campbell	Jenkins	Rogers (MI)
Canseco	Johnson (IL)	Rohrabacher
Cantor	Johnson (OH)	Rokita
Capito	Johnson, Sam	Rooney
Cardoza	Jordan	Ros-Lehtinen
Carter	Kelly	Roskam
Cassidy	King (IA)	Ross (AR)
Chabot	King (NY)	Kingston
Chaffetz	Kingston	Royce
Chandler	Kinzinger (IL)	Kline
Coble	Kline	Labrador
Coffman (CO)	Labrador	Lamborn
Cole	Lance	Lankford
Conaway	Lance	Latham
Cravaack	Lankford	LaTourrette
Crawford	Latham	Latta
Crenshaw	LaTourrette	Lewis (CA)
Critz	Latta	LoBiondo
Cuellar	Lewis (CA)	Long
Culberson	LoBiondo	Lucas
Davis (KY)	Lowey	Luetkemeyer
Dent	Lucas	Lummis
DesJarlais	Luetkemeyer	Lungren, Daniel E.
Diaz-Balart	Lummis	Mack
Dold	Lungren, Daniel E.	Manzullo
Dreier	Mack	Marchant
Duffy	Manzullo	Marino
Duncan (SC)	Marchant	McCarthy (CA)
Duncan (TN)	Marino	McCaul
Ellmers	McCarthy (CA)	McClintock
Emerson	McCaul	McCotter
Farenthold	McClintock	McHenry
Fincher	McCotter	McIntyre
Fitzpatrick	McHenry	McKeon
Flake	McIntyre	Flores
Fleischmann	McKeon	Forbes
Fleming	McKinley	Fortenberry
Flores	McMorris	Fox
Forbes	Rodgers	Franks (AZ)
Fortenberry	Meehan	Frelinghuysen
Fox	Meehan	Gallely
Franks (AZ)	Mica	Gardner
Frelinghuysen	Miller (FL)	Garrett
Gallely	Miller (MI)	Gerlach
Gardner	Miller, Gary	
Garrett	Mulvaney	
Gerlach	Murphy (PA)	

Wolf Woodall Young (FL)
Womack Yoder Young (IN)

NOT VOTING—23

Bachmann Ellison Pelosi
Bishop (GA) Giffords Pence
Black Griffith (VA) Rogers (AL)
Blumenauer Hinchey Schock
Butterfield Hoyer Scott, Austin
Castor (FL) Landry Wilson (FL)
Costa Larson (CT) Young (AK)
Denham Lynch

□ 1829

Messrs. BENISHEK and CRITZ changed their vote from “aye” to “no.”
Messrs. ALTMIRE, PALLONE, CLEAVER, CARNEY, Mrs. DAVIS of California, Messrs. DAVIS of Illinois, LARSEN of Washington, GRIJALVA, and GARAMENDI changed their vote from “no” to “aye.”

So the amendment was rejected.

The result of the vote was announced as above recorded.

Stated for:

Ms. WILSON of Florida. Mr. Chair, on rollcall No. 615, had I been present, I would have voted “aye.”

Stated against:

Mr. DENHAM. Mr. Chair, on rollcall No. 615 I was unavoidably detained. Had I been present, I would have voted “no.”

AMENDMENT NO. 5 OFFERED BY MR. MILLER OF NORTH CAROLINA

The Acting CHAIR (Mr. WOMACK). The unfinished business is the demand for a recorded vote on the amendment offered by the gentleman from North Carolina (Mr. MILLER) on which further proceedings were postponed and on which the noes prevailed by voice vote.

The Clerk will redesignate the amendment.

The Clerk redesignated the amendment.

RECORDED VOTE

The Acting CHAIR. A recorded vote has been demanded.

A recorded vote was ordered.

The Acting CHAIR. This is a 2-minute vote.

The vote was taken by electronic device, and there were—ayes 175, noes 238, not voting 19, as follows:

[Roll No. 616]

AYES—175

Ackerman Cohen Garamendi
Altmire Connolly (VA) Gonzalez
Andrews Conyers Green, Al
Baca Cooper Green, Gene
Baldwin Costello Grijalva
Barrow Courtney Gutierrez
Bass (CA) Critz Hahn
Becerra Crowley Hanabusa
Berkley Cuellar Hastings (FL)
Berman Cummings Heinrich
Bishop (NY) Davis (CA) Higgins
Boswell Davis (IL) Himes
Brady (PA) DeFazio Hinojosa
Braley (IA) DeGette Hirono
Brown (FL) DeLauro Hochul
Capps Deutch Holden
Capuano Dicks Holt
Carnahan Dingell Honda
Carnay Donnelly (IN) Inslee
Carson (IN) Doyle Israel
Chandler Edwards Jackson (IL)
Chu Engel Jackson Lee
Cicilline Eshoo (TX)
Clarke (MI) Farr Johnson (GA)
Clarke (NY) Fattah Johnson, E. B.
Clay Filner Jones
Cleaver Frank (MA) Kaptur
Clyburn Fudge Keating

Kildee Napolitano Serrano
Kind Neal Sewell
Kissell Oliver Sherman
Kucinich Owens Shuler
Langevin Pallone Sires
Larsen (WA) Pascrell Slaughter
Larson (CT) Pastor (AZ) Smith (WA)
Lee (CA) Perlmutter Speier
Levin Pingree (ME) Peters
Lewis (GA) Pingree (ME) Scott (SC)
Lipinski Poliss Sensenbrenner
Loeb sack Price (NC) Sessions
Lofgren, Zoe Quigley Thompson (CA)
Lowey Rangel Thompson (MS)
Lujan Reyes Tierney
Lynch Richardson Tonko
Maloney Richmond Towns
Markey Rothman (NJ) Tsongas
Matsui Roybal-Allard Van Hollen
McCarthy (NY) Ruppertsberger Velázquez
McCollum Rush Visclosky
McDermott Ryan (OH) Walz (MN)
McGovern Sánchez, Linda Wasserman
McNerney T. Schultz
Meeks Sanchez, Loretta Waters
Michaud Sarbanes Watt
Miller (NC) Schakowsky Waxman
Miller, George Schiff Welch
Moore Schrader Wilson (FL)
Moran Schwartz Woolsey
Murphy (CT) Scott (VA) Wu
Nadler Scott, David Yarmuth

NOES—238

Adams Fleischmann Luetkemeyer
Aderholt Fleming Lummis
Akin Flores Lungren, Daniel
Alexander Forbes E.
Amash Fortenberry Mack
Austria Foxx Manzullo
Bachus Franks (AZ) Marchant
Barletta Frelinghuysen Marino
Bartlett Gallegly Matheson
Barton (TX) Gardner McCarthy (CA)
Bass (NH) Garrett McCaul
Benishek Gerlach McClintock
Berg Gibbs McCotter
Biggart Gibson McHenry
Bilbray Gingrey (GA) McIntyre
Bilirakis Gohmert McKeon
Bishop (UT) Goodlatte McKinley
Blackburn Gosar McMorris
Bonner Gowdy Rodgers
Bono Mack Granger Meehan
Boren Graves (GA) Mica
Boustany Graves (MO) Miller (FL)
Brady (TX) Griffin (AR) Miller (MI)
Brooks Grimm Miller, Gary
Broun (GA) Guinta Mulvaney
Buchanan Guthrie Murphy (PA)
Bucshon Hall Myrick
Buerkle Hanna Neugebauer
Burgess Harper Noem
Burton (IN) Harris Nugent
Calvert Hartzler Nunes
Camp Hastings (WA) Nunnelee
Campbell Hayworth Olson
Canseco Heck Palazzo
Cantor Hensarling Paul
Capito Herger Paulsen
Cardoza Herrera Beutler Pearce
Carter Huelskamp Pence
Cassidy Huizenga (MI) Peterson
Chabot Hultgren Petri
Chaffetz Hunter Pitts
Coble Hurt Platts
Coffman (CO) Issa Poe (TX)
Cole Jenkins Pompeo
Conaway Johnson (IL) Posey
Crawford Johnson (OH) Price (GA)
Crenshaw Jordan Quayle
Culberson Johnson, Sam Rahall
Kelly King (IA) Reed
King (IA) Rehberg
King (NY) Reichert
Kingston Renacci
Kinzinger (IL) Ribble
Kline Rigell
Labrador Rivera
Lamborn Roby
Lance Roe (TN)
Lankford Rogers (AL)
Latham Rogers (KY)
LaTourrette Rogers (MI)
Latta Rohrabacher
Lewis (CA) Rokita
LoBiondo Rooney
Long Ros-Lehtinen
Lucas Roskam

Ross (AR) Smith (NE)
Ross (FL) Smith (NJ)
Royce Smith (TX)
Runyan Southerland
Ryan (WI) Stearns
Scalise Stivers
Schilling Stutzman
Schmidt Sullivan
Schweikert Terry
Scott (SC) Thompson (PA)
Sensenbrenner Thornberry
Sessions Tiberi
Shimkus Tipton
Shuster Turner
Simpson Upton

NOT VOTING—19

Bachmann Doggett Payne
Bishop (GA) Ellison Pelosi
Black Giffords Schock
Blumenauer Griffith (VA) Scott, Austin
Butterfield Hinchey Young (AK)
Castor (FL) Hoyer
Costa Landry

□ 1834

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

AMENDMENT NO. 6 OFFERED BY MS. JACKSON LEE OF TEXAS

The Acting CHAIR. The unfinished business is the demand for a recorded vote on the amendment offered by the gentlewoman from Texas (Ms. JACKSON LEE) on which further proceedings were postponed and on which the ayes prevailed by voice vote.

The Clerk will redesignate the amendment.

The Clerk redesignated the amendment.

RECORDED VOTE

The Acting CHAIR. A recorded vote has been demanded.

A recorded vote was ordered.

The Acting CHAIR. This is a 2-minute vote.

The vote was taken by electronic device, and there were—ayes 175, noes 240, not voting 17, as follows:

[Roll No. 617]

AYES—175

Ackerman Davis (IL) Israel
Andrews DeFazio Jackson (IL)
Baca DeGette Jackson Lee
Baldwin DeLauro (TX)
Barrow Deutch Johnson (GA)
Bass (CA) Dicks Johnson, E. B.
Becerra Dingell Kaptur
Berkley Doggett Keating
Berman Donnelly (IN) Kildee
Bishop (NY) Doyle Kind
Boswell Edwards Kissell
Brady (PA) Engel Kucinich
Braley (IA) Eshoo Langevin
Brown (FL) Farr Larsen (WA)
Capps Fattah Larson (CT)
Capuano Filner Lee (CA)
Cardoza Frank (MA) Levin
Carnahan Fudge Lewis (GA)
Carnay Garamendi Lipinski
Carson (IN) Gibson Loeb sack
Chu Gonzalez Lofgren, Zoe
Cicilline Green, Al Lowey
Clarke (MI) Clarke (MI) Lujan
Clarke (NY) Green, Gene Lynch
Clay Grijalva
Cleaver Gutierrez Maloney
Clyburn Hahn Markey
Cohen Hanabusa Matheson
Connolly (VA) Hastings (FL) Matsui
Cooper Heinrich McCarthy (NY)
Costello Hinojosa McDermott
Courtney Hirono McGovern
Critz Hochul McNerney
Cuellar Holt Meehan
Cummings Honda Meeks
Davis (CA) Inslee Miller (NC)

Miller, George
Moore
Moran
Murphy (CT)
Nadler
Napolitano
Neal
Oliver
Pallone
Pascrell
Pastor (AZ)
Payne
Perlmutter
Peters
Pingree (ME)
Polis
Price (NC)
Quigley
Rangel
Reyes
Richardson
Richmond
Rothman (NJ)

Roybal-Allard
Ruppersberger
Rush
Ryan (OH)
Sánchez, Linda
T.
Sanchez, Loretta
Sarbanes
Schakowsky
Schiff
Schrader
Schwartz
Scott (VA)
Schultz
Scott, David
Serrano
Sewell
Sherman
Shuler
Shuler
Wilson (FL)
Sires
Slaughter
Smith (WA)
Speier
Stark

Sutton
Thompson (CA)
Thompson (MS)
Tierney
Tonko
Towns
Tsongas
Van Hollen
Velázquez
Visclosky
Walz (MN)
Wasserman
Schultz
Waters
Watt
Waxman
Welch
Wilson (FL)
Woolsey
Wu
Yarmuth

Thornberry
Tiberi
Tipton
Turner
Upton
Walberg
Walden

Walsh (IL)
Webster
West
Westmoreland
Whitfield
Wilson (SC)
Wittman

Wolf
Womack
Woodall
Yoder
Young (FL)
Young (IN)

Ruppersberger
Rush
Ryan (OH)
Sánchez, Linda
T.
Sanchez, Loretta
Sarbanes
Schakowsky
Schiff
Schwartz
Scott (VA)
Scott, David
Serrano
Sewell

Sherman
Sires
Slaughter
Smith (WA)
Speier
Stark
Sutton
Terry
Thompson (CA)
Thompson (MS)
Tierney
Tonko
Towns
Tsongas

Van Hollen
Velázquez
Visclosky
Walz (MN)
Wasserman
Schultz
Waters
Watt
Terry
Waxman
Welch
Wilson (FL)
Woolsey
Wu
Yarmuth

NOT VOTING—17

Bachmann
Bishop (GA)
Black
Blumenauer
Butterfield
Castor (FL)

Costa
Ellison
Giffords
Griffith (VA)
Hinchey
Hoyer

Landry
Pelosi
Shock
Scott, Austin
Young (AK)

ANNOUNCEMENT BY THE ACTING CHAIR

The Acting CHAIR (during the vote).
There is 1 minute left in this vote.

□ 1837

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

AMENDMENT NO. 9 OFFERED BY MRS. MALONEY

The Acting CHAIR. The unfinished
business is the demand for a recorded
vote on the amendment offered by the
gentlewoman from New York (Mrs.
MALONEY) on which further pro-
ceedings were postponed and on which
the ayes prevailed by voice vote.

The Clerk will redesignate the
amendment.

The Clerk redesignated the amend-
ment.

RECORDED VOTE

The Acting CHAIR. A recorded vote
has been demanded.

A recorded vote was ordered.

The Acting CHAIR. This is a 2-
minute vote.

The vote was taken by electronic de-
vice, and there were—ayes 168, noes 244,
not voting 20, as follows:

[Roll No. 618]

AYES—168

NOES—240

Adams
Aderholt
Akin
Alexander
Altmire
Amash
Austria
Bachus
Barletta
Bartlett
Barton (TX)
Bass (NH)
Benishkek
Berg
Biggart
Bilbray
Bilirakis
Bishop (UT)
Blackburn
Bonner
Bono Mack
Boren
Boustany
Brady (TX)
Brooks
Broun (GA)
Buchanan
Buchson
Buerkle
Burgess
Burton (IN)
Calvert
Camp
Campbell
Canseco
Cantor
Capito
Carter
Cassidy
Chabot
Chaffetz
Chandler
Coble
Coffman (CO)
Cole
Conaway
Cravaack
Crawford
Crenshaw
Crenshaw
Culbertson
Davis (KY)
Denham
Dent
DesJarlais
Diaz-Balart
Dold
Dreier
Duffy
Duncan (SC)
Duncan (TN)
Ellmers
Emerson
Farenthold
Fincher
Fitzpatrick
Flake
Fleischmann
Fleming
Flores
Forbes
Fortenberry
Foxy
Franks (AZ)

Frelinghuysen
Gallegly
Gardner
Garrett
Gerlach
Gibbs
Gingrey (GA)
Gohmert
Goodlatte
Gosar
Gowdy
Granger
Graves (GA)
Graves (MO)
Griffin (AR)
Grimm
Guinta
Guthrie
Hall
Hanna
Harper
Harris
Hartzler
Hastings (WA)
Hayworth
Heck
Hensarling
Herger
Herrera Beutler
Hoyer
Holden
Huelskamp
Huizenga (MI)
Hultgren
Hunter
Hurt
Issa
Jenkins
Johnson (IL)
Johnson (OH)
Johnson, Sam
Jones
Jordan
Kelly
King (IA)
King (NY)
Kingston
Kinzinger (IL)
Kline
Labrador
Lamborn
Lance
Lankford
Latham
LaTourette
Latta
Lewis (CA)
LoBiondo
Long
Lucas
Luetkemeyer
Lummis
Lungren, Daniel
E.
Mack
Manzullo
Marchant
Marino
McCarthy (CA)
McCaul
McClintock
McCotter
McHenry
McIntyre
McKeon

McKinley
McMorris
Rodgers
Mica
Miller (FL)
Miller (MI)
Miller, Gary
Mulvaney
Murphy (PA)
Myrick
Neugebauer
Noem
Nugent
Nunes
Nunnelee
Olson
Owens
Palazzo
Paul
Paulsen
Pearce
Pence
Peterson
Petri
Pitts
Platts
Poe (TX)
Pompeo
Posey
Price (GA)
Quayle
Rahall
Reed
Rehberg
Reichert
Renacci
Ribble
Rigell
Rivera
Roby
Roe (TN)
Rogers (AL)
Rogers (KY)
Rogers (MI)
Rohrabacher
Rokita
Rooney
Ros-Lehtinen
Roskam
Ross (AR)
Ross (FL)
Royce
Runyan
Ryan (WI)
Scalise
Schilling
Schmidt
Schweikert
Scott (SC)
Coopers
Sensenbrenner
Sessions
Shimkus
Shuster
Simpson
Smith (NE)
Smith (NJ)
Smith (TX)
Southerland
Stearns
Stivers
Stutzman
Sullivan
Terry
Thompson (PA)

Ackerman
Altmire
Andrews
Baca
Baldwin
Barrow
Bass (CA)
Becerra
Berkley
Berman
Boswell
Brady (PA)
Braley (IA)
Brown (FL)
Capps
Capuano
Carnahan
Carney
Carson (IN)
Chu
Cicilline
Clarke (NY)
Clay
Cleaver
Clyburn
Cohen
Connolly (VA)
Coopers
Costello
Courtney
Critz
Crowley
Cummings
Davis (CA)
Davis (IL)
DeFazio
DeGette
DeLauro
Deutch
Dicks
Dingell
Doggett

Donnelly (IN)
Doyle
Edwards
Engel
Eshoo
Farr
Fattah
Filner
Frank (MA)
Fudge
Garamendi
Gonzalez
Green, Al
Gutiérrez
Hahn
Hanabusa
Hastings (FL)
Heinrich
Higgins
Himes
Hirono
Hochul
Holden
Holt
Honda
Inslie
Israel
Jackson (IL)
Jackson Lee
(TX)
Johnson (GA)
Johnson, E. B.
Jones
Kaptur
Keating
Kildee
Kind
Kissell
Kucinich
Langevin
Larsen (WA)
Larson (CT)
Lee (CA)

NOES—244

Adams
Aderholt
Akin
Alexander
Amash
Austria
Bachus
Barletta
Bartlett
Barton (TX)
Bass (NH)
Benishkek
Berg
Biggart
Bilbray
Bilirakis
Bishop (UT)
Blackburn
Bonner
Bono Mack
Boren
Boustany
Brady (TX)
Brooks
Broun (GA)
Buchanan
Buchson
Buerkle
Burgess
Burton (IN)
Calvert
Camp
Campbell
Canseco
Cantor
Capito
Cardoza
Carter
Cassidy
Chabot
Chaffetz
Chandler
Coble
Coffman (CO)
Cole
Conaway
Cravaack
Crawford
Crenshaw
Cuellar
Culbertson
Davis (KY)
Denham
Dent
DesJarlais
Diaz-Balart
Dold
Dreier
Duffy
Duncan (SC)
Duncan (TN)
Ellmers
Emerson
Farenthold
Fincher
Fitzpatrick
Flake
Fleischmann
Fleming
Flores
Forbes
Fortenberry
Foxy
Franks (AZ)
Frelinghuysen
Gallegly
Gardner
Garrett
Gerlach
Gibbs
Gibson
Gingrey (GA)

Gohmert
Goodlatte
Gosar
Gowdy
Granger
Graves (GA)
Graves (MO)
Green, Gene
Griffin (AR)
Grijalva
Grimm
Guinta
Guthrie
Hall
Hanna
Harper
Harris
Hartzler
Hastings (WA)
Hayworth
Heck
Hensarling
Herger
Herrera Beutler
Hinojosa
Huelskamp
Huizenga (MI)
Hultgren
Hunter
Hurt
Issa
Jenkins
Johnson (IL)
Johnson (OH)
Johnson, Sam
Jordan
Kelly
King (IA)
King (NY)
Kingston
Kinzinger (IL)
Kline
Labrador
Lamborn
Lance
Lankford
Latham
LaTourette
Latta
Lewis (CA)
LoBiondo
Long
Lucas
Luetkemeyer
Lummis
Lungren, Daniel
E.
Manzullo
Marchant
Marino
McCarthy (CA)
McCaul
McClintock
McCotter
McHenry
McIntyre
McKeon
McMorris
Rodgers
Meehan
Mica
Miller (FL)
Miller (MI)
Miller, Gary
Mulvaney
Murphy (PA)
Myrick
Neugebauer
Noem
Nugent
Nunes

Nunnelee
Olson
Owens
Palazzo
Paul
Paulsen
Pearce
Pence
Peterson
Petri
Pitts
Platts
Poe (TX)
Pompeo
Posey
Price (GA)
Quayle
Rahall
Reed
Rehberg
Reichert
Renacci
Reyes
Ribble
Rigell
Rivera
Roby
Roe (TN)
Rogers (AL)
Rogers (KY)
Rogers (MI)
Rohrabacher
Rokita
Rooney
Ros-Lehtinen
Roskam
Ross (AR)
Ross (FL)
Royce
Runyan
Ryan (WI)
Scalise
Schilling
Schmidt
Schweikert
Smith (NE)
Smith (NJ)
Smith (TX)
Southerland
Stearns
Stivers
Stutzman
Sullivan
Thompson (PA)
Tiberi
Tipton
Turner
Upton
Walberg
Walden
Walsh (IL)
Webster
West
Westmoreland
Whitfield
Wilson (SC)
Wittman
Wolf
Womack
Woodall
Yoder
Young (FL)
Young (IN)

NOT VOTING—20

Bachmann
Bishop (GA)
Bishop (NY)
Black
Blumenauer
Butterfield
Castor (FL)
Clarke (MI)
Costa
Ellison
Giffords
Griffith (VA)
Hinchey
Hoyer
Landry
Mack
Pelosi
Schock
Scott, Austin
Young (AK)

McCarthy (CA)
McCaul
McClintock
McCotter
McHenry
McIntyre
McKeon
McKinley
McMorris
Rodgers
Meehan
Mica
Miller (FL)
Miller (MI)
Miller, Gary
Mulvaney
Murphy (PA)
Myrick
Neugebauer
Noem
Nugent
Nunes
Nunnelee
Olson
Owens
Palazzo
Paul
Paulsen
Pearce
Pence
Petri
Pitts
Platts
Poe (TX)
Pompeo
Posey
Price (GA)
Quayle
Reed
Rehberg
Reichert
Renacci
Ribble
Rigell
Rivera
Roby
Roe (TN)
Rogers (AL)
Rogers (KY)
Rogers (MI)
Rohrabacher
Rokita
Rooney
Ros-Lehtinen
Roskam
Ross (AR)
Ross (FL)
Royce
Runyan
Ryan (WI)
Sanchez, Linda
T.
Sanchez, Loretta
Scalise
Schilling
Schmidt
Schrader
Schweikert
Scott (SC)
Sensenbrenner
Sessions
Shinkus
Shuler
Shuster
Simpson
Smith (NE)
Smith (NJ)
Smith (TX)
Southerland
Stearns
Stivers
Stutzman
Sullivan
Terry
Thompson (PA)
Thornberry
Tiberi
Tipton
Turner
Upton
Walberg
Walden
Walsh (IL)
Webster
West
Westmoreland
Whitfield
Wilson (SC)
Wittman
Wolf
Womack
Woodall
Yoder
Young (FL)
Young (IN)

Griffith (VA)
Gutierrez
Hinchey
Hoyer
Issa
Landry
Pelosi
Schock
Scott, Austin
Young (AK)

□ 1845

ANNOUNCEMENT BY THE ACTING CHAIR
The Acting CHAIR (during the vote).
There is 1 minute remaining in this vote.

□ 1841

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

AMENDMENT NO. 11 OFFERED BY MR. RIGELL
The Acting CHAIR. The unfinished business is the demand for a recorded vote on the amendment offered by the gentleman from Virginia (Mr. RIGELL) on which further proceedings were postponed and on which the ayes prevailed by voice vote.

The Clerk will redesignate the amendment.

The Clerk redesignated the amendment.

RECORDED VOTE

The Acting CHAIR. A recorded vote has been demanded.

A recorded vote was ordered.
The Acting CHAIR. This is a 2-minute vote.

The vote was taken by electronic device, and there were—ayes 246, noes 167, not voting 19, as follows:

[Roll No. 619]

AYES—246

Adams
Aderholt
Akin
Alexandere
Altmire
Amash
Austria
Bachus
Barletta
Bartlett
Barton (TX)
Bass (NH)
Benishkek
Berg
Biggert
Bilbray
Bilirakis
Bishop (UT)
Blackburn
Bonner
Bono Mack
Boren
Boustany
Brady (TX)
Brooks
Broun (GA)
Buchanan
Buchson
Buerkle
Burgess
Burton (IN)
Calvert
Camp
Campbell
Canseco
Cantor
Capito
Carter
Cassidy
Chabot
Chaffetz
Chandler
Coble
Coffman (CO)
Cole
Conaway
Cooper
Cravaack
Crawford
Crenshaw
Cuellar
Culberson
Davis (KY)
Denham
Dent
DesJarlais
Diaz-Balart
Dold
Dreier
Duffy
Duncan (SC)
Duncan (TN)
Ellmers
Emerson
Farenthold
Fincher
Fitzpatrick
Flake
Fleischmann
Fleming
Flores
Forbes
Fortenberry
Foxy
Franks (AZ)
Frelinghuysen
Gallegly
Gardner
Garrett
Gerlach
Gibbs
Gibson
Gingrey (GA)
Gohmert
Goodlatte
Gosar
Gowdy
Graves (GA)
Graves (MO)
Griffin (AR)
Grimm
Guinta
Guthrie
Hall
Hanna
Harper
Harris
Hartzler
Hastings (WA)
Hayworth
Heck
Heinrich
Hensarling
Herger
Herrera Beutler
Hochul
Huelskamp
Huizenga (MI)
Hultgren
Hunter
Hurt
Inlee
Jenkins
Johnson (IL)
Johnson (OH)
Johnson, Sam
Jordan
Kelly
King (IA)
King (NY)
Kingston
Kinzinger (IL)
Kissell
Kline
Labrador
Lamborn
Lance
Lankford
Latham
LaTourette
Latta
Lewis (CA)
LoBiondo
Long
Lucas
Luetkemeyer
Lummis
Lungren, Daniel
E.
Mack
Manzullo
Marchant
Marino
Matheson

Ackerman
Andrews
Baca
Baldwin
Barrow
Bass (CA)
Becerra
Berkley
Berman
Bishop (NY)
Boswell
Brady (PA)
Braley (IA)
Brown (FL)
Capps
Capuano
Cardoza
Carnahan
Carney
Carson (IN)
Chu
Cicilline
Clarke (MI)
Clarke (NY)
Clay
Cleaver
Clyburn
Cohen
Connolly (VA)
Conyers
Costello
Courtney
Critz
Crowley
Cummings
Davis (CA)
Davis (IL)
DeFazio
DeGette
DeLauro
Deutch
Dicks
Dingell
Doggett
Donnelly (IN)
Doyle
Edwards
Engel
Eshoo
Farr
Fattah
Filner
Frank (MA)
Fudge
Garamendi
Gonzalez
Granger
Green, Al
Green, Gene
Grijalva
Hahn
Hanabusa
Hastings (FL)
Higgins
Himes
Hinojosa
Hirono
Holden
Holt
Honda
Israel
Jackson (IL)
Jackson Lee
(TX)
Johnson (GA)
Johnson, E. B.
Jones
Kaptur
Keating
Kildee
Kind
Kucinich
Langevin
Larsen (WA)
Larson (CT)
Lee (CA)
Levin
Lewis (GA)
Lipinski
Loeb sack
Lofgren, Zoe
Lowey
Lujan
Lynch
Maloney
Markey
Matsui
McCarthy (NY)
McCollum
McDermott
McGovern
McNerney
Meeke
Michaud
Miller (NC)
Miller, George
Moore
Moran
Murphy (CT)
Nadler
Napolitano
Neal
Olver
Pallone
Pascrell
Pastor (AZ)
Payne
Perlmutter
Peters
Peterson
Pingree (ME)
Polis
Price (NC)
Quigley
Rahall
Rangel
Reyes
Richardson
Richmond
Rothman (NJ)
Roybal-Allard
Ruppersberger
Rush
Ryan (OH)
Sarbanes
Schakowsky
Schiff
Schwartz
Scott (VA)
Scott, David
Serrano
Sewell
Sherman
Sires
Slaughter
Smith (WA)
Speier
Stark
Sutton
Thompson (CA)
Thompson (MS)
Tierney
Tonko
Townes
Tsongas
Van Hollen
Velazquez
Visclosky
Walz (MN)
Wasserman
Schultz
Waters
Watt
Waxman
Welch
Wilson (FL)
Woolsey
Wu
Yarmuth

NOES—167

NOT VOTING—19

Bachmann
Bishop (GA)
Black
Blumenauer
Butterfield
Castor (FL)
Costa
Ellison
Giffords

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

The Acting CHAIR (Mr. KINZINGER of Illinois). The question is on the amendment in the nature of a substitute, as amended.

The amendment was agreed to.
The Acting CHAIR. Under the rule, the Committee rises.

Accordingly, the Committee rose; and the Speaker pro tempore (Mr. WOMACK) having assumed the chair, Mr. KINZINGER of Illinois, Acting Chair of the Committee of the Whole House on the state of the Union, reported that that Committee, having had under consideration the bill (H.R. 1315) to amend the Dodd-Frank Wall Street Reform and Consumer Protection Act to strengthen the review authority of the Financial Stability Oversight Council of regulations issued by the Bureau of Consumer Financial Protection, and, pursuant to House Resolution 358, reported the bill back to the House with an amendment adopted in the Committee of the Whole.

The SPEAKER pro tempore. Under the rule, the previous question is ordered.

Is a separate vote demanded on any amendment to the amendment reported from the Committee of the Whole?

If not, the question is on the amendment in the nature of a substitute, as amended.

The amendment was agreed to.
The SPEAKER pro tempore. The question is on the engrossment and third reading of the bill.

The bill was ordered to be engrossed and read a third time, and was read the third time.

MOTION TO RECOMMIT

Mr. MICHAUD. Mr. Speaker, I have a motion to recommit at the desk.

The SPEAKER pro tempore. Is the gentleman opposed to the bill?

Mr. MICHAUD. I am opposed.

The SPEAKER pro tempore. The Clerk will report the motion to recommit.

The Clerk read as follows:

Mr. Michaud moves to recommit the bill H.R. 1315 to the Committee on Financial Services with instructions to report the same back to the House forthwith with the following amendment:

Page 1, after line 4, insert the following new section (and redesignate succeeding sections accordingly):

SEC. 2. PROTECTING SENIORS FROM ABUSIVE, PREDATORY, UNFAIR, AND DECEPTIVE FINANCIAL PRACTICES.

(a) IN GENERAL.—Nothing in this Act, or the amendments made by this Act, shall limit the authority of the Bureau of Consumer Financial Protection with respect to a rule or regulation issued by the Bureau, where the primary purpose of such rule or regulation is the prevention of abusive, predatory, unfair, or deceptive acts or practices that prey on the financial security of seniors, including fraud relating to their Social

Security and Medicare benefits, foreclosure, robo-signing and reverse mortgages, and pensions or other retirement savings.

(b) SENIOR DEFINED.—For purposes of this Act and section 1023(c)(3)(A) of the Dodd-Frank Wall Street Reform and Consumer Protection Act, the term “senior” shall have the meaning given the term “older individual” under section 102(40) of the Older Americans Act of 1965 (42 U.S.C. 3002(40)).

Page 1, line 12, insert the following before the quotation marks: “, except that the affirmative vote of $\frac{2}{3}$ of the members of the Council then serving shall be required if the primary purpose of the regulation is the prevention of abusive, predatory, unfair, or deceptive acts or practices that prey on the financial security of seniors, including fraud relating to their Social Security and Medicare benefits, foreclosure, robo-signing and reverse mortgages, and pensions or other retirement savings”.

Mr. MICHAUD (during the reading). Mr. Speaker, I ask unanimous consent to dispense with the reading.

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

Mr. DUFFY. I object.

The SPEAKER pro tempore. Objection is heard.

The Clerk will read.

The Clerk continued to read.

□ 1850

Mr. DUFFY. Mr. Speaker, I reserve a point of order.

The Acting CHAIR. A point of order is reserved.

The gentleman from Maine is recognized for 5 minutes.

Mr. MICHAUD. Mr. Speaker, I offer this final amendment today for two reasons. First, to improve the bill one last time before we vote on final passage. And second, to provide Congress an opportunity to come together on an issue that all of us can agree on: protecting our seniors.

In the last 8 years that I have been a Member of Congress, I have had the opportunity to work with Republicans and Democrats alike to ensure that older Americans have the security and the quality of life that they deserve.

I am hopeful my amendment today will present another chance for my friends on both sides of the aisle to vote for something because it is good policy, regardless of our different politics.

This final amendment would ensure that nothing will prevent the Consumer Financial Protection Bureau from issuing rules or regulations that protect our seniors.

Specifically it makes sure that the bureau is fully able to protect seniors' Social Security and Medicare benefits, mortgages, pensions, and other retirement savings from fraud.

In my State of Maine, seniors are frequent targets of predatory practices intended to cheat them out of their money. Our Republican Governor Paul LePage recognized this disturbing reality when he announced new efforts to guard seniors from these scams just last month on Elder Abuse Awareness Day. The governor's efforts and my

amendment are badly needed to protect our seniors. A 2010 survey of 7.3 million older Americans found that one out of every five citizens over the age of 65 has been a victim of a fraudulent scheme.

Even more are at risk of becoming victims, 37 percent of seniors are currently being contacted by people calling them asking for money, lotteries, and other scams.

I think we all can agree that Congress needs to act now to stop people from preying on seniors' finances and to protect their Medicare and Social Security benefits from scams. My final amendment to this bill will do just that.

I want to highlight two stories of fraud targeted at older Americans in my State of Maine. These heart-breaking examples show why it is so important for the Consumer Financial Protection Bureau to be able to protect our seniors.

Carolyn and Ray Thompson live in Brewer, Maine. And like many Mainers, they are big advocates of green energy and like a good opportunity when they see one. So when they heard from their friends about a man who owned a patent for a new form of windmill technology and was looking for investors, Carolyn and Ray were excited about the possibility of investing in windmill projects. So they did invest, to the tune of \$30,000, thinking they were putting their money in an investment that would provide a secure future for their children.

But on a trip to view the windmill technology, they were not impressed by what they saw and became suspicious. Their suspicions were justified, and the opportunity proved to be a scam that took tens of thousands of dollars of their savings. Thankfully, the scammer was convicted of fraud earlier this month, but the Thompsons are unlikely to get their money back.

The second story is about Lucianne, a retired teacher from Caribou, Maine, who passed away last year from breast cancer. Three years before she died, she met with an insurance agent from Maine who took advantage of her age and repeatedly gave her bad financial advice for his financial gain. He convinced her to buy and finance a snowmobile for him to use. He got her to buy a long-term life insurance policy that she couldn't afford. And he advised her to cash out some of her stock portfolio to make financial expenditures that were bad and that really caused her Medicare premiums to skyrocket.

Lucianne passed away in November and did not live to see the agent lose his license. But her story lives on today as compelling evidence that Congress needs to protect our seniors from fraud.

So I ask my colleagues to join me today to support my amendment. We all have constituents like Lucianne and like Mr. and Mrs. Thompson.

This final amendment will not prevent this bill from moving forward. If

it is adopted, it will simply be incorporated into the bill, and the bill will be immediately voted on.

I offer this final amendment today to protect our seniors, and I hope my colleagues on both sides of the aisle will join me in supporting it. I urge everyone to vote “yes” on this final amendment.

I yield back the balance of my time.

Mr. DUFFY. Mr. Speaker, I withdraw my point of order, and I rise in opposition to the motion to recommit.

The SPEAKER pro tempore. The point of order is withdrawn.

The gentleman from Wisconsin is recognized for 5 minutes.

Mr. DUFFY. Mr. Speaker, this motion on the floor today is just a political stunt that is going to undo the goodwill of my bill. Let's be clear, after nearly 20 hours of hearings and debates in our subcommittee and in our committee, this issue specifically has not been raised by my friends across the aisle. And then today, we spent nearly 3 hours on the floor and not once was this specific issue raised. This is no more than political theater.

But I have good news for my friends across the aisle, because in our committee we dealt with a similar issue, one where I made a motion to designate one of five commissioners to specifically deal with the protection of our seniors. The bad news is that every Democrat voted against that amendment.

Let's be clear. Everybody in this House wants to make sure their friends, their family members, their neighbors and constituents, when they deal with banks, their transactions are fair and transparent. We want to make sure of that. But I want to specifically talk about one very important issue that is raised in my bill that fixes the underlying law, because when you look at the CFPB as currently written, there is the ability to have rules reviewed, but the only way a rule can get reviewed is if you are a big bank on Wall Street. If you are one of those banks that participated in the financial crisis, if you are a big bank that is too big to fail, the way the underlying law has been written, Mr. Speaker, you have a voice with the way the current law is written with the CFPB.

What my bill does is it actually gives a voice to small community banks and credit unions who deal with families all across America.

□ 1900

Mr. Speaker, my bill doesn't just give a voice to Wall Street banks, the big banks. What my bill does is it gives a voice to small community banks, gives a voice to credit unions. So if a rule comes out that affects negatively the small community banks and the credit unions, they have a voice to ask that it be overturned. And it's those very small banks and credit unions that our families across this country look to when they want to get a loan for a car or mortgage for their home. Not only

Rohrabacher	Sessions	Turner
Rokita	Shimkus	Upton
Rooney	Shuster	Walberg
Ros-Lehtinen	Simpson	Walden
Roskam	Smith (NE)	Walsh (IL)
Ross (AR)	Smith (NJ)	Webster
Ross (FL)	Smith (TX)	West
Royce	Southerland	Westmoreland
Runyan	Stearns	Whitfield
Ryan (WI)	Stivers	Wilson (SC)
Scalise	Stutzman	Wittman
Schilling	Sullivan	Wolf
Schmidt	Terry	Womack
Schrader	Thompson (PA)	Woodall
Schweikert	Thornberry	Yoder
Scott (SC)	Tiberi	Young (FL)
Sensenbrenner	Tipton	Young (IN)

NOES—173

Ackerman	Grijalva	Pallone
Altmire	Gutierrez	Pascarell
Andrews	Hahn	Pastor (AZ)
Baca	Hanabusa	Payne
Baldwin	Hastings (FL)	Perlmutter
Bass (CA)	Heinrich	Peters
Becerra	Higgins	Peterson
Berkley	Himes	Pingree (ME)
Berman	Hinojosa	Polis
Bishop (NY)	Hirono	Price (NC)
Boswell	Hochul	Quigley
Brady (PA)	Holden	Rangel
Braley (IA)	Holt	Reyes
Brown (FL)	Honda	Richardson
Capps	Inslee	Richmond
Capuano	Israel	Rothman (NJ)
Cardoza	Jackson (IL)	Roybal-Allard
Carnahan	Jackson Lee	Ruppersberger
Carney	(TX)	Rush
Carson (IN)	Johnson (GA)	Ryan (OH)
Chu	Johnson, E. B.	Sánchez, Linda
Cicilline	Jones	T.
Clarke (MI)	Kaptur	Sanchez, Loretta
Clarke (NY)	Keating	Sarbanes
Clay	Kildee	Schakowsky
Cleaver	Kind	Schiff
Clyburn	Kissell	Schwartz
Cohen	Kucinich	Scott (VA)
Connolly (VA)	Langevin	Scott, David
Conyers	Larsen (WA)	Serrano
Cooper	Larson (CT)	Sewell
Costello	Lee (CA)	Sherman
Courtney	Levin	Shuler
Critz	Lewis (GA)	Sires
Crowley	Lipinski	Slaughter
Cummings	Loeb sack	Smith (WA)
Davis (CA)	Lofgren, Zoe	Stark
Davis (IL)	Lowey	Sutton
DeFazio	Luján	Thompson (CA)
DeGette	Lynch	Thompson (MS)
DeLauro	Maloney	Tierney
Deutch	Markey	Tonko
Dicks	Matsui	Towns
Dingell	McCarthy (NY)	Tsongas
Doggett	McColum	Van Hollen
Donnelly (IN)	McDermott	Velázquez
Doyle	McGovern	Visclosky
Edwards	McNerney	Walz (MN)
Engel	Meeks	Wasserman
Eshoo	Michaud	Schultz
Farr	Miller (NC)	Waters
Fattah	Miller, George	Watt
Filner	Moore	Waxman
Frank (MA)	Moran	Welch
Fudge	Murphy (CT)	Wilson (FL)
Garamendi	Nadler	Woolsey
Gonzalez	Napolitano	Wu
Green, Al	Neal	Yarmuth
Green, Gene	Oliver	

NOT VOTING—18

Bachmann	Costa	Landry
Bishop (GA)	Ellison	Pelosi
Black	Giffords	Schock
Blumenauer	Griffith (VA)	Scott, Austin
Butterfield	Hinchev	Speier
Castor (FL)	Hoyer	Young (AK)

□ 1927

So the bill was passed.

The result of the vote was announced as above recorded.

A motion to reconsider was laid on the table.

AUTHORIZING THE CLERK TO MAKE CORRECTIONS IN EN-GROSSMENT OF H.R. 1315, CONSUMER FINANCIAL PROTECTION SAFETY AND SOUNDNESS IMPROVEMENT ACT OF 2011

Mrs. CAPITO. Mr. Speaker, I ask unanimous consent that in the engrossment of H.R. 1315, the Clerk be authorized to correct section numbers, punctuation, and cross-references and to make such other technical and conforming changes as may be necessary to accurately reflect the actions of the House.

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

There was no objection.

REPORT ON RESOLUTION PROVIDING FOR CONSIDERATION OF H.R. 2584, DEPARTMENT OF THE INTERIOR, ENVIRONMENT, AND RELATED AGENCIES APPROPRIATIONS ACT, 2012

Mr. BISHOP of Utah, from the Committee on Rules, submitted a privileged report (Rept. No. 112-176) on the resolution (H. Res. 363) providing for consideration of the bill (H.R. 2584) making appropriations for the Department of the Interior, environment, and related agencies for the fiscal year ending September 30, 2012, and for other purposes, which was referred to the House Calendar and ordered to be printed.

FURTHER MESSAGE FROM THE SENATE

A further message from the Senate by Ms. Curtis, one of its clerks, announced that the Senate has passed a bill of the following title in which the concurrence of the House is requested:

S. 1103. An act to extend the term of the incumbent Director of the Federal Bureau of Investigation.

LEGISLATIVE BRANCH APPROPRIATIONS ACT, 2012

Mr. CRENSHAW. Mr. Speaker, I ask unanimous consent that during consideration of H.R. 2551 pursuant to House Resolution 359, the following amendments be permitted to be offered out of the specified order:

Amendment No. 9 by Mr. MORAN;

Amendment No. 12 by Mr. HOLT.

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

There was no objection.

GENERAL LEAVE

Mr. CRENSHAW. Mr. Speaker, I ask unanimous consent that all Members may have 5 legislative days in which to revise and extend their remarks and include extraneous material on H.R. 2551 and that I may include tabular material on the same.

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

There was no objection.

The SPEAKER pro tempore. Pursuant to House Resolution 359 and rule XVIII, the Chair declares the House in the Committee of the Whole House on the State of the Union for the consideration of the bill, H.R. 2551.

□ 1929

IN THE COMMITTEE OF THE WHOLE

Accordingly, the House resolved itself into the Committee of the Whole House on the State of the Union for the consideration of the bill (H.R. 2551) making appropriations for the Legislative Branch for the fiscal year ending September 30, 2012, and for other purposes, with Mr. WOODALL in the chair.

The Clerk read the title of the bill.

The CHAIR. Pursuant to the rule, the bill is considered read the first time.

The gentleman from Florida (Mr. CRENSHAW) and the gentleman from California (Mr. HONDA) each will control 30 minutes.

The Chair recognizes the gentleman from Florida.

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

Mr. Chairman and ladies and gentlemen of the House, this is the funding bill for the Subcommittee on the Legislative Branch of the Appropriations Committee for 2012.

Everybody knows that we are in the midst of some very difficult economic times. I don't need to tell the Members that we have had deficits of over \$1 trillion for the last couple of years. I don't need to tell people that we've had about \$4 trillion added to our national debt in the last 2½ years. We all know that we have \$14 trillion of national debt, and that equals our entire economy.

□ 1930

The one thing that everyone would agree on is that we just can't keep spending like that. That's just not sustainable. Everyone says that. So we bring this bill in the midst of that kind of discussion, and we want to try to do our part in getting a handle on the way we spend money around this place. We want to try to stop this culture of spending and turn it into a culture of savings.

So when we bring this bill, this Legislative Branch appropriations bill, it will spend 6.4 percent less than last year. That's \$227 million. It will spend 14.2 percent less than what was requested, that's \$474 million.

Now, it's our best effort to keep the commitment that we're going to try to do things more efficiently and more effectively than we have before. How do we do that? Well, we listen to the facts. We had eight formal hearings. We had numerous informal hearings. We listened, we set priorities, we made some tough choices, and we have the bill before us.

I certainly want to thank the members of the subcommittee for their involvement, for their participation, for their hard work, for their input. And a

special word of thanks to MIKE HONDA from California, the ranking member, who was involved in the process all along the way and knows the difficult choices that we had to make.

I certainly want to thank our staff, both the majority and minority staff. A lot of times we go home at night and they stay and keep on working, and they helped us get to where we are today to have this final product.

Now, let me just give you some of the highlights of this bill.

If you look at the legislative branch, about 36 percent of the spending goes to the House of Representatives. That's where we are tonight. Half of the money that goes to the House goes to what we call Members' representational accounts, the so-called MRAs. And so we thought that since we've asked every agency in the Federal Government to rein in spending, we've asked them all to tighten their belt, to do more with less, to be more efficient than they ever have been before, we've subjected them to this kind of scrutiny, and we thought it would only be fair to apply that same process to us. That's why the MRAs in this House are reduced by 6.4 percent. All of the committee staff budgets, they are reduced by 6.4. The leadership budgets are reduced by 6.4 percent.

Now, those MRAs, that's money that's taxpayers' money. We have it available to us to run our offices. We can hire staff. We can lease space. We can buy equipment. We can do a lot of things. We have a lot of discretion.

Now, some people say we shouldn't cut the MRAs. Some people say we cut them too much, that we can't continue to do our job. Well, it seems to me that if we're going to ask every other agency of the Federal Government to do more with less, then we've got to look at our own selves, and that's what we've done here. We've said that we want to lead by example. We want to share in the sacrifice that everyone is sharing throughout the Federal Government. And that's why we did what we did.

Some people say, well, we might have to fire somebody. Again, Members have the money available to them. They can decide how they want to spend it. If

they want to have lots of staff, they can have lots of staff. If they want to send lots of mail out, they can send lots of mail out. The MRAs even allow Members to lease a car. There will be an amendment later on to say you can't lease a car if it costs more a thousand dollars a month.

So when you hear people say this is going to make it very difficult for us to do our job, I think what it's going to do is make us as Members be more responsible, be more efficient, set the right priorities and continue to do our job. Because some people say we ought to cut even more.

But I would say that if you look at the facts, we've cut this legislative branch funding by 9 percent over the last 2 years. We cut the MRAs again. Last year we cut them 5 percent. The Appropriations Committee was cut by 9 percent last year. And so I think we've struck a balance between doing more with less, being more efficient, and yet being able to do the things that we need to do in a very efficient and a very safe manner.

Now, there are other agencies that we oversee, and some are extensions of the House, so to speak. The Congressional Budget Office, the Government Accountability Office, these are agencies that provide service to the Members of this body. And as extensions of the House, we felt like they should be subject to the same scrutiny that we were. Their budgets are going to be reduced by 6.4 percent as well. That means they are going to have to be a little smarter, set priorities, work more efficiently.

Actually, as Members, Mr. Chairman, we're going to have to be more judicious in the things that we ask from these agencies. Sometimes we just willy-nilly say, I want a report here, I want a report there. We need to decide what we really need and what we don't necessarily need, and I think they will be able to continue to do the job that they've been doing all along to supply us with the information we need to be effective Members of this body.

We also oversee the Library of Congress, a wonderful historic building that you can see from this House of Representatives. Very important to us.

Their budget has been reduced. They are working with us to make sure that they can continue to provide the services that we need.

We oversee the Architect of the Capitol. He's charged with overseeing over a million square feet of offices all across this Capitol Hill. His budget is being cut, and he's got a list of the projects he needs to do. He's set a priority there, and he will do what needs to be done, but he'll make sure that he doesn't impair the health and the safety of any Members of this House, any staff, or the people that work on the Hill.

We reduced the budget of the Government Printing Office.

Finally, we oversee the Capitol Police. And a lot has been said about our ability to make sure that we're safe in this area. We didn't reduce the spending for the Capitol Police. We recognize that security is not a luxury; it's something that we need. But we also realize that Members can be more diligent, we can be more aware.

What we learned from this situation in Arizona with our fellow Congresswoman is that our service is not without risk, but many of the things that we need to do from a security standpoint have to do with our own common sense, our own awareness, our own diligence.

So we provide the Capitol Police with the money that they need to not only make sure that we are safe in this House, our staff, and those that work in the Capitol complex are safe, but also the millions of Americans that come here, to make sure they're safe as well.

So I think, Mr. Chairman, we have a bill that strikes the right balance. We recognize the difficult times we're in. We've taken the money we have available. We've set priorities. We made some tough choices. And I think this bill represents some fiscally responsible savings that will allow us to continue to do our job, to do it in a safe and efficient manner. As we have put all of these agencies around the Federal Government under this scrutiny to see if they can do things more efficiently, we have not exempted ourselves.

LEGISLATIVE BRANCH APPROPRIATIONS BILL 2012 (H.R. 2551)
(Amounts in thousands)

	FY 2011 Enacted	FY 2012 Request	Bill	Bill vs. Enacted	Bill vs. Request
TITLE I - LEGISLATIVE BRANCH					
HOUSE OF REPRESENTATIVES					
Salaries and Expenses					
House Leadership Offices					
Office of the Speaker.....	4,878	4,877	6,943	+2,065	+2,066
Speaker's Office for Legislative Floor Activities...	498	497	---	-498	-497
Republican Steering Committee.....	941	942	---	-941	-942
Republican Policy Committee.....	344	348	---	-344	-348
Training and Program Development, Majority.....	278	279	---	-278	-279
Cloakroom Personnel, Majority.....	477	477	---	-477	-477
Subtotal, Office of the Speaker.....	7,416	7,420	6,943	-473	-477
Office of the Majority Floor Leader.....	2,433	2,430	2,278	-155	-152
Office of the Minority Floor Leader.....	4,378	4,385	7,433	+3,055	+3,048
Democratic Steering and Policy Committee.....	1,319	1,312	---	-1,319	-1,312
Nine minority employees.....	1,487	1,491	---	-1,487	-1,491
Training and Program Development, Minority.....	277	279	---	-277	-279
Cloakroom Personnel, Minority.....	477	477	---	-477	-477
Subtotal, Office of the Minority Floor Leader...	7,938	7,944	7,433	-505	-511
Office of the Majority Whip.....	2,105	2,108	1,971	-134	-137
Office of the Minority Whip.....	1,629	1,624	1,525	-104	-99
Republican Conference.....	1,680	1,679	1,573	-107	-106
Democratic Caucus.....	1,660	1,657	1,554	-106	-103
Subtotal, House Leadership Offices.....	24,861	24,862	23,277	-1,584	-1,585
Transition to Calendar Year Funding					
Office of the Speaker.....	---	---	1,736	+1,736	+1,736
Office of the Majority Floor Leader.....	---	---	569	+569	+569
Office of the Minority Floor Leader.....	---	---	1,858	+1,858	+1,858
Office of the Majority Whip.....	---	---	493	+493	+493
Office of the Minority Whip.....	---	---	381	+381	+381
Republican Conference.....	---	---	393	+393	+393
Democratic Caucus.....	---	---	388	+388	+388
Subtotal, Transition to Calendar Year Funding...	---	---	5,818	+5,818	+5,818
Members' Representational Allowances Including Members' Clerk Hire, Official Expenses of Members, and Official Mail					
Expenses.....	613,052	633,848	573,939	-39,113	-59,909
Committee Employees					
Standing Committees, Special and Select.....	134,549	134,549	125,965	-8,584	-8,584
Committee on Appropriations (including studies and investigations).....	28,483	28,483	26,666	-1,817	-1,817
Subtotal, Committee employees.....	163,032	163,032	152,631	-10,401	-10,401

LEGISLATIVE BRANCH APPROPRIATIONS BILL 2012 (H.R. 2551)
(Amounts in thousands)

	FY 2011 Enacted	FY 2012 Request	Bill	Bill vs. Enacted	Bill vs. Request
Salaries, Officers and Employees					
Office of the Clerk.....	28,589	30,516	26,114	-2,475	-4,402
Office of the Sergeant at Arms.....	9,034	15,009	8,140	-894	-6,869
Office of Emergency Management.....	---	4,445	4,445	+4,445	---
Office of the Chief Administrative Officer.....	127,782	130,782	116,782	-11,000	-14,000
Office of the Inspector General.....	5,045	5,045	5,045	---	---
Office for Emergency Planning, Preparedness and Operations.....	4,445	---	---	-4,445	---
Office of General Counsel.....	1,415	1,415	1,415	---	---
Office of the Chaplain.....	179	179	179	---	---
Office of the Parliamentarian.....	2,060	2,060	2,060	---	---
Office of the Parliamentarian.....	(1,466)	(1,466)	(1,466)	---	---
Compilation of precedents of the House of Representatives.....	(594)	(594)	(594)	---	---
Office of the Law Revision Counsel of the House.....	3,258	3,258	3,258	---	---
Office of the Legislative Counsel of the House.....	8,814	8,814	8,814	---	---
Office of Interparliamentary Affairs.....	859	859	859	---	---
Other authorized employees.....	1,249	1,249	347	-902	-902
Office of the Historian.....	597	170	170	-427	---
Subtotal, Salaries, officers and employees.....	193,326	203,801	177,628	-15,698	-26,173
Allowances and Expenses					
Supplies, materials, administrative costs and Federal tort claims.....	3,948	3,948	3,696	-252	-252
Official mail for committees, leadership offices, and administrative offices of the House.....	201	201	201	---	---
Government contributions.....	280,349	276,703	264,848	-15,501	-11,855
Business Continuity and Disaster Recovery.....	22,912	17,098	17,112	-5,800	+14
Transition activities.....	2,907	2,907	2,722	-185	-185
Wounded Warrior program.....	2,000	2,500	2,500	+500	---
Energy demonstration projects.....	2,500	2,500	---	-2,500	-2,500
Office of Congressional Ethic.....	1,548	1,548	1,548	---	---
Miscellaneous items.....	760	760	760	---	---
Subtotal, Allowances and expenses.....	317,125	308,165	293,387	-23,738	-14,778
Total, House of Representatives.....	1,311,396	1,333,708	1,226,680	-84,716	-107,028
JOINT ITEMS					
Joint Economic Committee.....	4,490	4,814	4,203	-287	-611
Joint Committee on Taxation.....	10,530	11,327	10,424	-106	-903
Office of the Attending Physician					
Medical supplies, equipment, expenses, and allowances.	3,400	3,403	3,400	---	-3
Office of Congressional Accessibility Services.....	1,374	1,363	1,363	-11	---
Total, Joint items.....	19,794	20,907	19,390	-404	-1,517
CAPITOL POLICE					
Salaries.....	277,133	299,343	277,133	---	-22,210
General expenses.....	63,004	88,273	63,004	---	-25,269
Total, Capitol Police.....	340,137	387,616	340,137	---	-47,479
OFFICE OF COMPLIANCE					
Salaries and expenses.....	4,077	4,782	3,817	-260	-965
CONGRESSIONAL BUDGET OFFICE					
Salaries and expenses.....	46,771	46,865	43,787	-2,984	-3,078

LEGISLATIVE BRANCH APPROPRIATIONS BILL 2012 (H.R. 2551)
(Amounts in thousands)

	FY 2011 Enacted	FY 2012 Request	Bill	Bill vs. Enacted	Bill vs. Request
ARCHITECT OF THE CAPITOL					
General administration.....	106,569	119,150	104,790	-1,779	-14,360
Capitol building.....	33,116	41,545	35,354	+2,238	-6,191
Capitol grounds.....	10,952	10,799	9,852	-1,100	-947
House of Representatives buildings:					
House office buildings.....	100,265	119,647	89,154	-11,111	-30,493
House Historic buildings revitalization fund.....	49,900	50,000	30,000	-19,900	-20,000
Capitol Power Plant.....	126,879	150,101	136,159	+9,280	-13,942
Offsetting collections.....	-7,984	-8,000	-9,000	-1,016	-1,000
Subtotal, Capitol Power Plant.....	118,895	142,101	127,159	+8,264	-14,942
Library buildings and grounds.....	45,703	67,888	38,486	-7,217	-29,402
Capitol police buildings, grounds and security.....	26,958	32,312	21,500	-5,458	-10,812
Botanic garden.....	11,367	12,344	12,000	+633	-344
Capitol Visitor Center:					
CVC Operations.....	22,414	23,016	21,276	-1,138	-1,740
Total, Architect of the Capitol.....	526,139	618,802	489,571	-36,568	-129,231
LIBRARY OF CONGRESS					
Salaries and expenses.....	438,122	462,329	412,446	-25,676	-49,883
Authority to spend receipts.....	-6,337	-6,350	-6,350	-13	---
Subtotal, Salaries and expenses.....	431,785	455,979	406,096	-25,689	-49,883
Copyright Office, salaries and expenses.....	54,367	56,440	50,974	-3,393	-5,466
Authority to spend receipts.....	-36,539	-34,717	-36,513	+26	-1,796
Subtotal, Copyright Office.....	17,828	21,723	14,461	-3,367	-7,262
Congressional Research Service, salaries and expenses.	111,018	117,102	104,091	-6,927	-13,011
Books for the blind and physically handicapped,					
Salaries and expenses.....	68,046	71,927	50,674	-17,372	-21,253
Total, Library of Congress.....	628,677	666,731	575,322	-53,355	-91,409
GOVERNMENT PRINTING OFFICE					
Congressional printing and binding.....	93,580	100,001	78,000	-15,580	-22,001
Office of the Superintendent of Documents, salaries					
and expenses.....	39,831	42,173	35,000	-4,831	-7,173
Government Printing Office Revolving Fund.....	1,656	6,300	---	-1,656	-6,300
Total, Government Printing Office.....	135,067	148,474	113,000	-22,067	-35,474
GOVERNMENT ACCOUNTABILITY OFFICE					
Salaries and expenses.....	565,715	575,153	529,600	-36,115	-45,553
Offsetting collections.....	-19,461	-18,304	-18,304	+1,157	---
Total, Government Accountability Office.....	546,254	556,849	511,296	-34,958	-45,553

LEGISLATIVE BRANCH APPROPRIATIONS BILL 2012 (H.R. 2551)
(Amounts in thousands)

	FY 2011 Enacted	FY 2012 Request	Bill	Bill vs. Enacted	Bill vs. Request
OPEN WORLD LEADERSHIP CENTER					
Payment to the Open World Leadership Center Trust Fund.....	11,377	12,600	1,000	-10,377	-11,600
JOHN C. STENNIS CENTER FOR PUBLIC SERVICE TRAINING AND DEVELOPMENT					
Stennis Center for Public Service.....	429	430	---	-429	-430
GENERAL PROVISIONS					
Architect of the Capitol, Capitol Visitor Center (Sec.210) (rescission).....	-14,600	---	---	+14,600	---
Grand total.....	3,555,518	3,797,764	3,324,000	-231,518	-473,764
RECAPITULATION					
House of Representatives.....	1,311,396	1,333,708	1,226,680	-84,716	-107,028
Joint Items.....	19,794	20,907	19,390	-404	-1,517
Capitol Police.....	340,137	387,616	340,137	---	-47,479
Office of Compliance.....	4,077	4,782	3,817	-260	-965
Congressional Budget Office.....	46,771	46,865	43,787	-2,984	-3,078
Architect of the Capitol.....	526,139	618,802	489,571	-36,568	-129,231
Library of Congress.....	628,677	666,731	575,322	-53,355	-91,409
Government Printing Office.....	135,067	148,474	113,000	-22,067	-35,474
Government Accountability Office.....	546,254	556,849	511,296	-34,958	-45,553
Open World Leadership Center.....	11,377	12,600	1,000	-10,377	-11,600
Stennis Center for Public Service.....	429	430	---	-429	-430
General provisions.....	-14,600	---	---	+14,600	---
Grand total.....	3,555,518	3,797,764	3,324,000	-231,518	-473,764
Scorekeeping adjustments:					
GAO buyout authority (CBO estimate).....	---	---	2,000	+2,000	+2,000
Adjustment for CBO's scoring of CR in millions....	-2,518	---	---	+2,518	---
Total Discretionary (with CBO adjustments)....	(3,553,000)	(3,797,764)	(3,326,000)	(-227,000)	(-471,764)

I reserve the balance of my time.

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

I would like to begin by thanking Chairman CRENSHAW, the Appropriations majority staff, and his personal staff for the professionalism shown during this process. While it is not the bill I would have written, it is the process that I would have followed.

As for the bill, the legislative branch minus the Senate is being cut by 6.4 percent from fiscal year 2011 and 9 percent from fiscal year 2010. These cuts are being done while we had to fix a \$13 million hole for the Capitol Police because of their accounting mistake in fiscal year 2010.

I believe these cuts are harmful to our Members' ability to serve their constituents and to the House's responsibility to provide effective oversight.

The budget allocation is what one could expect given the majority is also cutting women and children's nutrition programs, consumer protection, and other important programs in other bills. The only thing this bill has succeeded in doing, however, is joining the other flawed bills by cutting at the expense of jobs, strong oversight, and commonsense efficiencies. Maybe with this bill, the smallest of all 12, and the one that funds our Members' own operations, the majority will see the real-life impacts of these cuts, one of which is not real deficit reduction.

This bill will cut the Library of Congress by 8.5 percent, including a reduction of over 300 employees, 50 of whom will be cut from our much relied-upon Congressional Research Service. Members should ask their staff how often they use CRS staff for research, particularly in responding to questions and concerns from their constituents.

This bill would cut the Government Printing Office by 16 percent, an agency already planning to let go of 330 employees. There is language encouraging the privatization of GPO's activities, which could make it more expensive for Congress to operate.

The Government Accountability Office, or GAO, is cut by 6.4 percent. Every \$1 spent at GAO results in \$4 in taxpayer savings. This begs the question, is it the majority's priority to not save taxpayers money? Those who claim to want increased oversight of government programs should reject cuts to GAO. They are known as Congress' watchdog, and that watchdog should have teeth.

We have heard that some Members' offices are furloughing staff to meet the 5 percent cut to the Members' Representational Allowance, or MRA, in 2011. Now this bill will further cut MRAs by 6.4 percent. Cuts to the MRA means cuts to Members' day-to-day abilities to effectively represent our and their constituents. From the staff assistant answering calls from our constituents to the caseworker helping Grandma recover her lost Social Security check, all of these services are funded through MRA. Each office

would lose on the average of \$88,000, which would mean two to three staffers per office.

In what world does laying people off recover the economy? The cut-and-grow mantra does not work in the economy as a whole. It certainly will not work in the corridors of Congress. I hope the Members of this body understand that agencies we rely on will have to deny or severely limit services provided to Members' offices because there are fewer people to handle requests. I would say to my colleagues, remember these cuts the next time you have requests of GAO, the Architect of the Capitol, Congressional Research Service, and the Congressional Budget Office.

Beyond that, after the tragic shooting of our friend and colleague GABBY GIFFORDS in Tucson, we were told to increase security in our district offices. But how are we supposed to pay for all of it? Certainly not out of our office budgets that are being whacked, not from the Capitol Police who are flat-funded, and not from the Sergeant at Arms, whose budget is cut 10 percent.

I have a great deal of respect for Chairman CRENSHAW. There are not many things that he could have done differently with the allocation he had to work under. I hope we rethink trying to balance the budget by cutting services to the people who sent us here, our constituents. We can and must do better, Mr. Chairman.

I reserve the balance of my time.

Mr. CRENSHAW. Mr. Chairman, I yield such time as he may consume to the chairman of the full Appropriations Committee, the gentleman from Kentucky (Mr. ROGERS).

Mr. ROGERS of Kentucky. I thank the chairman for yielding the time.

I rise today to commend H.R. 2551, the fiscal year 2012 appropriations act for the legislative branch.

Mr. Chairman, this is the sixth appropriations bill that we will have passed through the House out of 12 bills that will be considered. Three more of the 12 bills are waiting, queued up to come before the House. But this is the sixth. This will make us halfway through the appropriations bills for 2012.

I want to commend Chairman CRENSHAW and Mr. HONDA for their hard work and the blood-curdling decisions they've had to make, because this bill deals with our colleagues and us and the operation of this body that we all love. This bill will help stop government overspending starting in our own backyards. If we're trying to get back on a more sustainable course, we've got to cut spending wherever we can, and we've got to make due with less. Our constituents asked us to get our own fiscal house in order, and we're leading by example with this legislation.

This legislation prioritizes the safety of the thousands of people who work in and visit the Capitol Complex every day, providing essential funding for the Capitol Police, services for our visi-

tors, and necessary maintenance. But we are keeping to our commitment to reduce spending, and so we've cut back in other areas. We've trimmed the House leadership, Member, and committee budgets by over 6 percent. This legislation provides smaller budgets for our own offices and continues our goal of reducing spending across the entire Federal Government.

To demonstrate my commitment to savings and to prove the feasibility of reduced budgets, earlier this year, we directed that my very own committee, the Appropriations Committee, cut its budget not by the 5 percent that all other committees cut. We said, We'll see your 5 percent and ask for 4 more; and we cut our budget by 9 percent. And this bill continues that reduction, trimming another 6.4 percent. So since January of this year, the Appropriations Committee, when this bill is finished, will have cut its own budget by some 15.4 percent. Just as American families are forced to live within their means, their Representatives in Washington should do the same.

I understand that many of my colleagues are concerned about what these cuts might mean for their own offices. I know making these hard decisions will not be easy for them, just as they were not easy for us to make in the first place. But these cuts are necessary. We can't ask everyone else to make cuts to their budgets and not do the same to ourselves. We all have to share in the sacrifice during this financial crisis, and I'm proud that we're doing our part to help our Nation dig itself out of dangerous job-killing debt so that we can get our economy back on track.

Again, I want to commend Chairman CRENSHAW and Ranking Member HONDA and their staffs on a strong bill that makes these responsible reductions, and I urge our colleagues to support the legislation.

Mr. HONDA. Mr. Chairman, I yield 3 minutes to the gentleman from the beautiful State of Washington (Mr. DICKS), the ranking member of the Appropriations Committee.

Mr. DICKS. I thank the ranking member, the gentleman from California, for yielding to me, and I would like to thank Chairman CRENSHAW, Chairman ROGERS, and the staff on both sides for what they have been able to do to accommodate some of the priorities of Democratic Members as they have assembled the bill.

This bill would fund the legislative branch, minus the Senate, at \$3.3 billion. This represents a 6.4 percent reduction from fiscal year 2011 and a 9 percent reduction from fiscal year 2010.

I appreciate the overview that Congressman HONDA has provided. And at this point, I would simply like to join him in expressing serious concern on behalf of our colleagues regarding security for our district offices and for official events involving Members as well as the general public. After the tragic shooting in Tucson, the Congress was

left to reevaluate security in Members' districts. While it is of utmost importance to ensure that citizens continue to have access to their Representatives in Congress, the Tucson event is a reminder that we must be vigilant in providing security to Members, to our staffs, and to our constituents who attend our events.

The effort by the House to improve district security after the shooting put much of the burden on the Members' offices, including the payment for that security. As Members' office budgets are being cut for the second time in a year, there has to be reconsideration of that policy, perhaps with an eye towards a more centralized approach to security.

While we have not seen specific estimates of the costs involved here, it would clearly represent a substantial expense, especially if the budget of the Secret Service is used as a guide. The Capitol Police appropriations recommended in this bill is \$340 million, equal to the fiscal year 2011 level. The Capitol Police protect the entire Capitol Complex, with primary security responsibilities for 541 Members of Congress, Resident Commissioners, and Delegates. By comparison, the House-passed Secret Service appropriation bill included over \$1 billion for the protection of 50 to 70 individuals, including the President.

□ 1950

If the Capitol Police are going to be required to assess more threats against Members and take a more active role in district security, the Capitol Police budget should reflect these increased demands. Conversely, if Members' individual office budgets are going to continue to assume these additional security costs, their budget should somehow reflect this responsibility.

Again, I thank the ranking member for his work on the bill and the chairman and Mr. ROGERS and our staff. We have a great staff, and they do great work for this institution.

Mr. CRENSHAW. I reserve the balance of my time.

Mr. HONDA. Mr. Chairman, I yield 2 minutes to the gentleman from North Carolina (Mr. PRICE), the ranking member of the Homeland Security appropriations subcommittee.

Mr. PRICE of North Carolina. Mr. Chairman, I thank the gentleman for yielding, and I commend both the chairman and the ranking member for their hard work on this bill, although, with an inadequate allocation, there are decisions that have been made that I believe will adversely affect our work, and that I hope can be revisited down the line.

That's not what I want to talk at this moment, though. I want to talk about an unusual feature of the Legislative Branch bill that I hope also can be revisited down the line. I want to call the attention of my colleagues to the elimination of a program that has served this body and our Nation's in-

terests well, the Open World Leadership Center, a unique enterprise, sponsored by the legislative branch of our government, something that I think should make us very proud of this institution and its international outreach. The bill before us today provides only shut down expenses for this program.

Now, Mr. Chairman, I am not going to offer an amendment to restore the program's funding because of the extremely low subcommittee allocation and the absence of acceptable offsets. There simply isn't money lying around to apply to this purpose. But I cannot let this body's commitment to the Open World Program end without voicing my disappointment and my hope that this matter will be reconsidered and can be reconsidered in the context of the Senate bill.

The Open World Leadership Program is a unique program administered by the Library of Congress that, over the years, has earned bipartisan and bicameral support. Since 1999, the program has brought emerging leaders from former Soviet States to all 50 States of our country, providing them a firsthand look at the U.S. democratic process, enabling them to exchange ideas with their American counterparts, and encouraging them to relate what they learn to their home environments.

The participants in Open World are not the people that typically participate in international exchange programs. They're not just the political or business leaders in the capital who venture to other nations frequently. No, they're teachers, they're judges, they're health workers, they're young activists. They're all sorts of people who live often in rural areas and smaller cities.

The program penetrates deeply. In my experience, uniquely so. It penetrates quite deeply, rather than just being another run-of-the-mill exchange program. I know about this, and many other Members in this body do as well. I've participated personally with these leaders as they've come to my district.

This is a well-designed program. It's a program that has made and can make a difference. It doesn't just merely scratch the surface. It involves Russia, Ukraine, Moldova, Georgia, Azerbaijan, Armenia, Turkmenistan, Kazakhstan, Kyrgyzstan, Tajikistan and Serbia. These countries remain strategically linked to U.S. interests because of their history and also because of their location in Eastern Europe and Central Asia.

The Open World Program is an effective diplomatic tool.

The CHAIR. The time of the gentleman has expired.

Mr. HONDA. I yield the gentleman 2 additional minutes.

Mr. PRICE of North Carolina. The Open World Program is an effective diplomatic tool, and one of the legislative branch's few direct democracy promotion programs.

My colleagues, Open World is not about us. It's not about us. It's not about our institution. It's an instrument of outreach, a unique one. We should be proud of this, a unique instrument of outreach to a critical part of the world. And its loss would be deeply felt.

Now, in previous Congresses there has been some question of whether the Open World Program should be placed where it is administratively, or in the Legislative Branch appropriations bill. I've looked at this. I've concluded that the program's very placement in the legislative branch is, in fact, an asset, making clear the program is not tied to a specific administration with its foreign policy goals and priorities and politics. This, in fact, we're told has sometimes reduced obstacles to participation and has made the program more accessible.

Mr. Chairman, Congress' sponsorship of Open World has made me proud of this institution. We've assumed responsibility, very directly, for projecting our democratic principles and values to countries with histories of oppressive rule. We need to reflect further. We need to think long and hard on what it would mean to drop this program. What does that say about us? What kind of opportunities would we forego? If we do think long and hard, I have some confidence that we would reconsider what the subcommittee has recommended, and I very much hope we will have that opportunity.

Mr. BRADY of Pennsylvania. Mr. Chair, I've seen some bad Legislative branch bills reported from Appropriations in my years here, but this is by far the worst. In my judgment, the committee has failed to attend to the needs of this branch of government and done so for no apparent reason other than its adherence to an ideology exalting short-term political gain over long-term, careful stewardship of this first branch of government. There is no word to describe this bill other than "reckless" and I will not support it in its present form. Funding Capitol Hill's agencies at the levels contemplated in this bill will inflict real damage.

For example, this bill cuts the House itself by 7.9%, not the advertised 6.5%, when one factors in the cuts to the Architect's House Office Buildings account. Make no mistake: we Members will feel that cut. We will have fewer aides to help us answer our mail and help us with our committee work, so by definition there will be less of that work performed. Our standing committees are where oversight takes place, so federal agencies will have an easier time avoiding congressional scrutiny. Constituents who visit our congressional office buildings will find them in even more dilapidated shape than they already are because we are dramatically underfunding maintenance, something our property-owning constituents know costs only more money in the long run.

Other agencies covered in this bill received similarly short-sighted treatment. The Compliance Office, designed to ensure that Congress lives under the same employment and anti-discrimination laws as private employers, will suffer a 6.4% cut. A cynic might conclude such a cut is designed to cripple a tiny agency

inadequately staffed in the first place. The Library of Congress, our country's premier cultural institution, gets cut 8.5%, threatening a return to the days where books sit on the floor for want of staff to shelve them, copyright applications take months to process instead of days, and services decline to libraries nationwide as well as research support to Congress itself.

The bill will cut the Government Printing Office's account for congressional printing by a stunning 16.6%. This appropriation supports the printing and posting online of all our bills, resolutions, reports and the CONGRESSIONAL RECORD. This ill-conceived cut threatens timely and efficient operation of both houses of Congress, especially if paired with an amendment by the gentleman from Indiana to reduce it by \$3.4 million more. Many at the GPO are already worried about potential lay-offs as a result. The Superintendent of Documents account, which enhances public transparency by distributing federal documents to depository libraries nationwide, faces a 12.1% cut in the bill and more if our Indiana colleague's amendment prevails. The Sunlight Foundation, a self-styled transparency advocate, believes GPO's been "drastically cut" even without further reductions.

The Congressional Budget Office and the General Accountability Office, which both help the Congress to assess budgetary accountability, receive 6.4% cuts, signaling the value the committee places on their very important work. To its credit, the bill holds the Architect of the Capitol's cuts for everything but the congressional office buildings to 1.5% below last year. The Architect operates many of our iconic facilities including the Capitol, the Supreme Court and the Library of Congress. If we were serious about preserving these hallmarks of American democracy and in creating jobs to strengthen our struggling economy, we would spend more in this area, not less.

I urge my colleagues to reject this bill. We can do better.

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

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

The CHAIR. All time for general debate has expired.

Pursuant to the rule, the bill is considered read for amendment under the 5-minute rule.

The text of the bill is as follows:

H.R. 2551

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,

That the following sums are appropriated, out of any money in the Treasury not otherwise appropriated, for the Legislative Branch for the fiscal year ending September 30, 2012, and for other purposes, namely:

**TITLE I—LEGISLATIVE BRANCH
HOUSE OF REPRESENTATIVES
SALARIES AND EXPENSES**

For salaries and expenses of the House of Representatives, \$1,226,680,000, as follows:

HOUSE LEADERSHIP OFFICES

For salaries and expenses, as authorized by law, \$23,275,773, including: Office of the Speaker, \$6,942,770, including \$25,000 for official expenses of the Speaker; Office of the Majority Floor Leader, \$2,277,595, including \$10,000 for official expenses of the Majority Leader; Office of the Minority Floor Leader, \$7,432,812, including \$10,000 for official expenses of the Minority Leader; Office of the Majority Whip, including the Chief Deputy Majority Whip, \$1,971,050, including \$5,000 for

official expenses of the Majority Whip; Office of the Minority Whip, including the Chief Deputy Minority Whip, \$1,524,951, including \$5,000 for official expenses of the Minority Whip; Republican Conference, \$1,572,788; Democratic Caucus, \$1,553,807. In addition to the amounts made available above, for salaries and expenses under this heading, to be available during the period beginning September 30, 2012, and ending December 31, 2013; \$5,818,948, including: Office of the Speaker, \$1,735,694, including \$6,250 for official expenses of the Speaker; Office of the Majority Floor Leader, \$569,399, including \$2,500 for official expenses of the Majority Leader; Office of the Minority Floor Leader, \$1,858,205, including \$2,500 for official expenses of the Minority Leader; Office of the Majority Whip, including the Chief Deputy Majority Whip, \$492,763, including \$1,250 for official expenses of the Majority Whip; Office of the Minority Whip, including the Chief Deputy Minority Whip, \$381,238, including \$1,250 for official expenses of the Minority Whip; Republican Conference, \$393,197; Democratic Caucus, \$388,452.

MEMBERS' REPRESENTATIONAL ALLOWANCES INCLUDING MEMBERS' CLERK HIRE, OFFICIAL EXPENSES OF MEMBERS, AND OFFICIAL MAIL

For Members' representational allowances, including Members' clerk hire, official expenses, and official mail, \$573,939,282.

COMMITTEE EMPLOYEES

STANDING COMMITTEES, SPECIAL AND SELECT

For salaries and expenses of standing committees, special and select, authorized by House resolutions, \$125,964,870: *Provided*, That such amount shall remain available for such salaries and expenses until December 31, 2012.

COMMITTEE ON APPROPRIATIONS

For salaries and expenses of the Committee on Appropriations, \$26,665,785, including studies and examinations of executive agencies and temporary personal services for such committee, to be expended in accordance with section 202(b) of the Legislative Reorganization Act of 1946 and to be available for reimbursement to agencies for services performed: *Provided*, That such amount shall remain available for such salaries and expenses until December 31, 2012.

SALARIES, OFFICERS AND EMPLOYEES

For salaries and expenses of officers and employees, as authorized by law, \$177,628,400, including: for salaries and expenses of the Office of the Clerk, including not more than \$23,000, of which not more than \$20,000 is for the Family Room, for official representation and reception expenses, \$26,114,400, of which \$2,000,000 shall remain available until expended; for salaries and expenses of the Office of the Sergeant at Arms, including the position of Superintendent of Garages and the Office of Emergency Management, and including not more than \$3,000 for official representation and reception expenses, \$12,585,000 of which \$4,445,000 shall remain available until expended; for salaries and expenses of the Office of the Chief Administrative Officer including not more than \$3,000 for official representation and reception expenses, \$116,782,000, of which \$3,937,000 shall remain available until expended; for salaries and expenses of the Office of the Inspector General, \$5,045,000; for salaries and expenses of the Office of General Counsel, \$1,415,000; for the Office of the Chaplain, \$179,000; for salaries and expenses of the Office of the Parliamentarian, including the Parliamentarian, \$2,000 for preparing the Digest of Rules, and not more than \$1,000 for official representation and reception expenses, \$2,060,000; for salaries and expenses of the Office of the Law Revision Counsel of the House, \$3,258,000; for salaries and expenses of the Office of the Legislative Counsel of the House, \$8,814,000; for salaries and expenses of

the Office of Interparliamentary Affairs, \$859,000; for other authorized employees, \$347,000; and for salaries and expenses of the Historian, \$170,000.

ALLOWANCES AND EXPENSES

For allowances and expenses as authorized by House resolution or law, \$293,386,942, including: supplies, materials, administrative costs and Federal tort claims, \$3,696,118; official mail for committees, leadership offices, and administrative offices of the House, \$201,000; Government contributions for health, retirement, Social Security, and other applicable employee benefits, \$264,848,219; Business Continuity and Disaster Recovery, \$17,112,072, of which \$5,000,000 shall remain available until expended; transition activities for new members and staff, \$2,721,533; Wounded Warrior Program \$2,500,000, to remain available until expended; Office of Congressional Ethics, \$1,548,000; and miscellaneous items including purchase, exchange, maintenance, repair and operation of House motor vehicles, interparliamentary receptions, and gratuities to heirs of deceased employees of the House, \$760,000.

ADMINISTRATIVE PROVISIONS

SEC. 101. (a) REQUIRING AMOUNTS REMAINING IN MEMBERS' REPRESENTATIONAL ALLOWANCES TO BE USED FOR DEFICIT REDUCTION OR TO REDUCE THE FEDERAL DEBT.—Notwithstanding any other provision of law, any amounts appropriated under this Act for "HOUSE OF REPRESENTATIVES—SALARIES AND EXPENSES—MEMBERS' REPRESENTATIONAL ALLOWANCES" shall be available only for fiscal year 2012. Any amount remaining after all payments are made under such allowances for fiscal year 2012 shall be deposited in the Treasury and used for deficit reduction (or, if there is no Federal budget deficit after all such payments have been made, for reducing the Federal debt, in such manner as the Secretary of the Treasury considers appropriate).

(b) REGULATIONS.—The Committee on House Administration of the House of Representatives shall have authority to prescribe regulations to carry out this section.

(c) DEFINITION.—As used in this section, the term "Member of the House of Representatives" means a Representative in, or a Delegate or Resident Commissioner to, the Congress.

REPUBLICAN POLICY COMMITTEE

SEC. 102. (a) Section 109(a) of the Legislative Branch Appropriations Act, 2005 (2 U.S.C. 74a–13(a)) is amended by striking "the chair of the Republican Conference" and inserting the following: "the Speaker of the House of Representatives (or, if the Speaker is not a member of the Republican Party, the Minority Leader of the House of Representatives)".

(b) Section 109(b) of such Act (2 U.S.C. 74a–13(b)) is amended by striking the period at the end and inserting the following: ", and which shall be obligated and expended as directed by the Speaker (or, if the Speaker is not a member of the Republican party, the Minority Leader)."

(c) The amendment made by subsection (a) shall apply with respect to fiscal year 2012 and each succeeding fiscal year.

AUTHORITY OF SPEAKER AND MINORITY LEADER TO ALLOCATE FUNDS AMONG CERTAIN HOUSE LEADERSHIP OFFICES

SEC. 103. (a) AUTHORITY OF SPEAKER.—**(1) AUTHORITY DESCRIBED.**—Notwithstanding any other provision of law (including any provision of law that sets forth an

allowance for official expenses), the amount appropriated or otherwise made available during a Congress for the salaries and expenses of any office or authority described in paragraph (2) shall be the amount allocated for such office or authority by the Speaker of the House of Representatives from the aggregate amount appropriated or otherwise made available for all such offices and authorities.

(2) OFFICES AND AUTHORITIES DESCRIBED.—The offices and authorities described in this paragraph are as follows:

- (A) The Office of the Speaker.
 (B) The Speaker's Office for Legislative Floor Activities.
 (C) The Republican Steering Committee (if the Speaker is a member of the Republican party) or the Democratic Steering and Policy Committee (if the Speaker is a member of the Democratic party).
 (D) The Republican Policy Committee (if the Speaker is a member of the Republican party).

(E) Training and program development—majority (as described under the heading "House leadership offices" in the most recent bill making appropriations for the legislative branch that was enacted prior to the date of the enactment of this Act).

(F) Cloakroom personnel—majority (as so described).

(b) AUTHORITY OF MINORITY LEADER.—
 (1) AUTHORITY DESCRIBED.—Notwithstanding any other provision of law (including any provision of law that sets forth an allowance for official expenses), the amount appropriated or otherwise made available during a Congress for the salaries and expenses of any office or authority described in paragraph (2) shall be the amount allocated for such office or authority by the Minority Leader of the House of Representatives from the aggregate amount appropriated or otherwise made available for all such offices and authorities.

(2) OFFICES AND AUTHORITIES DESCRIBED.—The offices and authorities described in this paragraph are as follows:

- (A) The Office of the Minority Leader.
 (B) The Democratic Steering and Policy Committee (if the Minority Leader is a member of the Democratic party) or the Republican Steering Committee (if the Minority Leader is a member of the Republican party).
 (C) The Republican Policy Committee (if the Minority Leader is a member of the Republican party).

(D) Training and program development—minority (as described under the heading "House leadership offices" in the most recent bill making appropriations for the legislative branch that was enacted prior to the date of the enactment of this Act).

(E) Cloakroom personnel—minority (as so described).

(F) Nine minority employees (as so described).

(c) EFFECTIVE DATE.—This section shall apply with respect to any months occurring during the One Hundred Twelfth Congress that begin after the date of the enactment of this Act, and to any succeeding Congress.

REPUBLICAN CONFERENCE AND THE DEMOCRATIC STEERING AND POLICY COMMITTEE

SEC. 104. (a) Section 103(b) of the Legislative Branch Appropriations Act, 1999 (2 U.S.C. 74a-8(b)) is amended—

(1) in the matter preceding paragraph (1), by striking "Subject to the allocation described in subsection (c), funds" and inserting "Funds";

(2) in paragraph (1), by striking "direct," and inserting the following: "direct (or, if the Speaker is not a member of the Republican Party, under such terms and conditions as the Minority Leader of the House of Representatives may direct);"; and

(3) in paragraph (2), by striking "direct." and inserting the following: "direct (or, if the Speaker is a member of the Democratic Party, under such terms and conditions as the Speaker may direct).";

(b) Section 103 of such Act (2 U.S.C. 74a-8(c)) is amended—

- (1) by striking subsection (c); and
 (2) by redesignating subsection (d) as subsection (c).

(c) The amendments made by this section shall take effect as if included in the enactment of the Legislative Branch Appropriations Act, 1999.

TRANSFER OF HOUSE EMERGENCY PLANNING, PREPAREDNESS, AND OPERATIONS FUNCTIONS TO SERGEANT AT ARMS

SEC. 105. Effective February 1, 2010—
 (1) section 905 of the Emergency Supplemental Act, 2002 (2 U.S.C. 130i) is repealed; and

(2) the functions and responsibilities of the Office of Emergency Planning, Preparedness and Operations under section 905 of such Act are transferred and assigned to the Sergeant at Arms of the House of Representatives.

JOINT ITEMS

For Joint Committees, as follows:

JOINT ECONOMIC COMMITTEE

For salaries and expenses of the Joint Economic Committee, \$4,203,000, to be disbursed by the Secretary of the Senate.

JOINT COMMITTEE ON TAXATION

For salaries and expenses of the Joint Committee on Taxation, \$10,424,000, to be disbursed by the Chief Administrative Officer of the House of Representatives.

For other joint items, as follows:

OFFICE OF THE ATTENDING PHYSICIAN

For medical supplies, equipment, and contingent expenses of the emergency rooms, and for the Attending Physician and his assistants, including: (1) an allowance of \$2,175 per month to the Attending Physician; (2) an allowance of \$1,300 per month to the Senior Medical Officer; (3) an allowance of \$725 per month each to three medical officers while on duty in the Office of the Attending Physician; (4) an allowance of \$725 per month to 2 assistants and \$580 per month each not to exceed 11 assistants on the basis heretofore provided for such assistants; and (5) \$2,427,000 for reimbursement to the Department of the Navy for expenses incurred for staff and equipment assigned to the Office of the Attending Physician, which shall be advanced and credited to the applicable appropriation or appropriations from which such salaries, allowances, and other expenses are payable and shall be available for all the purposes thereof, \$3,400,000, to be disbursed by the Chief Administrative Officer of the House of Representatives.

OFFICE OF CONGRESSIONAL ACCESSIBILITY SERVICES

SALARIES AND EXPENSES

For salaries and expenses of the Office of Congressional Accessibility Services, \$1,363,000, to be disbursed by the Secretary of the Senate.

CAPITOL POLICE

SALARIES

For salaries of employees of the Capitol Police, including overtime, hazardous duty pay, and Government contributions for health, retirement, social security, professional liability insurance, and other applicable employee benefits, \$277,132,624, to be disbursed by the Chief of the Capitol Police or his designee.

GENERAL EXPENSES

For necessary expenses of the Capitol Police, including motor vehicles, communica-

tions and other equipment, security equipment and installation, uniforms, weapons, supplies, materials, training, medical services, forensic services, stenographic services, personal and professional services, the employee assistance program, the awards program, postage, communication services, travel advances, relocation of instructor and liaison personnel for the Federal Law Enforcement Training Center, and not more than \$5,000 to be expended on the certification of the Chief of the Capitol Police in connection with official representation and reception expenses, \$63,003,740, of which \$2,000,000 shall remain available until September 30, 2014 to be disbursed by the Chief of the Capitol Police or his designee: *Provided*, That, notwithstanding any other provision of law, the cost of basic training for the Capitol Police at the Federal Law Enforcement Training Center for fiscal year 2012 shall be paid by the Secretary of Homeland Security from funds available to the Department of Homeland Security.

ADMINISTRATIVE PROVISIONS

(INCLUDING TRANSFER OF FUNDS)

SEC. 1001. Amounts appropriated for fiscal year 2012 for the Capitol Police may be transferred between the headings "Salaries" and "General Expenses" upon the approval of the Committees on Appropriations of the House of Representatives and the Senate.

WAIVER BY CHIEF OF CAPITOL POLICE OF CLAIMS ARISING OUT OF ERRONEOUS PAYMENTS TO OFFICERS AND EMPLOYEES

SEC. 1002. (a) WAIVER OF CLAIM.—Subject to the approval of the Capitol Police Board, the Chief of the United States Capitol Police may waive in whole or in part a claim of the United States against a person arising out of an erroneous payment of any pay or allowances, other than travel and transportation expenses and allowances, to an officer, member, or employee of the United States Capitol Police, if the collection of the claim would be against equity and good conscience and not in the best interests of the United States.

(b) INVESTIGATION OF APPLICATION; REPORT.—The Chief shall investigate each application for the waiver of a claim under subsection (a) and shall submit a written report of the investigation to the Capitol Police Board, except that if the aggregate amount of the claim involved exceeds \$1,500, the Comptroller General may also investigate the application and submit a written report of the investigation to the Capitol Police Board.

(c) PROHIBITION OF WAIVER UNDER CERTAIN CIRCUMSTANCES.—The Chief may not exercise the authority to waive a claim under subsection (a) if—

(1) in the Chief's opinion, there exists in connection with the claim an indication of fraud, misrepresentation, fault, or lack of good faith on the part of the officer, member, or employee involved or of any other person having an interest in obtaining a waiver of the claim; or

(2) the Chief receives the application for the waiver after the expiration of the 3-year period that begins on the date on which the erroneous payment of pay or allowances was discovered.

(d) CREDIT FOR WAIVER.—In the audit and settlement of accounts of any accountable officer or official, full credit shall be given for any amounts with respect to which collection by the United States is waived under subsection (a).

(e) EFFECT OF WAIVER.—An erroneous payment, the collection of which is waived under subsection (a), is deemed a valid payment for all purposes.

(f) CONSTRUCTION WITH OTHER LAWS.—This section does not affect any authority under

any other law to litigate, settle, compromise, or waive any claim of the United States.

(g) RULES AND REGULATIONS.—The Chief shall promulgate rules and regulations to carry out this section.

(h) EFFECTIVE DATE.—This section shall apply with respect to payments of pay and allowances made at any time after the Chief became the disbursing officer for the United States Capitol Police pursuant to section 1018(a) of the Legislative Branch Appropriations Act, 2003 (2 U.S.C. 1907(a)).

OFFICE OF COMPLIANCE

SALARIES AND EXPENSES

For salaries and expenses of the Office of Compliance, as authorized by section 305 of the Congressional Accountability Act of 1995 (2 U.S.C. 1385), \$3,817,000, of which \$884,000 shall remain available until September 30, 2013: *Provided*, That not more than \$500 may be expended on the certification of the Executive Director of the Office of Compliance in connection with official representation and reception expenses.

CONGRESSIONAL BUDGET OFFICE

SALARIES AND EXPENSES

For salaries and expenses necessary for operation of the Congressional Budget Office, including not more than \$6,000 to be expended on the certification of the Director of the Congressional Budget Office in connection with official representation and reception expenses, \$43,787,000.

ARCHITECT OF THE CAPITOL

GENERAL ADMINISTRATION

For salaries for the Architect of the Capitol, and other personal services, at rates of pay provided by law; for surveys and studies in connection with activities under the care of the Architect of the Capitol; for all necessary expenses for the general and administrative support of the operations under the Architect of the Capitol including the Botanic Garden; electrical substations of the Capitol, Senate and House office buildings, and other facilities under the jurisdiction of the Architect of the Capitol; including furnishings and office equipment; including not more than \$5,000 for official reception and representation expenses, to be expended as the Architect of the Capitol may approve; for purchase or exchange, maintenance, and operation of a passenger motor vehicle, \$104,790,000, of which \$3,199,000 shall remain available until September 30, 2016.

CAPITOL BUILDING

For all necessary expenses for the maintenance, care and operation of the Capitol, \$35,354,000, of which \$10,263,000 shall remain available until September 30, 2016.

CAPITOL GROUNDS

For all necessary expenses for care and improvement of grounds surrounding the Capitol, the Senate and House office buildings, and the Capitol Power Plant, \$9,852,000.

HOUSE OFFICE BUILDINGS

For all necessary expenses for the maintenance, care and operation of the House office buildings, \$89,154,000, of which \$40,631,000 shall remain available until September 30, 2016.

In addition, for a payment to the House Historic Buildings Revitalization Trust Fund, \$30,000,000, shall remain available until expended.

CAPITOL POWER PLANT

For all necessary expenses for the maintenance, care and operation of the Capitol Power Plant; lighting, heating, power (including the purchase of electrical energy) and water and sewer services for the Capitol, Senate and House office buildings, Library of

Congress buildings, and the grounds about the same, Botanic Garden, Senate garage, and air conditioning refrigeration not supplied from plants in any of such buildings; heating the Government Printing Office and Washington City Post Office, and heating and chilled water for air conditioning for the Supreme Court Building, the Union Station complex, the Thurgood Marshall Federal Judiciary Building and the Folger Shakespeare Library, expenses for which shall be advanced or reimbursed upon request of the Architect of the Capitol and amounts so received shall be deposited into the Treasury to the credit of this appropriation, \$127,159,000, of which \$33,377,000 shall remain available until September 30, 2016: *Provided*, That not more than \$9,000,000 of the funds credited or to be reimbursed to this appropriation as herein provided shall be available for obligation during fiscal year 2012.

LIBRARY BUILDINGS AND GROUNDS

For all necessary expenses for the mechanical and structural maintenance, care and operation of the Library buildings and grounds, \$38,486,000, of which \$12,726,000 shall remain available until September 30, 2016.

CAPITOL POLICE BUILDINGS, GROUNDS AND SECURITY

For all necessary expenses for the maintenance, care and operation of buildings, grounds and security enhancements of the United States Capitol Police, wherever located, the Alternate Computer Facility, and AOC security operations, \$21,500,000, of which \$3,473,000 shall remain available until September 30, 2016.

BOTANIC GARDEN

For all necessary expenses for the maintenance, care and operation of the Botanic Garden and the nurseries, buildings, grounds, and collections; and purchase and exchange, maintenance, repair, and operation of a passenger motor vehicle; all under the direction of the Joint Committee on the Library, \$12,000,000: *Provided*, That of the amount made available under this heading, the Architect may obligate and expend such sums as may be necessary for the maintenance, care and operation of the National Garden established under section 307E of the Legislative Branch Appropriations Act, 1989 (2 U.S.C. 2146), upon vouchers approved by the Architect or a duly authorized designee.

CAPITOL VISITOR CENTER

For all necessary expenses for the operation of the Capitol Visitor Center, \$21,276,000.

LIBRARY OF CONGRESS

SALARIES AND EXPENSES

For all necessary expenses of the Library of Congress not otherwise provided for, including development and maintenance of the Library's catalogs; custody and custodial care of the Library buildings; special clothing; cleaning, laundering and repair of uniforms; preservation of motion pictures in the custody of the Library; operation and maintenance of the American Folklife Center in the Library; activities under the Civil Rights History Project Act of 2009; preparation and distribution of catalog records and other publications of the Library; hire or purchase of one passenger motor vehicle; and expenses of the Library of Congress Trust Fund Board not properly chargeable to the income of any trust fund held by the Board, \$412,446,000, of which not more than \$6,000,000 shall be derived from collections credited to this appropriation during fiscal year 2012, and shall remain available until expended, under the Act of June 28, 1902 (chapter 1301; 32 Stat. 480; 2 U.S.C. 150) and not more than \$350,000 shall be derived from collections during fiscal year 2012 and shall remain available until ex-

pendent for the development and maintenance of an international legal information database and activities related thereto: *Provided*, That the Library of Congress may not obligate or expend any funds derived from collections under the Act of June 28, 1902, in excess of the amount authorized for obligation or expenditure in appropriations Acts: *Provided further*, That the total amount available for obligation shall be reduced by the amount by which collections are less than \$6,350,000: *Provided further*, That of the total amount appropriated, not more than \$12,000 may be expended, on the certification of the Librarian of Congress, in connection with official representation and reception expenses for the Overseas Field Offices: *Provided further*, That of the total amount appropriated, \$4,800,000 shall remain available until expended for the digital collections and educational curricula program.

COPYRIGHT OFFICE

SALARIES AND EXPENSES

For all necessary expenses of the Copyright Office, \$50,974,000, of which not more than \$28,029,000, to remain available until expended, shall be derived from collections credited to this appropriation during fiscal year 2012 under section 708(d) of title 17, United States Code: *Provided*, That not more than \$3,000,000 shall be derived from prior year available unobligated balances: *Provided further*, That the Copyright Office may not obligate or expend any funds derived from collections under such section, in excess of the amount authorized for obligation or expenditure in appropriations Acts: *Provided further*, That not more than \$5,484,000 shall be derived from collections during fiscal year 2012 under sections 111(d)(2), 119(b)(2), 803(e), 1005, and 1316 of such title: *Provided further*, That the total amount available for obligation shall be reduced by the amount by which collections and prior year available unobligated balances are less than \$36,513,000: *Provided further*, That not more than \$100,000 of the amount appropriated is available for the maintenance of an "International Copyright Institute" in the Copyright Office of the Library of Congress for the purpose of training nationals of developing countries in intellectual property laws and policies: *Provided further*, That not more than \$4,250 may be expended, on the certification of the Librarian of Congress, in connection with official representation and reception expenses for activities of the International Copyright Institute and for copyright delegations, visitors, and seminars: *Provided further*, That notwithstanding any provision of chapter 8 of title 17, United States Code, any amounts made available under this heading which are attributable to royalty fees and payments received by the Copyright Office pursuant to sections 111, 119, and chapter 10 of such title may be used for the costs incurred in the administration of the Copyright Royalty Judges program, with the exception of the costs of salaries and benefits for the Copyright Royalty Judges and staff under section 802(e).

CONGRESSIONAL RESEARCH SERVICE

SALARIES AND EXPENSES

For all necessary expenses to carry out the provisions of section 203 of the Legislative Reorganization Act of 1946 (2 U.S.C. 166) and to revise and extend the Annotated Constitution of the United States of America, \$104,091,000: *Provided*, That no part of such amount may be used to pay any salary or expense in connection with any publication, or preparation of material therefor (except the Digest of Public General Bills), to be issued by the Library of Congress unless such publication has obtained prior approval of either the Committee on House Administration of

the House of Representatives or the Committee on Rules and Administration of the Senate.

BOOKS FOR THE BLIND AND PHYSICALLY
HANDICAPPED

SALARIES AND EXPENSES

For salaries and expenses to carry out the Act of March 3, 1931 (chapter 400; 46 Stat. 1487; 2 U.S.C. 135a), \$50,674,000: *Provided*, That of the total amount appropriated, \$650,000 shall be available to contract to provide newspapers to blind and physically handicapped residents at no cost to the individual.

ADMINISTRATIVE PROVISIONS

REIMBURSABLE AND REVOLVING FUND
ACTIVITIES

SEC. 1101. (a) IN GENERAL.—For fiscal year 2012, the obligatory authority of the Library of Congress for the activities described in subsection (b) may not exceed \$169,725,000.

(b) ACTIVITIES.—The activities referred to in subsection (a) are reimbursable and revolving fund activities that are funded from sources other than appropriations to the Library in appropriations Acts for the legislative branch.

(c) TRANSFER OF FUNDS.—During fiscal year 2012, the Librarian of Congress may temporarily transfer funds appropriated in this Act, under the heading “Library of Congress”, under the subheading “Salaries and Expenses”, to the revolving fund for the FEDLINK Program and the Federal Research Program established under section 103 of the Library of Congress Fiscal Operations Improvement Act of 2000 (Public Law 106-481; 2 U.S.C. 182c): *Provided*, That the total amount of such transfers may not exceed \$1,900,000: *Provided further*, That the appropriate revolving fund account shall reimburse the Library for any amounts transferred to it before the period of availability of the Library appropriation expires.

TRANSFER AUTHORITY

SEC. 1102. (a) IN GENERAL.—Amounts appropriated for fiscal year 2012 for the Library of Congress may be transferred during fiscal year 2012 between any of the headings under the heading “Library of Congress” upon the approval of the Committees on Appropriations of the House of Representatives and the Senate.

(b) LIMITATION.—Not more than 10 percent of the total amount of funds appropriated to the account under any heading under the heading “Library of Congress” for fiscal year 2012 may be transferred from that account by all transfers made under subsection (a).

FUNDS AVAILABLE FOR WORKERS
COMPENSATION PAYMENTS

SEC. 1103. (a) IN GENERAL.—Notwithstanding any other provision of law, available balances of expired Library of Congress appropriations shall be available for the purposes of making payments for employees of the Library of Congress under section 8147 of title 5, United States Code without regard to the fiscal year for which the obligation to make such payments is incurred.

(b) EFFECTIVE DATE.—This section shall apply with respect to appropriations for fiscal year 2012 and each fiscal year thereafter.

GOVERNMENT PRINTING OFFICE

CONGRESSIONAL PRINTING AND BINDING
(INCLUDING TRANSFER OF FUNDS)

For authorized printing and binding for the Congress and the distribution of Congressional information in any format; printing and binding of Government publications authorized by law to be distributed to Members of Congress; and printing, binding, and distribution of Government publications authorized by law to be distributed without charge to the recipient, \$78,000,000: *Provided*,

That this appropriation shall not be available for paper copies of the permanent edition of the Congressional Record for individual Representatives, Resident Commissioners or Delegates authorized under section 906 of title 44, United States Code: *Provided further*, That this appropriation shall be available for the payment of obligations incurred under the appropriations for similar purposes for preceding fiscal years: *Provided further*, That notwithstanding the 2-year limitation under section 718 of title 44, United States Code, none of the funds appropriated or made available under this Act or any other Act for printing and binding and related services provided to Congress under chapter 7 of title 44, United States Code, may be expended to print a document, report, or publication after the 27-month period beginning on the date that such document, report, or publication is authorized by Congress to be printed, unless Congress reauthorizes such printing in accordance with section 718 of title 44, United States Code: *Provided further*, That any unobligated or unexpended balances in this account or accounts for similar purposes for preceding fiscal years may be transferred to the Government Printing Office revolving fund for carrying out the purposes of this heading, subject to the approval of the Committees on Appropriations of the House of Representatives and Senate: *Provided further*, That notwithstanding sections 901, 902, and 906 of title 44, United States Code, this appropriation may be used to prepare indexes to the Congressional Record on only a monthly and session basis.

OFFICE OF SUPERINTENDENT OF DOCUMENTS

SALARIES AND EXPENSES
(INCLUDING TRANSFER OF FUNDS)

For expenses of the Office of Superintendent of Documents necessary to provide for the cataloging and indexing of Government publications and their distribution to the public, Members of Congress, other Government agencies, and designated depository and international exchange libraries as authorized by law, \$35,000,000: *Provided*, That amounts of not more than \$2,000,000 from current year appropriations are authorized for producing and disseminating Congressional serial sets and other related publications for fiscal years 2010 and 2011 to depository and other designated libraries: *Provided further*, That any unobligated or unexpended balances in this account or accounts for similar purposes for preceding fiscal years may be transferred to the Government Printing Office revolving fund for carrying out the purposes of this heading, subject to the approval of the Committees on Appropriations of the House of Representatives and Senate.

GOVERNMENT PRINTING OFFICE REVOLVING
FUND

The Government Printing Office is hereby authorized to make such expenditures, within the limits of funds available and in accordance with law, and to make such contracts and commitments without regard to fiscal year limitations as provided by section 9104 of title 31, United States Code, as may be necessary in carrying out the programs and purposes set forth in the budget for the current fiscal year for the Government Printing Office revolving fund: *Provided*, That not more than \$7,500 may be expended on the certification of the Public Printer in connection with official representation and reception expenses: *Provided further*, That the revolving fund shall be available for the hire or purchase of not more than 12 passenger motor vehicles: *Provided further*, That expenditures in connection with travel expenses of the advisory councils to the Public Printer shall be deemed necessary to carry out the provisions of title 44, United States

Code: *Provided further*, That the revolving fund shall be available for temporary or intermittent services under section 3109(b) of title 5, United States Code, but at rates for individuals not more than the daily equivalent of the annual rate of basic pay for level V of the Executive Schedule under section 5316 of such title: *Provided further*, That activities financed through the revolving fund may provide information in any format.

GOVERNMENT ACCOUNTABILITY OFFICE

SALARIES AND EXPENSES

For necessary expenses of the Government Accountability Office, including not more than \$12,500 to be expended on the certification of the Comptroller General of the United States in connection with official representation and reception expenses; temporary or intermittent services under section 3109(b) of title 5, United States Code, but at rates for individuals not more than the daily equivalent of the annual rate of basic pay for level IV of the Executive Schedule under section 5315 of such title; hire of one passenger motor vehicle; advance payments in foreign countries in accordance with section 3324 of title 31, United States Code; benefits comparable to those payable under sections 901(5), (6), and (8) of the Foreign Service Act of 1980 (22 U.S.C. 4081(5), (6), and (8)); and under regulations prescribed by the Comptroller General of the United States, rental of living quarters in foreign countries, \$511,296,000: *Provided*, That, in addition, \$18,304,000 of payments received under sections 782, 3521, and 9105 of title 31, United States Code, shall be available without fiscal year limitation: *Provided further*, That this appropriation and appropriations for administrative expenses of any other department or agency which is a member of the National Intergovernmental Audit Forum or a Regional Intergovernmental Audit Forum shall be available to finance an appropriate share of either Forum's costs as determined by the respective Forum, including necessary travel expenses of non-Federal participants: *Provided further*, That payments hereunder to the Forum may be credited as reimbursements to any appropriation from which costs involved are initially financed.

ADMINISTRATIVE PROVISION

SEC. 1201. (a) Section 210 of the Legislative Branch Appropriations Act, 2005 (2 U.S.C. 60q) is amended—

(1) by striking subsection (d); and
(2) in subsection (f)(2)(A), by striking “United States Code” and inserting “United States Code, but excluding the Government Accountability Office”.

(b) Section 3521(1) of title 5, United States Code, is amended by striking “section 105” and inserting “section 105 (other than the Government Accountability Office)”.

(c) The amendments made by this section shall apply with respect to voluntary separation incentive payments made during fiscal year 2012 or any succeeding fiscal year.

OPEN WORLD LEADERSHIP CENTER
TRUST FUND

For a payment to the Open World Leadership Center Trust Fund for financing activities of the Open World Leadership Center under section 313 of the Legislative Branch Appropriations Act, 2001 (2 U.S.C. 1151), \$1,000,000.

TITLE II—GENERAL PROVISIONS

MAINTENANCE AND CARE OF PRIVATE VEHICLES

SEC. 201. No part of the funds appropriated in this Act shall be used for the maintenance or care of private vehicles, except for emergency assistance and cleaning as may be provided under regulations relating to parking facilities for the House of Representatives issued by the Committee on House Administration and for the Senate issued by the Committee on Rules and Administration.

FISCAL YEAR LIMITATION

SEC. 202. No part of the funds appropriated in this Act shall remain available for obligation beyond fiscal year 2012 unless expressly so provided in this Act.

RATES OF COMPENSATION AND DESIGNATION

SEC. 203. Whenever in this Act any office or position not specifically established by the Legislative Pay Act of 1929 (46 Stat. 32 et seq.) is appropriated for or the rate of compensation or designation of any office or position appropriated for is different from that specifically established by such Act, the rate of compensation and the designation in this Act shall be the permanent law with respect thereto: *Provided*, That the provisions in this Act for the various items of official expenses of Members, officers, and committees of the House of Representatives and Senate, and clerk hire for Senators and Members of the House of Representatives shall be the permanent law with respect thereto.

CONSULTING SERVICES

SEC. 204. The expenditure of any appropriation under this Act for any consulting service through procurement contract, under section 3109 of title 5, United States Code, shall be limited to those contracts where such expenditures are a matter of public record and available for public inspection, except where otherwise provided under existing law, or under existing Executive order issued under existing law.

AWARDS AND SETTLEMENTS

SEC. 205. Such sums as may be necessary are appropriated to the account described in subsection (a) of section 415 of the Congressional Accountability Act of 1995 (2 U.S.C. 1415(a)) to pay awards and settlements as authorized under such subsection.

COSTS OF LBFMC

SEC. 206. Amounts available for administrative expenses of any legislative branch entity which participates in the Legislative Branch Financial Managers Council (LBFMC) established by charter on March 26, 1996, shall be available to finance an appropriate share of LBFMC costs as determined by the LBFMC, except that the total LBFMC costs to be shared among all participating legislative branch entities (in such allocations among the entities as the entities may determine) may not exceed \$2,000.

LANDSCAPE MAINTENANCE

SEC. 207. The Architect of the Capitol, in consultation with the District of Columbia, is authorized to maintain and improve the landscape features, excluding streets, in the irregular shaped grassy areas bounded by Washington Avenue, SW on the northeast, Second Street SW on the west, Square 582 on the south, and the beginning of the I-395 tunnel on the southeast.

LIMITATION ON TRANSFERS

SEC. 208. None of the funds made available in this Act may be transferred to any department, agency, or instrumentality of the United States Government, except pursuant to a transfer made by, or transfer authority provided in, this Act or any other appropriation Act.

GUIDED TOURS OF THE CAPITOL

SEC. 209. (a) Except as provided in subsection (b), none of the funds made available to the Architect of the Capitol in this Act may be used to eliminate or restrict guided tours of the United States Capitol which are led by employees and interns of offices of Members of Congress and other offices of the House of Representatives and Senate.

(b) At the direction of the Capitol Police Board, or at the direction of the Architect of the Capitol with the approval of the Capitol Police Board, guided tours of the United

States Capitol which are led by employees and interns described in subsection (a) may be suspended temporarily or otherwise subject to restriction for security or related reasons to the same extent as guided tours of the United States Capitol which are led by the Architect of the Capitol.

SPENDING REDUCTION ACCOUNT

SEC. 210. The amount by which the applicable allocation of new budget authority made by the Committee on Appropriations of the House of Representatives under section 302(b) of the Congressional Budget Act of 1974, excluding Senate items, exceeds the amount of proposed new budget authority is \$0.

This Act may be cited as the "Legislative Branch Appropriations Act, 2012".

The CHAIR. No amendment to the bill shall be in order except those printed in House Report 112-173. Each such amendment may be offered only in the order printed in the report, except, pursuant to the order of the House of today, amendment No. 9 and amendment No. 12 may be offered out of the specified order. Each such amendment may be offered only by a Member designated in the report, shall be considered read, debatable for the time specified in the report, equally divided and controlled by the proponent and an opponent, shall not be subject to amendment, and shall not be subject to a demand for division of the question.

AMENDMENT NO. 1 OFFERED BY MR. HONDA

The CHAIR. It is now in order to consider amendment No. 1 printed in House Report 112-173.

Mr. HONDA. Mr. Chairman, I rise as the designee of the gentleman from Georgia (Mr. BISHOP) and offer the amendment at the desk.

The CHAIR. The Clerk will designate the amendment.

The text of the amendment is as follows:

Page 2, line 9, after the dollar amount insert "(reduced by \$1,000,000)".

Page 5, line 22, after the dollar amount insert "(reduced by \$1,000,000)".

Page 6, line 6, after the dollar amount insert "(reduced by \$1,000,000)".

Page 14, line 12, after the dollar amount insert "(increased by \$1,000,000)".

The CHAIR. Pursuant to House Resolution 359, the gentleman from California (Mr. HONDA) and a Member opposed each will control 5 minutes.

The Chair recognizes the gentleman from California.

Mr. HONDA. Mr. Chairman, the amendment I am introducing on behalf of my colleague, SANFORD BISHOP, would increase the Capitol Police by a modest \$1 million for the district office security for Members.

After the shooting of our colleague, Ms. GIFFORDS, the Sergeant-At-Arms and the Capitol Police provided Members with access to security reviews. These reviews and guidelines by the Sergeant-At-Arms provided Members with a litany of equipment and capital improvements that are needed to improve district office security. Even though the recommendations came from our security agencies, Members were left to fund these upgrades through their office budget.

When Members' offices are being cut by more than 10 percent in a year, I'm afraid the strain to continue constituent services will impede any Member's ability to pay for these upgrades. I'm hoping this amendment will be a small step in providing a centralized pot of funds so these upgrades do not go ignored.

The offset is from a lower priority House account that funds transition costs in 2012. It is not a transition year.

□ 2000

Mr. CRENSHAW. Will the gentleman yield?

Mr. HONDA. I yield to the gentleman from Florida.

Mr. CRENSHAW. I just want to say to the gentleman that we are all concerned about security upgrades, and we accept the amendment.

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

The CHAIR. The question is on the amendment offered by the gentleman from California (Mr. HONDA).

The amendment was agreed to.

AMENDMENT NO. 2 OFFERED BY MR. WATT

The CHAIR. It is now in order to consider amendment No. 2 printed in House Report 112-173.

Mr. WATT. Mr. Chairman, I have an amendment at the desk that has been made in order under the rule.

The CHAIR. The Clerk will designate the amendment.

The text of the amendment is as follows:

Page 2, line 9, after the dollar amount insert "(reduced by \$619,200)".

Page 5, line 22, after the dollar amount insert "(reduced by \$619,200)".

Page 6, line 8, after the dollar amount insert "(reduced by \$619,200)".

Page 37, line 7, after the dollar amount insert "(increased by \$619,200)".

The CHAIR. Pursuant to House Resolution 359, the gentleman from North Carolina (Mr. WATT) and a Member opposed each will control 5 minutes.

The Chair recognizes the gentleman from North Carolina.

Mr. WATT. I yield myself 2 minutes.

Mr. Chairman, my amendment to the Legislative Branch bill would decrease funding for the Office of Congressional Ethics, the OCE, by \$619,200 and transfer these funds to the spending reduction account.

I have offered this amendment because I believe there is a substantial bipartisan consensus, one, that the responsibilities of the OCE are redundant and duplicative of the House Ethics Committee; two, that the OCE's operations are substantially staff driven, and the staff has taken the OCE's mission well beyond what was intended in the statute that created the entity; three, that the procedures of the OCE are unfair and sometimes abusive of the rights of Members of the House; four, that a substantial part of the funds we spend on the OCE waste taxpayers' money; and, five, that using those funds to reduce our debt and deficit would be a far better use.

In these difficult budget times, I believe we have an obligation to judge the OCE on the same criteria on which we measure other agencies of the Federal Government. Using those criteria, my amendment proposes to eliminate duplication, demand accountability and adherence to the purposes for which the agency was created, demand fair due process treatment for Members of Congress as we would for other employees in both the private and public sectors, and force us to make a choice about how best to use our over \$600,000 of taxpayer funds.

I reserve the balance of my time.

Mr. CAPUANO. Mr. Chairman, I rise in opposition to the amendment.

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

Mr. CAPUANO. Mr. Chairman, this amendment, as far as I'm concerned, is merely a punishment because some Members haven't liked some of the things the OCE has done. I will tell you that, having drafted the rule, I don't like everything they've done either, but the appropriate way to deal with that is to amend the rules of the House or to try to talk to them to amend their own rules.

There are ways to do the things that others have been concerned about, some of which I share. I have expressed my concern on certain issues to members of the OCE in the past. It's not to just pick a number and slash that number of 40 percent. That is merely, as far as I'm concerned, draconian punishment to say, We're the boss; you're not. It's not going to change one thing that the OCE does. It will simply make it a little bit more difficult for this House to maintain the integrity level that we have struggled so desperately to gain back over the years.

We've had our troubles. We will have problems in the future. Some of our colleagues will do something that none of us will like. The question is not that. The question is: How does the public see us?

I have a letter that I would like to submit to the RECORD that I think everybody got in their office today from the Campaign Legal Center, the Citizens for Responsibility and Ethics in Washington, Common Cause, Democracy 21, League of Women Voters, Public Citizen, and U.S. PIRG. I don't agree with everything that each one of these organizations stands for either; however, they all agree that this agency, even with its flaws, has improved the reputation of this House when it comes to policing our own Members.

Again, I want to be clear: I do not think that they have done a perfect job. My guess is I don't think most Members think that the Ethics Committee has done a perfect job over the years. That's not the measure. If that's the measure, none of us would be in Congress. We couldn't get anything done because there is no such thing as perfection. The measure is simply: What has been done to improve the

image of this House? And I think everyone in Washington who follows these things agrees that the creation of this group and the actions it has taken overall have improved the image of this House. And I would say that a cut of this level is simply a draconian measure to punish them for what they have done as opposed to try to improve what they do in the future.

VOTE NO ON WATT AMENDMENT TO WEAKEN OFFICE OF CONGRESSIONAL ETHICS

JULY 21, 2011.

Our organizations strongly urge you to oppose an amendment by Representative Mel Watt that would gut the Office of Congressional Ethics by reducing the funding for OCE by \$619,000 or 40 percent.

The recent dysfunctional performance by the House Ethics Committee has only served to reinforce the critically important role being played by the OCE in the House ethics enforcement process.

The OCE, under bipartisan leadership, has done an outstanding job in carrying out its mission to help protect the integrity of the House. There is absolutely no basis for reducing OCE's funding.

We strongly urge you to vote no on the Watt amendment.

CAMPAIGN LEGAL CENTER,
CITIZENS FOR
RESPONSIBILITY AND
ETHICS IN WASHINGTON,
COMMON CAUSE,
DEMOCRACY 21,
LEAGUE OF WOMEN VOTERS,
PUBLIC CITIZEN,
U.S. PIRG.

I reserve the balance of my time.

Mr. WATT. Mr. Chairman, I yield 1 minute to the gentleman from Iowa (Mr. KING).

Mr. KING of Iowa. I thank the gentleman from North Carolina for yielding, and I rise in support of the gentleman's amendment. And the reason for it is this:

As I watched the structure of the OCE be set up—and I'd say to the gentleman, for over 200 years we've had the Ethics Committee to take care of this business. If we want to amend the rules of the House, let's go back to what the rules of the House are. But the OCE has crossed the line over and over again.

And I would make this point: that they have gone on witch hunts. They have taken pieces of information that came from political opposition on either side and embellished that into things.

And they have violated Roman law, English common law, and the decency of the House by this: Classified confidential information used against Members of Congress who don't have an opportunity to face their accuser, whose reputations have been damaged by sometimes—I'll just say certainly leaks to the press, sometimes, I suspect, willful leaks to the press. We need to go back to the Ethics Committee dealing with this business as it has been for over two centuries.

This bill only passed by one vote a few years ago, and now we have a whole machinery out there whose sole purpose it is to ask activist organizations on both sides to come in and

send information in that would be used against Members of Congress.

I support the gentleman's amendment.

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

Mr. Chairman, I don't know about Roman law, and I'm a little shaky on English law as well, but I will tell you that it doesn't violate any American laws that I'm aware of. If it did, they would be subject to all kinds of legal proceedings against them.

I understand fully well that some Members didn't like voting for this. They don't like the idea of people other than Members of Congress looking at anything we do. I understand that. And there was a great attempt to try to balance that fear with a movement forward, which is what we did.

I'd like to point out very clearly that when the Congress changed from Democrat to Republican, there was no attempt by anybody that I'm aware of to change one aspect of this rule, not one aspect. That was the appropriate time. Had someone done it, I would have been happy to work with them.

I've expressed my concerns here. I've expressed them to the OCE. I've expressed them to other Members. I share some of these concerns. But I don't think it's an appropriate thing to simply wheel the old-fashioned political tool of a big, heavy draconian weapon and try to slash their budget and think that you're going to change it. You're not. And you will be perceived, this House will be perceived by the general public for what this is: simply an attempt to roll back our progress on policing our own activities.

I understand that that might make some people comfortable, but it's not the right thing to do and people here know that. This is payback. And I don't mind—I'm one of the few Members of this House who proudly call myself a politician. I understand payback, but let's call it what it is: We don't like what they do, and we're going to defund them. Don't pretend that something else is going on. That's what it is. It will be bad for the House of Representatives, and it will not change the things that people have expressed that they don't like.

I reserve the balance of my time.

Mr. WATT. Mr. Chairman, I yield 1 minute to the gentleman from California (Mr. HONDA).

□ 2010

Mr. HONDA. I thank the gentleman.

I really understand that the gentleman from North Carolina is highlighting serious concerns with processes that he sees with the Office of Congressional Ethics, and I share some of his concerns. As well, I share some of the concerns that the gentleman from Massachusetts has. It is really raising the question of trying to improve the ethics process in our House and improving the underlying authorization that may be more appropriate, and seeking more appropriate first steps.

I think this may be a situation where we may not be able to support the gentleman's amendment, but at the same time support the issue of improving what it is that he is seeking. I think that the gentleman from Massachusetts would probably be willing to work on that, and I think my friends on the other side would be willing, too.

Reluctantly, while I am not personally in opposition, I think for this portion of the process, I am in opposition.

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

Mr. WATT. Mr. Chairman, I yield myself the balance of my time.

Let me just address this whole issue of retaliation. This is not retaliation. This is a better use of the money than the OCE is making of it. There is an undercurrent in this House. Everybody knows that the OCE processes have been unfair, undemocratic, and they have singled people out. It should stop, and we should stand up and say that it should stop.

We did not give the OCE the authority to initiate themselves investigations without an outside complaint. They have systematically done that. And to the extent they have done it, we have provided more funding than I think is appropriate, which is why I got the 40 percent as opposed to 100 percent.

I want them to continue to go on with the investigations that are out there. And when other people initiate them, they should be allowed to pursue them. But they should not be allowed to initiate on their own witch hunts against Members of Congress.

I yield back the balance of my time.

The CHAIR. The question is on the amendment offered by the gentleman from North Carolina (Mr. WATT).

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

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

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

AMENDMENT NO. 3 OFFERED BY MR. BROUN OF GEORGIA

The CHAIR. It is now in order to consider amendment No. 3 printed in House Report 112-173.

Mr. BROUN of Georgia. Mr. Chairman, I have an amendment at the desk.

The CHAIR. The Clerk will designate the amendment.

The text of the amendment is as follows:

Page 12, line 21, after the dollar amount insert "(reduced by \$1,050,750)".

Page 37, line 7, after the dollar amount insert "(increased by \$1,050,750)".

The CHAIR. Pursuant to House Resolution 359, the gentleman from Georgia (Mr. BROUN) and a Member opposed each will control 5 minutes.

The Chair recognizes the gentleman from Georgia.

Mr. BROUN of Georgia. Mr. Chairman, my amendment would reduce

funding for the Joint Economic Committee by 25 percent and transfer more than \$1 million to the deficit reduction account.

The Joint Economic Committee is tasked with many of the duties of other congressional committees. Those other congressional committees already perform these duties, such as holding hearings, performing research, and studying the U.S. economy.

We here in America are facing a tremendous financial crisis. The legislative branch should not be excluded during budget cut debates.

The Joint Economic Committee performs overlapping duties that could easily be maintained by the Ways and Means Committee or the Budget Committee, or even the respective leadership policy committees. A 25 percent cut is very modest considering the gravity of the enormous debt that we are accumulating each and every day, and we must begin paying down that debt.

Our debt level is unsustainable, totally unsustainable. We are broke as a Nation. We have to start cutting in every aspect of the government's expenditures, and I believe the Joint Economic Committee can afford it, and I urge my colleagues to support my amendment.

I reserve the balance of my time.

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

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

Mr. HONDA. Mr. Chairman, this amendment would cut the Joint Economic Committee by 25 percent, or over \$1 million. The funding included in the bill for the JEC is already less than the funding level provided to the JEC in fiscal year 2008. The Joint Economic Committee is a bicameral congressional committee composed of 10 Members from each, the Senate and the House of Representatives. There are 10 Democrats and 10 Republicans on the committee.

The gentleman does not have an amendment to go after the House Committee, but instead has chosen to go after funding for this joint committee. I hope this isn't an effort to strike funding because this committee is jointly managed with the Senate. The last thing that this Congress needs is less collaboration between the two bodies. We need to continue collaboration.

The main purpose of the JEC is to make a continuing study of matters related to the U.S. economy, and this is exactly the type of analysis Members from both parties and both bodies need as we try to analyze complex economic issues as a Nation.

I oppose this amendment, and I ask my colleagues to do so the same.

Mr. Chairman, I yield 1 minute to the gentleman from Texas (Mr. BRADY).

Mr. BRADY of Texas. I rise in opposition to this amendment. I respect very much the gentleman from Georgia's efforts on cutting and shrinking the size of government, but the Joint Economic

Committee is already under the appropriations recommendation operating below the 2006 level. So it is doing more than its share of shrinking and running efficiently.

Unlike other committees, the Joint Economic Committee is created by law to be the counterpart for a Congress to weigh against the President's Council of Economic Advisers. It is bicameral. It is bipartisan. It provides information important to the size of government, the efficiency of government, and what can get our economy going. An example of the research is the 4 months, weekends, evenings, that was done going through every page and provision of the new 2,801-page health care law and identifying all of the new bureaucracies, agencies, and taxes that will be in between you and your doctor. That research could not be done otherwise. And I want to tell you, our Democrat friends will tell you that it provides the same type of analysis for their issues.

This is the type of information that Congress needs as we move forward on the critical issues of the economy. This committee has done its share of cuts, and I respectfully oppose this amendment.

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

Mr. BROUN of Georgia. Mr. Chairman, I appreciate that this is a bicameral, bipartisan committee. But as I mentioned during my initial remarks, these functions could be very well performed by other committees. These are duplicative services, and so I urge adoption of my amendment.

I yield back the balance of my time.

The CHAIR. The question is on the amendment offered by the gentleman from Georgia (Mr. BROUN).

The amendment was rejected.

AMENDMENT NO. 4 OFFERED BY MR. BROUN OF GEORGIA

The CHAIR. It is now in order to consider amendment No. 4 printed in House Report 112-173.

Mr. BROUN of Georgia. Mr. Chairman, I have an amendment at the desk.

The CHAIR. The Clerk will designate the amendment.

The text of the amendment is as follows:

Page 17, line 25, after the dollar amount insert "(reduced by \$467,000)".

Page 37, line 7, after the dollar amount insert "(increased by \$467,000)".

The CHAIR. Pursuant to House Resolution 359, the gentleman from Georgia (Mr. BROUN) and a Member opposed each will control 5 minutes.

The Chair recognizes the gentleman from Georgia.

Mr. BROUN of Georgia. Mr. Chairman, my amendment would simply reduce funding for the Office of Compliance to the fiscal year 2008 level and would transfer almost half a million dollars into the spending reduction account.

At a time when we are facing such pressing fiscal crisis, we have a financial fiasco here in America because of

the outrageous spending Congress has been doing by both parties. Scaling back the spending for the Office of Compliance to the 2008 level is a modest and reasonable request. We have to continue to make cuts in every corner of the budget that we can, and we have to prioritize paying down our massive Federal debt that is totally unsustainable.

□ 2020

Again, if most offices within the Federal Government can reduce their spending back to 2008 levels, it is only logical for the Office of Compliance to do the very same. I urge my colleagues to support this amendment.

I reserve the balance of my time.

Mr. HONDA. I claim time in opposition to this amendment.

THE CHAIR. The gentleman from California is recognized for 5 minutes.

Mr. HONDA. The amendment would cut the Office of Compliance by \$467,000, even though the office is cut in the underlying bill by 6.4 percent—the same as the overall bill reduction. I have to question the motives of cutting the Office of Compliance disproportionately to the overall bill. Maybe the gentleman is not aware, but this office was established in 1995 by the Republican Congress to satisfy the Republican Contract with America.

The office implements the Congressional Accountability Act to ensure that Congress complies with safety, discrimination, and accessibility laws that everyone else in the Nation must follow. This amendment suggests that Congress should ease up on requirements to provide our workers with a fair and safe working environment.

Therefore, I oppose this amendment and urge my colleagues to do the same.

Mr. DICKS. Will the gentleman yield?

Mr. HONDA. I yield to the gentleman from Washington.

Mr. DICKS. I want to associate myself with the gentleman's remarks and urge a "no" vote on this amendment.

Mr. BROUN of Georgia. I continue to reserve the balance of my time.

Mr. HONDA. I just want to disclose the same comments I did in the last paragraph, that this amendment suggests that Congress should ease up on requirements providing our workers with a fair and safe working environment. I don't think we should back off on that.

With that, I yield back the balance of my time.

Mr. BROUN of Georgia. Mr. Chairman, I appreciate my friend Mr. HONDA's comments. I offered eight amendments in total. Only three were held to be in order. So I'm not looking at anything specifically, except for the whole bill, to try to cut spending. Because it's absolutely critical as we go forward that we put this country back on a good fiscal standing. I believe very firmly that we need to look at every single nook and corner, every dollar spent by the Federal Government, and

cut wherever we can. I think this is a reasonable request.

I urge adoption of my amendment, and I yield back the balance of my time.

The CHAIR. The question is on the amendment offered by the gentleman from Georgia (Mr. BROUN).

The amendment was rejected.

AMENDMENT NO. 5 OFFERED BY MS. HAYWORTH

The CHAIR. It is now in order to consider amendment No. 5 printed in House Report 112-173.

Ms. HAYWORTH. Mr. Chairman, I offer an amendment.

The CHAIR. The Clerk will designate the amendment.

The text of the amendment is as follows:

Page 21, line 14, after the dollar amount insert "(reduced by \$632,780)".

Page 37, line 7, after the dollar amount insert "(increased by \$632,780)".

The CHAIR. Pursuant to House Resolution 359, the gentlewoman from New York (Ms. HAYWORTH) and a Member opposed each will control 5 minutes.

The Chair recognizes the gentlewoman from New York.

Ms. HAYWORTH. Mr. Chairman, I yield myself 3 minutes.

My amendment proposes that we cut the \$632,780 proposed increase in funding to the Botanic Garden and transfer that amount to the spending reduction account. While the Botanic Garden in the FY12 budget receives an increase, almost every other account in the Legislative Branch appropriations bill has been decreased, including for the Congressional Research Service, the Congressional Budget Office, JEC, JCT, and the Capitol Police Buildings, Grounds, and Security account.

The Botanic Garden provides education and outreach programs, and they are definitely of value. They have been commended in the committee report for their accomplishments. But it is a time of austerity and the Botanic Garden should take the necessary steps to continue to pursue those programs with the same funding as they received in fiscal year '11. Throughout the rest of the legislative branch in the Federal Government we're cutting costs, we're eliminating employee spots, and we're taking other reductive measures. Each of our offices and committees will be operating with additional cuts. The Botanic Garden can itself continue to provide successful services and maintain its venue with the same level of funding as in FY 2011.

I yield 2 minutes to the gentleman from Arizona (Mr. GOSAR).

Mr. GOSAR. Mr. Chairman, I rise in support of this amendment submitted with my colleague from New York to reduce the spending at the Botanic Garden. We're in the middle of a spending crisis that may lead to a sovereign debt crisis. In my view, there are very few programs funded by the Federal Government that can be exempt from fiscal responsibility and scrutiny. This is an unprecedented fiscal crisis. I applaud the Appropriations Committee's

leadership and commitment to making significant spending reductions in this bill, including reducing personal office expenses and committee budgets.

There are many wonderful museums and points of interest here in Washington, D.C., and the Botanic Garden is among the best. My amendment, which would reduce its funding appropriations and take away its proposed increase, is not based on any act or omission by the Botanic Garden. They run a great program here. But let me be clear: as an avid outdoorsman and a gardener myself, I personally derive much benefit from the Botanic Garden right here on Capitol Hill. I have visited these beautiful places many times and always learn and see something new.

Our amendment is not intended to make the statement that the Botanic Garden is not a good and worthy program. It is. But it is not constitutionally mandated. It is not essential to providing key services to Americans. It does not generate jobs. It does contribute to the knowledge and understanding of the world, and that has great value.

Our country is in the midst of an epic fiscal crisis that threatens the livelihood and well-being of every single American, and even good and worthy programs such as the United States Botanic Garden cannot be spared from every effort to scale down our Federal budget significantly. This proposed amendment is a fair cut, indeed, in light of our fiscal crisis, a modest cut and consistent with the committee's recommendations for other programs within this bill.

I am confident that even with this reduced budget, the Botanic Garden will be able to offer an educational experience to all of us and to our constituents when they come to visit Capitol Hill. It is for those constituents that we offer this amendment and ask you for your support.

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

THE CHAIR. The gentleman from California is recognized for 5 minutes.

Mr. HONDA. While I'm not necessarily opposed to the amendment, I think the record should be clear on the funding level in the bill. To suggest that the \$600,000 increase in the Botanic Garden is somehow not needed is simply not true. The funding will be used for painting, electrical upgrades, elevator maintenance, evaporative cooling system upgrades, and the replacement for the vent system used in the plant greenhouse. I applaud the chairman for funding this necessary maintenance work so we do not have more expensive deferred maintenance in the future.

This bill does not fund millions in the maintenance needed by the Architect to sustain and improve our aging national iconic buildings, including the Capitol. However, the chairman found a small amount of funding to try and keep up with the maintenance at the

Botanic Garden, and the Members attack because they can get a good headline in the paper.

I reserve the balance of my time.

Ms. HAYWORTH. Mr. Chairman, I certainly respect the point that the gentleman from California has made; but in a time when we are running a deficit of \$14 trillion, at least, we have to seek to pursue sensible measures to reduce budgets wherever we can. And we are, unfortunately, faced with a time in our history in which what is nice to have or good to have must yield to what we absolutely must have. Therefore, I will defend the proposed reduction in the account that we have made in this amendment.

I reserve the balance of my time.

Mr. HONDA. I believe that there are other amendments forthcoming. I'm just very concerned about it, and I agree with the chairman in making this funding necessary. I know the Botanic Garden. I enjoy it. And I think that the funding that he has provided is sufficient to push forward the maintenance so that we do not incur a greater maintenance problem in the future.

I yield back the balance of my time.

Ms. HAYWORTH. Mr. Chairman, I could not agree more with the gentleman from California that the Botanic Garden is a treasure. I, too, have visited it, with great delight. But I would suggest that we perhaps could get together and seek voluntary contributions to fund this additional budgetary amount so that we can respect the urgent needs of the United States budget and of the United States taxpayers.

I yield back the balance of my time.

The CHAIR. The question is on the amendment offered by the gentleman from New York (Ms. HAYWORTH).

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

Ms. HAYWORTH. Mr. Chairman, I demand a recorded vote.

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

□ 2030

AMENDMENT NO. 6 OFFERED BY MR. BROUN OF GEORGIA

The CHAIR. It is now in order to consider amendment No. 6 printed in House Report 112-173.

Mr. BROUN of Georgia. Mr. Chairman, I have an amendment at the desk.

The CHAIR. The Clerk will designate the amendment.

The text of the amendment is as follows:

Page 21, line 14, after the dollar amount insert "(reduced by \$3,192,000)".

Page 37, line 7, after the dollar amount insert "(increased by \$3,192,000)".

The CHAIR. Pursuant to House Resolution 359, the gentleman from Georgia (Mr. BROUN) and a Member opposed each will control 5 minutes.

The Chair recognizes the gentleman from Georgia.

Mr. BROUN of Georgia. Thank you, Mr. Chairman.

My amendment would reasonably reduce funding for the Botanic Garden to the fiscal year 2008 level and transfer more than \$3 million to the spending reduction account. This bill funds the garden at \$12 million. I'm only asking that the Botanic Garden be funded at \$9 million.

Our Nation is broke. We are broke. There's no question about that. We need to face the fact that we are broke. Yet we continue to add to our enormous debt by borrowing more than \$4 billion each day.

I believe, and I think that the American people would agree, that it is more reasonable to ask the Botanic Garden to stop trimming their hedges and to start trimming their budgets, like many of the other offices have done within the Federal Government and like many families and businesses have done all across this Nation.

We cannot afford to continue down this same path of fiscal irresponsibility that we have been heading down. I urge my colleagues to help me put America back on a different course and to support this amendment.

I reserve the balance of my time.

Mr. CRENSHAW. I claim time in opposition.

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

Mr. CRENSHAW. I yield myself 1 minute.

Mr. Chairman, we just had an amendment that reduced the funding by \$630,000. Now we have an amendment that will reduce it by 26 percent. I would suggest that that is a little bit extreme.

We as a subcommittee looked at all the agencies that we oversee. We reduced spending, as I said earlier, by 6.2 percent. Some agencies were cut more than others. The Botanic Garden at less than \$600,000 will be at the current spending level this year. We feel like that needs to be where it is so they can continue to do the job they do. With a million people coming there, I think it's important, and I don't think we should cut it another 26 percent.

I reserve the balance of my time.

Mr. BROUN of Georgia. Mr. Chairman, I yield myself the balance of my time.

I appreciate my good friend ANDER CRENSHAW's remarks about this. When families face hard economic times, they look at extraneous expenses. I love plants. My wife and I work in our yard. We have plants that we baby, and she waters every day, so we certainly have a great appreciation of botanic gardens, plants, and the things that plants bring in the way of enjoyment. But when faced with hard economic times, people don't go out to Home Depot and buy more plants when they can't pay their bills, and that's the situation we're in as a Nation. Though the Botanic Garden is a very beautiful

place, with a lot of very beautiful plants in it, I think it's not the responsible thing to continue to try to grow more things that are going to continue to grow the debt and spend money we just simply do not have.

As we've gone through the authorization process in the three committees I'm in, and as we've gone through these appropriation bills, I'm reminded of a saying that was utilized during our founding periods, but with a new twist, and the new twist is this: Don't cut me, don't cut thee, cut that fellow behind the tree. I hear that in the authorization committees over and over again:

"We have to cut our spending but don't cut me. Cut somebody else."

"We have to get our debt under control, but don't cut me. Cut somebody behind the tree."

There's nobody behind the tree. America deserves better. This is a simple cut. The Botanic Garden, as lush and pretty as it is, is not a necessary expenditure of the Federal Government, and I think the American people, if they had a choice, would support this amendment.

Mr. Chairman, I appreciate my good friend ANDER CRENSHAW's comments and the comments from the other side, but we just simply have to stop spending money that we do not have. It's irresponsible to do so, and so I urge the adoption of my amendment.

I yield back the balance of my time.

Mr. CRENSHAW. Mr. Chairman, I yield 2 minutes to the distinguished ranking member of the full Appropriations Committee, the gentleman from Washington (Mr. DICKS).

Mr. DICKS. I thank the gentleman from Florida for yielding.

I just wanted to have the American people understand why we are opposing this amendment.

"The United States Botanic Garden is rooted in the Nation's heritage. During the late 18th century, George Washington, Thomas Jefferson, and James Madison shared the dream of a national botanic garden and were instrumental in establishing one on the National Mall in 1820.

"In continuous operation and open to the public since 1850, the Botanic Garden moved to its present location in 1933, a complex located along the north and south sides of Independence Avenue bordered by First Street and Third Street. The garden includes the Conservatory; the National Garden, which opened in 2006; and Bartholdi Park, which was created in 1932. A plant production and support facility opened in Anacostia in 1933 includes greenhouse bays and maintenance shops."

This is a very important thing to the American people when they come here from all over the country. They want to see the garden, the Botanic Garden, and I just feel that we have to figure a way to fund this and to take care of the facility. This was a dream of the Founders of this Republic, and I think we should honor that dream and we

should defeat both of these amendments and do the work that's necessary to keep it in a first-class condition for the American people.

Mr. CRENSHAW. Mr. Chairman, I would like to yield 1 minute to the ranking member of the Legislative Branch Subcommittee, the gentleman from California (Mr. HONDA).

Mr. HONDA. The chairman of the subcommittee should be applauded for adequately funding the operations and necessary maintenance work so we do not have a more expensive deferred maintenance in the future, which usually is the result.

Now, about cutting and about plants. I think I know a little bit about plants and trees and people behind trees. There is someone behind the tree, and sometimes it's a gardener that doesn't know how to prune it to its proper shape so that it will express itself properly.

The Botanic Garden, let's face it, is a national treasure. It is something that people come to to enjoy. It's a heritage that our forefathers left behind that we should be able to maintain now and for the future. It's a place of respite and contemplation, and God knows that we all need that sometimes.

Mr. CRENSHAW. I urge a "no" vote, and I yield back the balance of my time.

The CHAIR. The question is on the amendment offered by the gentleman from Georgia (Mr. BROUN).

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

Mr. BROUN of Georgia. Mr. Chairman, I demand a recorded vote.

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

□ 2040

AMENDMENT NO. 7 OFFERED BY MR. ALTMIRE

The CHAIR. It is now in order to consider amendment No. 7 printed in House Report 112-173.

Mr. ALTMIRE. I have an amendment at the desk.

The CHAIR. The Clerk will designate the amendment.

The text of the amendment is as follows:

Page 22, line 16, after the dollar amount insert "(increased by \$1,000,000) (reduced by \$1,000,000)".

The CHAIR. Pursuant to House Resolution 359, the gentleman from Pennsylvania (Mr. ALTMIRE) and a Member opposed each will control 5 minutes.

The Chair recognizes the gentleman from Pennsylvania.

Mr. ALTMIRE. Mr. Chairman, I ask unanimous consent to modify my amendment with the text that has been placed at the desk.

The CHAIR. The Clerk will report the modification.

The Clerk read as follows:

Modification to amendment No. 7:

Insert "first" after "the".

The CHAIR. Without objection, the modification is agreed to.

There was no objection.

The CHAIR. The Chair recognizes the gentleman from Pennsylvania.

Mr. ALTMIRE. I rise today in support of an important program at the Library of Congress, whose sole mission is to preserve the books and documents that tell our Nation's history. The Library of Congress, a 211-year-old institution and our national library, offers an incredible range of research, interactive programming and innovative technologies. However, most would agree that books remain the fundamental components of any library.

Since 1995, the Library of Congress has been conducting a specific preservation campaign to save its books. The current program, known as the Thirty-Year Mass Deacidification Program, aims to treat and preserve millions of hardbound books, paperback books, manuscripts, newspapers, maps, artworks, music scores, letters, pamphlets, and drawings. The program ensures that future generations are able to enjoy the important historical artifacts that are housed in the Library of Congress.

Many of the older books and papers at the Library of Congress are printed on acidic paper, which can turn brittle and fall apart with age. Deacidification extends the useful life of these works for up to 1,000 years longer than their useful life without treatment. Delaying the acidification process means more books would deteriorate beyond repair. Unfortunately, many old books in the Library's collection are already too brittle or in such poor shape that they cannot be preserved further. We must continue the work now to maintain the remaining books that can still be saved before they deteriorate further.

I am offering this amendment which would restore \$1 million in funding for the Thirty-Year Mass Deacidification Program at the Library of Congress. Decisions that will affect the preservation of our Nation's heritage and history must be made carefully. We have to ensure that the Library has the resources it needs to maintain its collections.

For example, Mr. Chairman, if we cut \$1 million from this project for this 1 year, as this legislation proposes to do, the project will take an estimated 20 years longer to complete while books continue to age and lose years off their useful life. Furthermore, the cut to this particular program is about 20 percent. It's disproportionate to the overall levels of cuts to expenses in other programs within the Library of Congress.

While cuts must be made, this program is something that cannot be put on hold. It cannot wait. Books will continue to decay, and we will risk losing irreplaceable works that chronicle and illustrate our Nation's history.

Mr. CRENSHAW. Will the gentleman yield?

Mr. ALTMIRE. I yield to the gentleman from Florida.

Mr. CRENSHAW. I thank the gentleman for that good amendment, and we have no objection to it.

Mr. ALTMIRE. In reclaiming my time, I appreciate the gentleman's comments. I'm going to go ahead and read my last paragraph if the gentleman doesn't mind, but I do appreciate that.

The Library of Congress, the repository of our national knowledge, does incredibly important work in preserving our Nation's history. In turn, we must provide them with the capacity to preserve their books for generations to come.

I thank the gentleman for his acceptance of the amendment.

I yield back the balance of my time.

The CHAIR. The question is on the amendment, as modified, offered by the gentleman from Pennsylvania (Mr. ALTMIRE).

The amendment, as modified, was agreed to.

AMENDMENT NO. 8 OFFERED BY MR. STUTZMAN

The CHAIR. It is now in order to consider amendment No. 8 printed in House Report 112-173.

Mr. STUTZMAN. Mr. Chairman, I have an amendment at the desk.

The CHAIR. The Clerk will designate the amendment.

The text of the amendment is as follows:

Page 28, line 10, after the dollar amount insert "(reduced by \$3,414,150.29)".

Page 29, line 23, after the dollar amount insert "(reduced by \$1,531,990.51)".

Page 37, line 7, after the dollar amount insert "(increased by \$4,946,140.80)".

The CHAIR. Pursuant to House Resolution 359, the gentleman from Indiana (Mr. STUTZMAN) and a Member opposed each will control 5 minutes.

The Chair recognizes the gentleman from Indiana.

Mr. STUTZMAN. I yield myself 3 minutes.

Mr. Chairman, I want to thank Chairman DREIER and the entire Rules Committee for ruling this amendment in order and for allowing it to be heard today.

This amendment asks the Government Printing Office to take an additional 4.3 percent cut that, if passed, would bring the total reduction of the GPO for fiscal year 2012 to 20 percent. The additional 4.3 percent cut would mean a total reduction of nearly \$5 million. This may not seem like a lot here in Washington, but the American people demand government to make the same sacrifices at our offices and here in Washington as the families and small business owners make at their homes and places of work. It is our duty to manage our own House in a fiscally prudent manner. Let me lay out some numbers that may put this amendment's small reduction to the GPO in proper perspective.

The GPO spends over \$28 million a year on the CONGRESSIONAL RECORD program alone. Over \$8 million of that amount goes to the printing, binding and distribution of our CONGRESSIONAL

RECORD. This includes payment for 4,551 copies of the CONGRESSIONAL RECORD despite the documents having been available digitally since 1994.

I don't know about you, Mr. Chairman, but spending \$28 million to see and print what is said in Congress seems to be a raw deal. It really seems like a subsidy for a magazine that no one really wants to read. I have a couple of examples I'd like to share just to show the printing that goes on within the printing office.

Many of these documents show up in our offices and go straight into the recycling cans. One in particular that I found interesting is this document from the CBO, "Reducing the Deficit: Spending and Revenue Options," which has been printed en masse and is sitting around many of the offices on Capitol Hill. I think that this is a very appropriate measure we can take. When a small business is struggling, it must do without certain luxuries or conveniences. A business may cut marketing and printing costs in turn. A doctor's office might stop its magazine subscriptions it places in its waiting room. They expect us to do the same.

In May of this year, the Public Printer of the United States, who testified before the House Appropriations Legislative Branch Subcommittee, cited nearly 100,000 square feet of wasted government space. He also asked that GPO be taken out of the security business. I would have never guessed that the Government Printing Office spends \$13 million a year on security.

My overall point is that there are creative solutions in order to make this small additional reduction to bring the reduction of the GPO to 20 percent. I applaud the recent internal efforts of Representative LUNGREN of California and Representative GINGREY of Georgia asking Members to opt out of such waste. However, I don't believe that that goes far enough in reducing the spending in this agency.

Mr. Chairman, let me finish by saying that a further 4.3 percent reduction in an office that prints unnecessary publications is not too much to ask. Let's take action. Let's do without as many words, and show Americans we can keep and make cuts of our own here in Congress.

I reserve the balance of my time.

Mr. CRENSHAW. Mr. Chairman, I claim time in opposition.

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

Mr. CRENSHAW. I thank the gentleman for bringing all of these issues to our attention; but I want to direct him to United States Code, title 44, which basically directs the Government Printing Office to do the things that they do. So, if the gentleman is concerned, I'd suggest the first thing he do is read title 44 and find out what is required by Congress. If we change that, we might be able to change some of the printing that goes on.

The Government Printing Office only produces what it is ordered to produce

by Congress. I think we all know that we've already cut their budget by 16 percent, and I don't know what's magic about the last 4.3 percent. I think our subcommittee, through a series of hearings and informal hearings, looked at the facts. We set some priorities, and we said we're going to reduce the funding by 16 percent. We detail in our report some of the things that are of interest to us. We actually are going to take a look at privatizing the entire Government Printing Office, but once again, so much of that is driven by this title 44.

□ 2050

Already GPO has announced a buyout program. They're going to reduce their workforce by 15 percent through this buyout program. That's 330 positions. And any further significant changes are going to require a change in this printing law.

So while I think the gentleman makes some good points, I simply want to say that we looked at the facts. We reduced the spending by 16 percent. We think that's appropriate.

So I would urge a "no" vote on this amendment.

I reserve the balance of my time.

Mr. STUTZMAN. Mr. Chairman, I yield myself 1 minute.

I do appreciate the points about the responsibilities of the GPO and that they are required by law to print certain documents, but let me give you several examples. And again, let's remind ourselves that all of these—this is actually an environmentally friendly bill. This is an amendment that would actually reduce the cost and the amount of paper that we print many of these words on.

These are all available to any American on the Internet, and especially to each one of us as individuals of Congress, Members of Congress, and to our staff. But we have the CONGRESSIONAL RECORD, the Congressional Directory, the Senate and the House Journals, memorial addresses of Members, nominations, U.S. Code and Supplements, laws and treaties, envelopes provided to Members of Congress for the mailing of documents, House and Senate business and committee calendars, bills, resolutions and amendments, committee reports and prints, committee hearings. All of these are obviously very important documents, but I believe in the day and age that we live in, all of these can be done electronically and digitally and would actually save dollars for the American taxpayer.

I reserve the balance of my time.

Mr. CRENSHAW. Mr. Chairman, I would like to yield 1 minute to the distinguished ranking member of the subcommittee, Mr. HONDA from California.

Mr. HONDA. I thank the chairman for yielding.

My daddy used to say that you should really be careful of zealots because they come in hacking and hewing. I think there are a couple of things that the chairman has pointed out that require some study and thought.

The gentleman who's wanting to do the cutting, he indicated there was a book that was talking about deficits, but that book has been paid by CBO, so it is not a cost of GPO.

And then in terms of security, GPO has the security, but they're required to issue passports, and with passports you have to have security there.

So I think a more studied approach would probably be in place. Cuts for cuts' sake, I think, is, in the words of my father, foolhardy. I would recommend that we slow down and make haste with all deliberate speed, and I agree with my chairman here.

Mr. STUTZMAN. I yield myself 1 minute, the remaining balance of my time, Mr. Chairman.

I understand the gentleman's point about CBO spending their dollars on this publication, but we see these publications around Capitol Hill everywhere. You go to any congressional office and you will see documents and publications that people never use.

Again, let's advance ourselves into the day and age that we live in and using these documents in electronic format.

But also my understanding is that the 16 percent reduction is returning ourselves to the 2009 levels, if my understanding is correct. I believe that we need to reduce ourselves even further than that.

Again, this is a very simple amendment. I think the American people would agree with this and that we are saving every dollar and looking at every opportunity to save tax dollars.

I yield back the balance of my time.

Mr. CRENSHAW. I yield myself such time as I might consume and simply to say that the subcommittee looked at this. We have concerns. We reduced spending by 16 percent. If you want to have any more significant savings, you are going to have to change the printing laws that are there in chapter 54.

So I would simply say I think we've done a good job of what we're trying to do. We are looking for ways. And remember, they print what they're asked to print. When GAO asks them to print something, they pay for it. A lot of people say that we ought to just privatize the whole thing, and that's something we're thinking about doing. But I think we've cut down sufficiently. I think they can still do their job. They don't need any further cuts. I would urge a "no" vote.

I yield back the balance of my time.

The CHAIR. The question is on the amendment offered by the gentleman from Indiana (Mr. STUTZMAN).

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

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

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

It is now in order to consider amendment No. 10 printed in House Report 112-173.

It is now in order to consider amendment No. 11 printed in House Report 112-173.

AMENDMENT NO. 13 OFFERED BY MR. PAULSEN

The CHAIR. It is now in order to consider amendment No. 13 printed in House Report 112-173.

Mr. PAULSEN. Mr. Chairman, I have an amendment at the desk.

The CHAIR. The Clerk will designate the amendment.

The text of the amendment is as follows:

At the end of the bill (before the short title), insert the following:

SEC. 211. None of the funds made available in this Act may be used to deliver a printed copy of a bill, joint resolution, or resolution to the office of a Member of the House of Representatives (including a Delegate or Resident Commissioner to the Congress) unless the Member requests a copy.

The CHAIR. Pursuant to House Resolution 359, the gentleman from Minnesota (Mr. PAULSEN) and a Member opposed each will control 5 minutes.

The Chair recognizes the gentleman from Minnesota.

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

My amendment would prevent any funds in the Legislative appropriations bill from being used to distribute printed copies of legislation unless a Member specifically asks or requests for such a copy.

Now, currently when a Member introduces legislation or becomes a cosponsor of a bill, three copies of that bill are sent to the Member's office, and oftentimes many of these copies end up being thrown away or recycled because legislative text is certainly available online and the paper copies just add to the unnecessary clutter.

This amendment would seek to stop that practice. The legislation is available online, and if Members are interested, they could still get a copy of the bill or they can print it obviously offline or request to pick up a printed copy from the printing office.

I understand that there are absolutely valid uses for the printed copies of these bills, and this amendment does not prevent them from being printed.

A similar legislation, Mr. Chairman, was already adopted at the beginning of this Congress that passed the House 399-0. I would ask Members to support this amendment. It's fiscally responsible. It's common sense. It's environmentally the right thing to do as well.

Mr. CRENSHAW. Will the gentleman yield?

Mr. PAULSEN. I yield to the gentleman from Florida.

Mr. CRENSHAW. I think that's a good amendment, and we have no objection. We accept the amendment.

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

The CHAIR. The question is on the amendment offered by the gentleman from Minnesota (Mr. PAULSEN).

The amendment was agreed to.

AMENDMENT NO. 14 OFFERED BY MR. PAULSEN

The CHAIR. It is now in order to consider amendment No. 14 printed in House Report 112-173.

Mr. PAULSEN. Mr. Chairman, I have an amendment at the desk.

The CHAIR. The Clerk will designate the amendment.

The text of the amendment is as follows:

At the end of the bill (before the short title), insert the following:

SEC. 211. None of the funds made available by this Act may be used to deliver a printed copy of any version of the Congressional Record to the office of a Member of the House of Representatives (including a Delegate or Resident Commissioner to the Congress).

The CHAIR. Pursuant to House Resolution 359, the gentleman from Minnesota (Mr. PAULSEN) and a Member opposed each will control 5 minutes.

The Chair recognizes the gentleman from Minnesota.

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

Mr. Chairman, this amendment is similar to the last amendment. It would prevent any funds in the Legislative appropriations bill from being used to distribute printed copies of the CONGRESSIONAL RECORD to all 435 Members' offices each day that Congress is in session.

Now, many times copies of the CONGRESSIONAL RECORD are thrown straight into the recycling bin. My amendment would prevent funds from being used to deliver these CONGRESSIONAL RECORD copies to Members' offices. The amendment does not prevent the printing of the CONGRESSIONAL RECORD, just the delivery of the printed copy.

Of course, there are absolutely—as I mentioned in the last amendment, there are legitimate uses for the CONGRESSIONAL RECORD and some offices may require a hard copy, and this amendment does not prevent that. It remains available for pickup from the Legislative Resource Center for all offices.

Again, this is an amendment that is fiscally responsible and environmentally responsible.

I reserve the balance of my time.

□ 2100

Mr. CRENSHAW. Mr. Chairman, I move to strike the last word.

The CHAIR. That may not be done on an amendment.

Mr. CRENSHAW. I think if you read it carefully, the chairman and the ranking member, under the rule, can move to strike the last word.

The CHAIR. On the bill but not on an amendment.

Mr. CRENSHAW. On the bill? So I can't strike it on the amendment?

Then I will rise to claim time in opposition.

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

Mr. CRENSHAW. I don't necessarily oppose the amendment. In fact, I think it's a good amendment. But I just want to mention a couple of things.

I thank the gentleman from Minnesota for bringing the amendment before us. We are trying to save money.

Actually, I think a questionnaire was sent out to ask the Members if they want to receive a CONGRESSIONAL RECORD. Some people responded. Some people didn't respond. But I think like the last amendment that he offered, we are just trying to reduce some of the paperwork. And if people don't want to receive a copy, then they don't have to receive a copy. That might help save a little bit of money. I think on balance, it may create some problems, but I think it's probably a good amendment. And I would be willing to say we accept that amendment.

So with that, I think Mr. HONDA might want to say a word, so I'm going to yield to him for such time as he may consume.

Mr. HONDA. Mr. Chairman, I am not opposed to the amendment, but I figured that I could spend a little time now, since I didn't take it on the last one.

As a Member who represents Silicon Valley, I am supportive of most any effort to move us towards becoming a more paperless Congress. This amendment is easy to support because the Government Printing Office has already taken steps that reduce printed copies of the CONGRESSIONAL RECORD.

GPO has surveyed the House and Senate for their continuing to print copies of the RECORD, along with other print documents, like the Federal Register, the first survey of its kind. And for those offices like my own that told GPO that we want to opt out of having the RECORD delivered to our offices, GPO stopped those deliveries.

I think the gentleman would also be interested in knowing that 68 percent of the costs of producing the CONGRESSIONAL RECORD is incurred whether copies are printed or not. These are the pre-press costs that are used to create the electronic file which they upload for online and also print.

So while I'm not opposed to reviewing how Congress does its work, including its documents requirement, I believe Members should spend some time getting to know the agency before acting upon it. I think that this move towards a more paperless Congress will start here. It needs to start here with our own practices, and I believe the GPO will accommodate. Again, I support this amendment, as it reinforces steps already taken by our partners at GPO, and I thank our colleague for presenting this.

Mr. PAULSEN. Mr. Chairman, I thank the chairman and the ranking member, and I yield back the balance of my time.

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

The CHAIR. The question is on the amendment offered by the gentleman from Minnesota (Mr. PAULSEN).

The amendment was agreed to.

AMENDMENT NO. 15 OFFERED BY MR. THOMPSON OF PENNSYLVANIA

The CHAIR. It is now in order to consider amendment No. 15 printed in House Report 112-173.

Mr. THOMPSON of Pennsylvania. Mr. Chairman, I have an amendment at the desk.

The CHAIR. The Clerk will designate the amendment.

The text of the amendment is as follows:

At the end of the bill (before the short title), insert the following:

SEC. 211. None of the funds made available in this Act may be used to purchase, acquire, install, or use any medium screw base compact fluorescent lamp or light bulb.

The CHAIR. Pursuant to House Resolution 359, the gentleman from Pennsylvania (Mr. THOMPSON) and a Member opposed each will control 5 minutes.

The Chair recognizes the gentleman from Pennsylvania.

Mr. THOMPSON of Pennsylvania. Mr. Chairman, I offer a commonsense, cost-effective, environmentally friendly approach to lighting the Capitol Complex. The amendment states that no funds in the Legislative Branch appropriations bill may be used to buy, acquire, install, or use any compact fluorescent lamp, also known more commonly as a CFL.

I'm offering this amendment for several reasons: One, there are no compact fluorescent lamps manufactured in the United States. This is a very important point. The CFLs that provide light for this Chamber and the Capitol Complex are all foreign-made.

Two, CFLs contain mercury, a known neurotoxin which affects motor and cognitive skills by impairing the brain. If a CFL, or "mercury bomb," as some have called them, breaks, the mercury vapor is released, placing those nearby at risk of inhaling the vapors and absorbing mercury through the lungs. The EPA has set up guidelines for the cleanup of broken CFL bulbs that includes evacuating the room immediately and venting it for at least 10 minutes. Even short-term exposure can potentially cause "memory disturbances, sleep disorders, anger, fatigue, and/or hand tremors," according to recent studies.

Three, since Congress forced the use of foreign-made CFLs 4 years ago, American lighting manufacturers have made substantial investments in technology and have retooled their factories to make new LED and incandescent bulbs which meet the energy efficiency standards Congress mandated.

The best part: These new American-made bulbs are mercury-free, energy-efficient, cost-effective, and provide better lighting than their CFL counterparts. Let me say that again: This amendment does not ban energy-efficient bulbs from the Capitol. On the contrary, it makes sure that the energy-efficient bulbs that are used are mercury-free and made in America.

Let's take a closer look at these two bulbs. This curlicue CFL is energy-efficient by definition. No doubt. This halogen incandescent is also energy-efficient, by definition. This CFL contains mercury, and if it breaks, we have to evacuate the Chamber. This

halogen bulb is mercury-free, and if it breaks, we get the broom. This CFL is made in a foreign country. This halogen bulb is made in America, with technologies created by American ingenuity. This CFL adds to our trade deficit. This halogen bulb supports American manufacturing and American jobs. These are good-paying, family sustaining jobs. And that's why the United Steelworkers has been more than happy to lend their support to this amendment.

Mr. Chairman, we can all agree, energy-efficient, cost-effective, environmentally friendly, and American-made is the way to go. I encourage my colleagues on both sides of the aisle to support this commonsense amendment. It's just a bright idea.

I reserve the balance of my time.

Mr. HONDA. I claim time in opposition to the gentleman's amendment.

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

Mr. HONDA. Mr. Chairman, the amendment before us would prohibit the purchase, acquisition, installation, or use of any medium compact fluorescent lightbulbs. This amendment seeks to rehash the debate on lightbulb efficiency standards we had during the consideration of H.R. 2417, the BULB Act, which failed when it was brought to a vote earlier this month.

The impact of this amendment on this bill goes beyond a policy argument on whether or not you support these types of energy-saving bulbs. This amendment would prevent Members and staff from literally turning on the lights. If offices have these bulbs, which most do, they would be prohibited from using them.

One reason that folks support doing away with energy-efficient lightbulbs is because they consider them to be a potential mercury danger. There has been no proof that these lightbulbs expose people to unhealthy levels of mercury. This scare tactic is trying to impose fear and is a result of an overblown media report that exaggerated the potential danger.

These bulbs are safe. They're already installed and are used in the House, and they save taxpayers money. And, oh, by the way, I believe every thermostat we have in our House has quite a bit of mercury in there.

So with that, I urge defeat of this amendment.

I reserve the balance of my time.

Mr. THOMPSON of Pennsylvania. I yield myself such time as I may consume.

I thank the gentleman for laying out his points there. I couldn't disagree more though. These are a result of those standards that were created in previous Congresses, long before I got here. These are energy-efficient bulbs that meet the standards today that were set forth by this body.

This amendment I'm putting forth is a commonsense amendment that recognizes the innovation of American manufacturers. These folks delivered what

Congress put out there for an issue to do. And I disagree when it comes to mercury. What I quoted you was from the EPA in terms of, if this bulb were to break in this Chamber, we would be forced to evacuate, simply from breaking one bulb. The EPA tells us that a room would have to be evacuated. It would have to be cleared and ventilated. So that's from the Environmental Protection Agency. These are energy-efficient bulbs, and this is not the only one. Many manufacturers in the United States have risen to the challenge of meeting those new energy-efficiency standards.

□ 2110

Why would we not recognize and utilize American-made bulbs that meet those energy efficiency standards that, frankly, contain no harmful chemicals in terms of mercury, as opposed to one—these bulbs, there is no place in the United States where CFL bulbs are manufactured. This bulb is about foreign jobs.

And so I appreciate the gentleman's point. I just couldn't disagree more.

I reserve the balance of my time.

Mr. HONDA. Mr. Chairman, I find it interesting that the example of the EPA indicating that this mercury would be a danger and so, off the subject then, when we talk about EPA standards and sustaining EPA, I hope that we can be on the same side on that one.

I continue to reserve my time in order to close the debate.

The CHAIR. The Chair recognizes the gentleman from Pennsylvania.

Mr. CRENSHAW. Will the gentleman yield?

Mr. THOMPSON of Pennsylvania. I yield to the gentleman from Florida.

Mr. CRENSHAW. I'm just trying to understand. I know you've got the two light bulbs there. Now, the one on the right, that's the one that's got mercury in it.

Mr. THOMPSON of Pennsylvania. That's correct.

Mr. CRENSHAW. Now, the one on your left, and that's made in America?

Mr. THOMPSON of Pennsylvania. That's made in America.

Mr. CRENSHAW. And that's just as efficient as the one in your right hand?

Mr. THOMPSON of Pennsylvania. It meets the efficiency standards that were—our manufacturers, when those were set by previous Congresses before my time here, our manufacturers, they stepped to the plate and they rose up and they chose to use innovation in their manufacturing. And this is one example of one product that's absolutely energy efficient, no mercury and American-made.

Mr. CRENSHAW. And you can still buy those at the store?

Mr. THOMPSON of Pennsylvania. That's correct.

The CHAIR. The time of the gentleman has expired.

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

Mr. Chairman, the utilization of what you call the curlicue and the other light bulb, I guess the question would remain, in terms of efficiency and sustainability, how long of a lifetime does what you call the curlicue light bulb have versus the other one? It seems to me that when I'm a shopper and I look at prices and I look at the number of hours that it's going to be up there, the number of hours that the newer bulbs have exceed anything that I've seen before.

Mr. THOMPSON of Pennsylvania. Will the gentleman yield?

Mr. HONDA. Yes, but let me finish here. I just wanted to make sure that we don't confuse what we call efficiency with sustainability. I think the sustainability is also a piece that we should be looking at. The production of it, I think, is important, and I don't fight you on the point that we should make more stuff here. We should, and we will. I think that there are more products in Lowe's and Orchard Supply and places like that that exhibit that we are making more of that here.

I yield to the gentleman from Pennsylvania.

Mr. THOMPSON of Pennsylvania. I agree with the gentleman. Return on investment for consumers is important. In my experience with these bulbs, frankly, their durability is excellent. That is one of the things I think that innovation within light bulbs, our light bulb manufacturers have addressed, not just energy efficiency, but also durability, so that we have a bulb, an American-made product, that has a great return on investment for our consumers. That's all important. I couldn't agree with you more.

Mr. HONDA. Mr. Chairman, the wording of the gentleman's amendment says none of the funds made available in this act may be used to purchase, acquire, install, and use any medium screw-based compact florescent lamp or light. It also feels like the argument is about whether we can continue to purchase, or are we going to just allow these bulbs that we have in place to stay in place and not ever be removed.

So I think that, one, it's confusing. Two, I'm not sure that we're going to really attain this position of efficiency and sustainability under this amendment that is presented here.

I yield back the balance of my time.

The CHAIR. The question is on the amendment offered by the gentleman from Pennsylvania (Mr. THOMPSON).

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

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

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

AMENDMENT NO. 16 OFFERED BY MR. HANNA

The CHAIR. It is now in order to consider amendment No. 16 printed in House Report 112-173.

Mr. HANNA. Mr. Chairman, I have an amendment at the desk.

The CHAIR. The Clerk will designate the amendment.

The text of the amendment is as follows:

At the end of the bill (before the short title), insert the following:

SEC. 211. None of the funds made available in this Act may be used by the Chief Administrative Officer of the House of Representatives to make any payments from any Members' Representational Allowance for the leasing of a vehicle in an aggregate amount that exceeds \$1,000 for the vehicle in any month.

The CHAIR. Pursuant to House Resolution 359, the gentleman from New York (Mr. HANNA) and a Member opposed each will control 5 minutes.

The Chair recognizes the gentleman from New York.

Mr. HANNA. Mr. Chairman, right now our Nation is seriously debating its fiscal future. We're making tough decisions to get spending under control. Congress should do the same.

This spending bill for Congress allows us an opportunity to practice what we preach when it comes to excessive spending on the taxpayer dime.

My amendment is quite simple. It states that the CAO may not make MRA payments for the leasing of a vehicle in an amount that exceeds \$1,000 per month. It applies only to individual Member office accounts and would not affect the Capitol Police or other legislative agencies. It would not affect periodic car rentals, and it does not, it is not the intention of the amendment to affect mobile offices.

This is about preventing the leasing of expensive luxury cars. Currently, there is no cap on how much Members can spend on leased cars. The only requirement is that cars meet certain fuel standards.

This amendment installs a \$1,000 monthly cap. Members of Congress have 2-year terms, which could require a slightly more expensive short-term lease. This amendment accounts for that.

I believe the majority of this body and most Americans can agree that \$1,000 a month for a car is more than reasonable. We do not need to be spending the taxpayers dollars leasing expensive luxury vehicles, and certainly not during these tough economic times.

I would also note that the Senate does not offer any car leasing whatsoever. If Senators can go without car leases, Members of the people's House can get by with less expensive cars.

Wasting taxpayer dollars sends the wrong message to the American public. It only serves to further erode our constituents' faith in us, their elected Representatives.

I urge my colleagues to support this commonsense, cost-conscious amendment.

Mr. CRENSHAW. Will the gentleman yield?

Mr. HANNA. I yield to the gentleman from Florida.

Mr. CRENSHAW. I just want to say that I think that's a good amendment. And I think some of the people that are concerned about the reduction in the MRA, then they won't have to worry about the extra \$1,000 that they were going to spend leasing a car because they won't be able to do that anymore under your amendment.

Mr. HANNA. They won't have it anyway, right?

Mr. CRENSHAW. So we have no objection, and accept the amendment.

Mr. HONDA. Will the gentleman yield?

Mr. HANNA. I yield to the gentleman from California.

Mr. HONDA. I have no objection. I just have a quick comment that I'm okay with including this prohibition. I think the Committee on the House Administration should review this issue and consider making a permanent change to House leasing policy, rather than having the Appropriations Committee carry this temporary fix.

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

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

The amendment was agreed to.

Mr. CRENSHAW. Mr. Chairman, I move that the Committee do now rise.

The motion was agreed to.

Accordingly, the Committee rose; and the Speaker pro tempore (Mr. HANNA) having assumed the chair, Mr. WOODALL, Chair of the Committee of the Whole House on the state of the Union, reported that that Committee, having had under consideration the bill (H.R. 2551) making appropriations for the Legislative Branch for the fiscal year ending September 30, 2012, and for other purposes, had come to no resolution thereon.

Mr. CRENSHAW. Mr. Speaker, I ask unanimous consent that during further consideration of H.R. 2551 pursuant to House Resolution 359, the following amendments be permitted to be offered out of the specified order:

Amendment No. 10 by Mr. FLAKE; amendment No. 11 by Mr. FLAKE.

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

There was no objection.

The SPEAKER pro tempore. Pursuant to House Resolution 359 and rule XVIII, the Chair declares the House in the Committee of the Whole House on the state of the Union for the further consideration of the bill, H.R. 2551.

□ 2120

IN THE COMMITTEE OF THE WHOLE

Accordingly, the House resolved itself into the Committee of the Whole House on the state of the Union for the further consideration of the bill (H.R. 2551) making appropriations for the Legislative Branch for the fiscal year ending September 30, 2012, and for other purposes, with Mr. WOODALL in the chair.

The Clerk read the title of the bill.

The CHAIR. When the Committee of the Whole rose earlier today, amendment No. 16 printed in House Report 112-173 by the gentleman from New York (Mr. HANNA) had been disposed of.

AMENDMENT NO. 10 OFFERED BY MR. FLAKE

The CHAIR. Pursuant to the order of the House of today, it is now in order to consider amendment No. 10 printed in House Report 112-173.

Mr. FLAKE. Mr. Chairman, I have an amendment at the desk.

The CHAIR. The Clerk will designate the amendment.

The text of the amendment is as follows:

At the end of the bill (before the short title), insert the following:

SEC. 211. None of the funds made available in this Act for Members' representational allowances or for official mail for committees and leadership offices of the House of Representatives may be used for any mailing that does not bear the official letterhead of the Member, committee, or office involved, other than a publication or document produced by another office of the Government or by an office of a State or local government that is included with such a mailing.

The CHAIR. Pursuant to House Resolution 359, the gentleman from Arizona (Mr. FLAKE) and a Member opposed each will control 5 minutes.

The Chair recognizes the gentleman from Arizona.

Mr. FLAKE. Mr. Chairman, this amendment would simply require that all mail sent by Members, committees, and leadership offices be on the official letterhead of the sending office. This amendment would not prevent Members from sending mass mailings or the so-called "499s."

The specific intent of the amendment is to prohibit the use of the four-color glossy mailers that Members occasionally send and that are paid for at taxpayer expense. They are virtually indistinguishable at times from campaign mailers. If I were to hold up an example of franked mail sent out at taxpayer expense with a little tiny disclaimer there saying "paid for at taxpayer expense"—four-color glossy with a big touched-up photo of the Member standing there, typically—you would not be able to tell the difference, unless you looked very, very closely, between that and campaign mailers that are sent out and paid for at the campaign expense.

I think that in this era, particularly given the budget constraints that we're under, for Members of Congress to be sending out what is essentially campaign mail at taxpayer expense should be forbidden. We shouldn't be able to do that.

We have certain rules that even prohibit the mailing of these mailers within 90 days of an election. So we recognize as a body, as an institution, that these are essentially instruments of a campaign; yet we allow it before 90 days. I would say that we are already drawing a line. That line is simply drawn in the wrong place. We should prohibit these four-color glossy mailers from being sent out at taxpayer expense.

With that, I reserve the balance of my time.

Mr. CRENSHAW. Mr. Chairman, I rise in opposition to the amendment.

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

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

What are we going to do about three-color mailers? How about two-color mailers?

I appreciate what the gentleman is trying to do, and we have rules and regulations in this House, but I don't think we ought to micromanage these MRA accounts. We've talked a lot about them, about the fact that we have reduced them by 6.4 percent, and people have said, gee, I might have to lay off somebody; or now we learn that, since you can lease a car, they might have to give up the lease on their car.

Some people say, I love to send out mail, and whether they send out mail on their letterhead—actually, that might cost more than a postcard. I guess under this amendment you couldn't send out a postcard—it's a little bit cheaper—because it wasn't printed on special stationery.

So I really don't think we ought to get in the business of saying what we can send out and what we can't send out. As long as the Members comply with the rules of this House, if they want to spend more money on a more attractive piece of mail that people might very well read, then they ought to be free to do that. If they want to print it on official stationery in blue or black or whatever color ink they want to use, they ought to be able to do that.

Some people think if you put a picture or a chart, people might pay more attention. And if you look at the rules of this House, we've got rules and regulations of how big the charts can be, how big the pictures can be, how big the letters in your name can be. Because I think the point is that we want to communicate with our constituents. If we want to mail them a newsletter, I think we ought to be able to do that, and it ought to be in a way that they would like to read it.

So I don't think we ought to get into the business of telling the Members exactly what they can do and when they can do it and what color it is. I think the rules of this House provide adequate protection, and so I have to oppose my good friend's amendment.

I reserve the balance of my time.

Mr. FLAKE. May I inquire as to the time remaining?

The CHAIR. The gentleman has 3 minutes remaining.

Mr. FLAKE. I thank the gentleman.

I would simply say in response that the gentleman says that we shouldn't be in the business of telling Members what they can mail and when they can mail it. We already are in that business. We do that. We already have a line drawn, 90 days before an election, and we say you can't mail these four-color glossy brochures after 90 days be-

cause it would be seen and perceived as electioneering. But what about 91 days before an election?

We have an office here that tells the Members what words they can use to describe a Medicare benefit or some bill that has been passed. If you use it in one way, they say that's disallowed. We shouldn't be in that business. That's the business we shouldn't be in. And we wouldn't be in that business if we just said, hey, don't do electioneering at taxpayer expense.

We all know, believe me, when you see those four-color glossies, you know that's a campaign mailer at taxpayer expense. So we're not fooling anybody by saying we have rules that prohibit it, and let's just stick to the rules of the House.

We do have lines that are drawn; they're just drawn in the wrong place. And I can tell you nothing feeds the cynicism around the country about us, Members of Congress, than to get one of those mailers and see the tiny print there, "Paid for at taxpayer expense." We shouldn't be in that business.

During the fiscal year 2010 appropriations process the newspaper Roll Call noted that: The House Chief Administrative Officer asked appropriators to raise the Members' Representational Allowances, or MRA, which fund everything needed to run offices, including salaries, travel and supplies, by \$90 million, citing increases due to the election year cycle.

Now, why would an election year cycle be any more expensive than any other? It's because Members all rush to get these glossy mailers out before the 90-day deadline. And we send the 499s. We send 499, you know why? Because anything over 500 is prohibited, so Members will send 499 of them. It's electioneering. We know it. We're not fooling anybody.

We ought to draw the line back a bit so we don't feed this cynicism around the country that says that incumbents have advantages that challengers or others running in these races every 2 years don't. And that's the truth.

Speaking here as an incumbent, we have enough advantages, believe me. We can get on television whenever we want. We can stand here at the pulpit late at night, or otherwise, and offer amendments. We can get our mug on television all we want to. We shouldn't have the advantage of sending out four-color glossy mailers at taxpayer expense. That's what this amendment is about, and I urge adoption of it.

I yield back the balance of my time.

Mr. CRENSHAW. Mr. Chairman, I'm going to yield some time to Mr. HONDA, but I just can't help but realize that you can't mail any mass mailings, whether they're black and white, whether they're four color, eight color, ten color. So I appreciate what the gentleman is trying to do, but he's not going to stop people from sending out newsletters. They can send them out in black and white even if his amendment passed.

Once again, this doesn't save any money. I just think, clearly, Members have these MRAs. They can utilize the money to communicate the best way they can as long as they comply with the rules. And the rules say you can't send out a mass mailer 90 days before an election, whether it's black and white, one color, two colors, four colors, eight colors.

I yield 1 minute to the gentleman from California (Mr. HONDA).

□ 2130

Mr. HONDA. Mr. Chairman, I rise in opposition to the gentleman's amendment.

The Flake amendment will prevent Members from sending mailings that do not use official letterhead. The Committee on House Administration handles franking, not one individual Member who has decided that he does not like the mailing system of other Members.

What the gentleman is trying to prevent is an eligible activity under franking guidelines. I would remind the gentleman that he is now a Member of the majority party. He should reach out to his leadership to change the House franking regulations if he has such a problem.

I do not believe in a one-man regulatory body, and I certainly do not believe one Member should dictate how another Member communicates with his or her constituents. I oppose the amendment on the grounds that the gentleman from Arizona is impinging on individual Members' choices in how they communicate with their constituents.

As I said before, the Committee on House Administration has all those guidelines; and the guidelines even make my job a little tight sometimes, but there is a purpose for the guidelines that they give us, and that is to distinguish between campaigns and making sure there are time lines prior to campaigns. So I appreciate his efforts, but I still oppose the amendment.

Mr. CRENSHAW. Mr. Chairman, I urge a "no" vote, and I yield back the balance of my time.

The CHAIR. The question is on the amendment offered by the gentleman from Arizona (Mr. FLAKE).

The amendment was rejected.

AMENDMENT NO. 11 OFFERED BY MR. FLAKE

The CHAIR. Pursuant to the order of the House of today, it is now in order to consider amendment No. 11 printed in House Report 112-173.

Mr. FLAKE. I have an amendment at the desk.

The CHAIR. The Clerk will designate the amendment.

The text of the amendment is as follows:

At the end of the bill (before the short title), insert the following:

SEC. 211. None of the funds made available in this Act for Members' representational allowances or for the expenses of committees and leadership offices of the House of Rep-

resentatives may be used to purchase advertisements that hyperlink to any website maintained by funds provided under a Members' representational allowance, funds provided for salaries and expenses of committees of the House, or funds provided for salaries and expenses of leadership offices of the House.

The CHAIR. Pursuant to House Resolution 359, the gentleman from Arizona (Mr. FLAKE) and a Member opposed each will control 5 minutes.

The Chair recognizes the gentleman from Arizona.

Mr. FLAKE. Mr. Chairman, this amendment would prohibit Members from purchasing online advertisements that link to a Web site that is maintained by their MRA.

This appropriations bill will fund the legislative branch through much of the next election cycle. We all know, as I said before, incumbents tend to have a natural advantage over challengers in elections; 98 percent of incumbents are typically reelected. It is largely due to the benefits that we currently have. We shouldn't try to make those better than they are naturally.

Members are allowed to use funds in order to design and obtain an official Web site through house.gov. That is perfectly appropriate, and I am glad we are able to do that. We all have our Web sites that we maintain using our funds, and people should be able to contact their Members of Congress, and that is the easiest way to contact us at this point.

Members are also allowed to maintain various profiles on social networking sites such as Facebook, Twitter, Google Plus, and ones that will be created in the future. Aside from the salaries and expenses of a Member's staff and computers, maintaining a social networking profile doesn't cost anything to the taxpayers.

However, some Members have been using official funds to pay for ads that link either to their official Web site or to one of their social networking profiles. I would submit that while it may serve our purposes, by its very nature, purchasing advertising provides a Member an opportunity for promotion that facilitates greater name identification. Is not broadening name recognition and identification a classic responsibility of a Member's campaign activities?

If there is even a chance that taxpayer money on online ads could be viewed by Members as promoting themselves for campaign purposes, we should not allow it. Especially now that we are in this budget crisis, we shouldn't be allowing Members to use their MRA or taxpayer money to purchase advertising to drive people to their official sites or their social networking sites.

I reserve the balance of my time.

Mr. CRENSHAW. Mr. Chairman, I rise to claim the time in opposition.

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

Mr. CRENSHAW. Mr. Chairman, this is similar to the last amendment.

Members have an MRA. They can spend the money as long as it is under the rules of the House. They can hire staff. They can travel back and forth to their districts, and they can send out letters. And now that we have the Internet, you can use the Internet to communicate with your constituents.

We shouldn't prohibit communication from a Member to a constituent. Certainly no one believes that you ought to be able to use taxpayer dollars to buy political advertising, but I think the rules allow a Member to notify constituents of a town meeting coming up. He can send out a postcard or a four-color flier. He can send out a letter on his letterhead. If a Member wants to announce that they are seeking applications for appointments to military academies, they can notify people by mail or on the Internet.

So I think we have adequate rules and regulations that make sure that we are not abusing the taxpayers' dollars. And remember, these are dollars that are provided to the Members; and so when you micromanage how they spend it, it doesn't save any money. It just adds a layer of us telling Members how they can do things. And that is not our business.

Again, I urge we defeat this amendment.

I reserve the balance of my time.

Mr. FLAKE. I would say in response that we already have lines that we have drawn. We don't allow Members simply to advertise out on the Internet like a campaign would. That's paid for by campaign activities, not by taxpayer dollars. Yet this is something that has grown and evolved just over the past couple of years, the ability to buy advertisements that drive people to your Web site. This isn't something that we could have foreseen 10 years ago. It has just evolved. We need to bring our regulations in line with current technology.

I would submit that buying online advertising to basically increase your name identification should be beyond what our official money should be used for. There are plenty of ways that Members can announce town halls, service academy nominations, seminars, or any other event that they need to host without buying online advertising with taxpayer dollars. That's what this amendment is about.

The gentleman before brought up a point: Why don't we just take this kind of thing to the Franking Commission or to the administration of the House and say let's change the rules rather than doing it here?

I can tell you why. Typically, there is a partisan environment against spending or against this or against that where you have some kind of debate. But in this case, Republicans and Democrats work together to protect incumbents because we are all incumbents here. Unless you can let the public know what is going on in a forum like this which you don't get when you just go to the Franking Commission, you don't get change.

I can tell you that sending out four-color glossy brochures, as I mentioned in the last amendment, or buying on-line advertising to direct people to your official site does not pass the smell test or the laugh test outside the Beltway in terms of what taxpayer money should be spent on.

I urge adoption of the amendment.

I yield back the balance of my time.

Mr. CRENSHAW. Mr. Chairman, I yield 1 minute to the gentleman from California (Mr. HONDA).

Mr. HONDA. Mr. Chairman, this amendment would prevent Members from purchasing advertising that hyperlinks to their official Web sites. It is unclear what the gentleman from Arizona is attempting to do. His amendment seems to sanction the advertisement as long as the link is to a nonofficial Web site of a Member. But why would a Member link an advertisement highlighting official events to his or her Facebook pages instead of to their House Web site?

This amendment also could make ads more expensive if Members have to put more information in the ads rather than linking them to their House Web site. So while the Member focuses on online advertisements, his amendment actually pertains to all advertisements. It is not clear if this amendment would be interpreted to prevent Members from showing their Web site link on television ads that are used to inform constituents of official events. These advertisements are sanctioned by House administration, and there are seven points that we have to follow.

So I would say that this amendment is not clear in its scope and impact, and it is in contravention of the majority's guidelines on how Members can use their MRA funding.

Mr. CRENSHAW. Mr. Chairman, in closing, it was pointed out that technologies have advanced, and I think the House has stayed current. In 2009, the rules were modified to make sure that these franking rules, these rules that govern communication, apply to the Internet as well.

□ 2140

So we have adequate safeguards in place. We don't need to be micromanaging that. We let the rules of the House prevail.

I urge a "no" vote.

I yield back the balance of my time.

The CHAIR. The question is on the amendment offered by the gentleman from Arizona (Mr. FLAKE).

The amendment was rejected.

Mr. CRENSHAW. Mr. Chairman, I move that the Committee do now rise.

The motion was agreed to.

Accordingly, the Committee rose; and the Speaker pro tempore (Mr. FLAKE) having assumed the chair, Mr. WOODALL, Chair of the Committee of the Whole House on the state of the Union, reported that that Committee, having had under consideration the bill (H.R. 2551) making appropriations for the Legislative Branch for the fiscal

year ending September 30, 2012, and for other purposes, had come to no resolution thereon.

LEAVE OF ABSENCE

By unanimous consent, leave of absence was granted to:

Mr. GRIFFITH of Virginia (at the request of Mr. CANTOR) for today on account of family reasons.

Mr. BISHOP of New York (at the request of Ms. PELOSI) for today until 3:30 p.m.

Mr. ELLISON (at the request of Ms. PELOSI) for today.

SENATE BILL REFERRED

A bill of the Senate of the following title was taken from the Speaker's table and, under the rule, referred as follows:

S. 1103. An act to extend the term of the incumbent Director of the Federal Bureau of Investigation; to the Committee on the Judiciary.

ADJOURNMENT

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

The motion was agreed to; accordingly (at 9 o'clock and 41 minutes p.m.), the House adjourned until tomorrow, Friday, July 22, 2011, at 9 a.m.

EXECUTIVE COMMUNICATIONS, ETC.

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

2575. A letter from the Associate General Counsel for Legislation and Regulation Divisions, Department of Housing and Urban Development, transmitting the Department's final rule — SAFE Mortgage Licensing Act: Minimum Licensing Standards and Oversight Responsibilities [Docket No.: FR-5271-F-03] (RIN: 2502-A170) received July 12, 2011, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Financial Services.

2576. A letter from the Secretary, Securities and Exchange Commission, transmitting the Commission's final rule — Exemptions for Security-Based Swaps (RIN: 3235-AL17) received July 6, 2011, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Financial Services.

2577. A letter from the Secretary, Federal Trade Commission, transmitting the Commission's final rule — Automotive Fuel Ratings Certification and Posting received July 6, 2011, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Energy and Commerce.

2578. A letter from the Senior Procurement Executive/Deputy Chief Acquisition Officer, General Services Administration, transmitting the Administration's final rule — Federal Acquisition Regulation; Federal Acquisition Circular 2005-53; Small Entity Compliance Guide [Docket FAR 2011-0075] received July 6, 2011, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Oversight and Government Reform.

2579. A letter from the Senior Procurement Executive/Deputy Chief Acquisition Officer, General Services Administration, transmitting the Administration's final rule — Federal Acquisition Regulation; Uniform Sus-

pension and Debarment Requirement [FAC 2005-53; FAR Case 2009-036; Item III; Docket 2010-0109, Sequence 1] (RIN: 9000-AL75) received July 6, 2011, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Oversight and Government Reform.

2580. A letter from the Senior Procurement Executive/Deputy Chief Acquisition Officer, General Services Administration, transmitting the Administration's final rule — Federal Acquisition Regulation; Extension of Sunset Date for Protests of Task and Delivery Orders [FAC 2005-53; FAR Case 2011-015; ITEM IV; Docket 2011-0015, Sequence 1] (RIN: 9000-AM08) received July 6, 2011, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Oversight and Government Reform.

2581. A letter from the Senior Procurement Executive/Deputy Chief Acquisition Officer, General Services Administration, transmitting the Administration's final rule — Federal Acquisition Regulation; Encouraging Contractor Policies to Ban Text Messaging While Driving [FAC 2005-53; FAR Case 2009-028; ITEM V; Docket 2010-0097, Sequence 1] (RIN: 9000-AL64) received July 6, 2011, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Oversight and Government Reform.

2582. A letter from the Director, Office of Surface Mining, Department of the Interior, transmitting the Department's final rule — West Virginia Regulatory Program [WV-117-FOR; OSM-2011-0006] received July 6, 2011, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Natural Resources.

2583. A letter from the Assistant Chief Counsel for Hazardous Materials Safety, Department of Transportation, transmitting the Department's final rule — Hazardous Materials: Revision to the List of Hazardous Substances and Reportable Quantities [Docket No.: PHMSA-2011-0102 (HM-1450)] (RIN: 2137-AE47) received July 7, 2011, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Transportation and Infrastructure.

2584. A letter from the Chief, Publications and Regulations, Internal Revenue Service, transmitting the Service's final rule — Partial Exchange of Annuity Contracts (Rev. Proc. 2011-38) received July 6, 2011, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Ways and Means.

REPORTS OF COMMITTEES ON PUBLIC BILLS AND RESOLUTIONS

Under clause 2 of rule XIII, reports of committees were delivered to the Clerk for printing and reference to the proper calendar, as follows:

Mr. SMITH of Texas: Committee on the Judiciary. H.R. 966. A bill to amend rule 11 of the Federal Rules of Civil Procedure to improve attorney accountability, and for other purposes; with an amendment (Rept. 112-174). Referred to the Committee of the Whole House on the State of the Union.

Mr. HASTINGS of Washington: Committee on Natural Resources. H.R. 1670. A bill to amend the Sikes Act to improve the application of that Act to State-owned facilities used for the national defense; with an amendment (Rept. 112-175, Pt. 1). Referred to the Committee of the Whole House on the State of the Union.

Mr. BISHOP of Utah: Committee on Rules. House Resolution 363. Resolution providing for consideration of the bill (H.R. 2584) making appropriations for the Department of the Interior, environment, and related agencies for the fiscal year ending September 30, 2012, and for other purposes (Rept. 112-176). Referred to the House Calendar.

DISCHARGE OF COMMITTEE

Pursuant to clause 2 of rule XIII, the Committee on Armed Services discharged from further consideration.

H.R. 1670 referred to the Committee of the Whole House on the State of the Union, and ordered to be printed.

PUBLIC BILLS AND RESOLUTIONS

Under clause 2 of rule XII, public bills and resolutions of the following titles were introduced and severally referred, as follows:

By Mr. LATHAM:

H.R. 2605. A bill to specify that certain obligations of the United States shall be prioritized in the event that the debt ceiling is reached; to the Committee on Ways and Means.

By Mr. GRIMM (for himself and Mr. MEEKS):

H.R. 2606. A bill to authorize the Secretary of the Interior to allow the construction and operation of natural gas pipeline facilities in the Gateway National Recreation Area, and for other purposes; to the Committee on Natural Resources.

By Ms. WOOLSEY:

H.R. 2607. A bill to provide protection for children affected by the immigration laws of the United States, and for other purposes; to the Committee on the Judiciary, and in addition to the Committee on Ways and Means, 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. GRAVES of Missouri (for himself and Ms. VELÁZQUEZ):

H.R. 2608. A bill to provide for an additional temporary extension of programs under the Small Business Act and the Small Business Investment Act of 1958, and for other purposes; to the Committee on Small Business.

By Mr. COHEN (for himself, Mr. BLUMENAUER, and Mr. CONNOLLY of Virginia):

H.R. 2609. A bill to establish an Office of Livability in the Office of the Secretary of Transportation, and for other purposes; to the Committee on Transportation and Infrastructure.

By Mr. FRANK of Massachusetts (for himself, Mr. JONES, Mr. TIERNEY, Mr. GUINTA, Mr. MARKEY, Ms. PINGREE of Maine, Mr. KEATING, Mr. LYNCH, Mr. COURTNEY, Mr. MICHAUD, Mr. MCINTYRE, Mr. PALLONE, and Mr. MCGOVERN):

H.R. 2610. A bill to amend the Magnuson-Stevens Fishery Conservation and Management Act to reform procedures for the payment of funds from the asset forfeiture fund, and for other purposes; to the Committee on Natural Resources.

By Mr. GRIJALVA (for himself, Mr. LUJÁN, Mr. POLIS, Mr. BACA, and Mr. PIERLUISI):

H.R. 2611. A bill to amend the Workforce Investment Act of 1998 to prepare individuals with multiple barriers to employment to enter the workforce by providing such individuals with support services, job training, and education, and for other purposes; to the Committee on Education and the Workforce.

By Mr. MACK (for himself, Mr. GOSAR, Mr. GOWDY, and Mr. ROSS of Florida):

H.R. 2612. A bill to amend the Dodd-Frank Wall Street Reform and Consumer Protection Act to repeal the authority of the Bureau of Consumer Financial Protection to prohibit certain acts or practices; to the Committee on Financial Services, 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. PAUL:

H.R. 2613. A bill to repeal the Gun-Free School Zones Act of 1990 and amendments to that Act; to the Committee on the Judiciary.

By Mr. PAUL:

H.R. 2614. A bill to amend the Internal Revenue Code of 1986 to allow distributions from retirement accounts to start a business; to the Committee on Ways and Means.

By Mr. PAUL:

H.R. 2615. A bill to restore the second amendment rights of all Americans; to the Committee on the Judiciary, and in addition to the Committee on Ways and Means, 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. PAUL:

H.R. 2616. A bill to provide for the safety of United States aviation and the suppression of terrorism; to the Committee on Transportation and Infrastructure, and in addition to the Committee on Homeland Security, 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. POLIS (for himself and Ms. CHU):

H.R. 2617. A bill to authorize the Secretary of Education to make grants to promote the education of pregnant and parenting students; to the Committee on Education and the Workforce.

By Mr. QUIGLEY:

H.R. 2618. A bill to enhance certain prohibitions and penalties relating to certain forms of firearms trafficking; to the Committee on the Judiciary.

By Mr. ROONEY (for himself and Mr. DEUTCH):

H.R. 2619. A bill to direct the Secretary of Veterans Affairs to ensure that law enforcement personnel charged with security functions at Department of Veterans Affairs medical centers receive active shooter training; to the Committee on Veterans' Affairs.

By Mr. SCHWEIKERT (for himself, Mr. GRIJALVA, Mr. FRANKS of Arizona, Mr. PASTOR of Arizona, Mr. COLE, and Mr. DENHAM):

H.R. 2620. A bill to provide for treatment of members of a certain Indian tribe under the Native American Housing Assistance and Self-Determination Act of 1996; to the Committee on Financial Services.

By Mr. TIPTON:

H.R. 2621. A bill to establish the Chimney Rock National Monument in the State of Colorado, and for other purposes; to the Committee on Natural Resources.

By Mr. WOLF:

H.R. 2622. A bill to amend title 49, United States Code, to establish a 10-year term of office for any individual appointed as the Assistant Secretary of Homeland Security (Transportation Security Administration), and for other purposes; to the Committee on Homeland Security.

By Mr. AMASH (for himself, Mr. BENISHEK, Mr. CAMPBELL, Mr. CULBERSON, Mr. FLAKE, Mr. GARDNER, Mr. GIBSON, Mr. GOSAR, Mr. GOWDY, Mr. GRAVES of Georgia, Mr. HULTGREN, Mr. KINGSTON, Mr. LABRADOR, Mr. LIPINSKI, Mr. MULVANEY, Mr. NUGENT, Mr. POMPEO, Mr. RIBBLE, Mr. SOUTHERLAND, Mr. WALSH of Illinois, and Mr. WOODALL):

H.J. Res. 73. A joint resolution proposing a spending limit amendment to the Constitution of the United States; to the Committee on the Judiciary.

By Mr. FATTAH (for himself, Mr. DAVIS of Illinois, Mr. CLARKE of Michigan, Mr. DAVID SCOTT of Georgia, Mr. AL GREEN of Texas, Mr.

SCOTT of Virginia, Mr. CLEAVER, Mr. MEEKS, Mr. LEWIS of Georgia, Mr. RANGEL, and Mr. HINCHEY):

H. Con. Res. 66. Concurrent resolution authorizing the use of Emancipation Hall in the Capitol Visitor Center for a ceremony to celebrate the life of Dr. Martin Luther King, Jr., and recognize the Alpha Phi Alpha Fraternity for its work to erect a monument to the civil rights leader; to the Committee on House Administration.

By Ms. WATERS (for herself, Mrs. CHRISTENSEN, Ms. BORDALLO, Ms. ROYBAL-ALLARD, Mr. FRANK of Massachusetts, Ms. LEE, Mr. RANGEL, Mr. COHEN, Mr. TOWNS, Mr. CONYERS, Ms. RICHARDSON, Ms. WILSON of Florida, Mr. DAVIS of Illinois, Ms. NORTON, Ms. JACKSON LEE of Texas, Mr. BACA, Mr. ISRAEL, Mr. RUSH, Mr. CLARKE of Michigan, Ms. SPEIER, Mr. ELLISON, Mr. POLIS, Mr. HASTINGS of Florida, Mr. CICILLINE, and Mr. FILNER):

H. Res. 362. A resolution supporting the goals and ideals of National Clinicians HIV/AIDS Testing and Awareness Day, and for other purposes; to the Committee on Energy and Commerce.

By Ms. WASSERMAN SCHULTZ (for herself, Mr. MCDERMOTT, Mr. HANNA, Mr. HOLT, Mrs. CAPPS, Mr. MCCAUL, Mr. CULBERSON, Mr. ROE of Tennessee, Ms. SCHAKOWSKY, Mr. BARTLETT, Mr. GERLACH, Mr. POE of Texas, Mr. ELLISON, Mr. COOPER, Mr. ROONEY, Mr. GRIMM, Mr. ALTMIRE, Mr. NADLER, Mr. LIPINSKI, Mr. PEARCE, Mr. GIBSON, Mr. GUTIERREZ, Mr. PETERS, Mrs. EMERSON, Mrs. BONO MACK, Mr. MACK, Mr. BARTON of Texas, Mr. CAMPBELL, Mr. FINCHER, Mr. DESJARLAIS, Mr. STUTZMAN, Mrs. BLACKBURN, Mr. BURTON of Indiana, Mrs. NOEM, Mr. SENSENBRENNER, Mr. DOLD, Mr. CAMP, Mr. CRAWFORD, Mr. GUINTA, Mr. SCHWEIKERT, Mr. FLAKE, Mr. QUAYLE, Mr. FRANKS of Arizona, Mr. GOSAR, Mr. GRIJALVA, Mr. PASTOR of Arizona, Mr. SHIMKUS, Mr. SMITH of Washington, Mr. PAULSEN, Mr. RIVERA, Mr. THOMPSON of Pennsylvania, Mr. BARLETTA, Mr. SCHOCK, Mr. WAXMAN, Mr. ISRAEL, Ms. JACKSON LEE of Texas, Mr. COHEN, Mr. PIERLUISI, Ms. BORDALLO, Mr. HASTINGS of Florida, Mrs. NAPOLITANO, Mr. OWENS, Ms. LORETTA SANCHEZ of California, Mr. HINCHEY, Ms. BASS of California, Mr. HOLDEN, Mr. OLVER, Ms. NORTON, Ms. MOORE, Mr. FARR, Mr. LEWIS of Georgia, Ms. PINGREE of Maine, Mr. BUTTERFIELD, Mr. LANDEVIN, Mr. CARDOZA, Mr. WALZ of Minnesota, Mrs. MALONEY, Mr. JACKSON of Illinois, and Ms. SPEIER):

H. Res. 364. A resolution designating room HVC 215 of the Capitol Visitor Center as the "Gabriel Zimmerman Meeting Room"; to the Committee on Transportation and Infrastructure.

CONSTITUTIONAL AUTHORITY STATEMENT

Pursuant to clause 7 of rule XII of the Rules of the House of Representatives, the following statements are submitted regarding the specific powers granted to Congress in the Constitution to enact the accompanying bill or joint resolution.

By Mr. LATHAM:

H.R. 2605.

Congress has the power to enact this legislation pursuant to the following:

H.R. 1418: Mr. PALLONE and Mr. CAMPBELL.
 H.R. 1426: Mr. THOMPSON of Pennsylvania, Mrs. NAPOLITANO, Mr. LUJÁN, Mr. PERLMUTTER, and Mr. CAPUANO.
 H.R. 1449: Mr. FITZPATRICK.
 H.R. 1466: Mr. HINOJOSA, and Mr. LUJÁN.
 H.R. 1479: Ms. MCCOLLUM.
 H.R. 1489: Mrs. CHRISTENSEN and Mr. AL GREEN of Texas.
 H.R. 1546: Mr. NADLER, Ms. MCCOLLUM, and Mr. MURPHY of Pennsylvania.
 H.R. 1550: Ms. LEE.
 H.R. 1558: Mr. LATHAM and Mr. FLEMING.
 H.R. 1580: Ms. HERRERA BEUTLER and Ms. SEWELL.
 H.R. 1623: Mr. LARSON of Connecticut, Mr. RANGEL, and Mr. BISHOP of Georgia.
 H.R. 1633: Mrs. MILLER of Michigan.
 H.R. 1648: Mr. WAXMAN, Mr. LEWIS of Georgia, and Mr. CLEAVER.
 H.R. 1659: Mr. MURPHY of Connecticut.
 H.R. 1684: Mr. VISCLOSKEY and Mr. RAHALL.
 H.R. 1704: Mr. CAPUANO and Mr. REICHERT.
 H.R. 1735: Ms. TSONGAS.
 H.R. 1744: Mr. DOLD and Mr. OLSON.
 H.R. 1754: Mr. CONNOLLY of Virginia, Ms. WOOLSEY, Mr. WAXMAN, Ms. BORDALLO, Ms. ZOE LOFGREN of California, Mrs. CAPPAS, and Mrs. MCCARTHY of New York.
 H.R. 1756: Mr. FITZPATRICK.
 H.R. 1761: Mr. FARR and Mr. HANABUSA.
 H.R. 1792: Ms. NORTON.
 H.R. 1802: Mr. ROTHMAN of New Jersey and Mr. ROSS of Arkansas.
 H.R. 1815: Mr. SABLAN.
 H.R. 1834: Mr. ROSS of Florida.
 H.R. 1856: Mr. ROGERS of Alabama and Mr. COBLE.
 H.R. 1885: Mr. FORBES and Mr. HARPER.
 H.R. 1911: Mr. STUTZMAN.
 H.R. 1932: Mr. BILBRAY.
 H.R. 2019: Ms. PINGREE of Maine.
 H.R. 2036: Mr. JOHNSON of Ohio.
 H.R. 2056: Mr. MCINTYRE.
 H.R. 2091: Mr. CRITZ.
 H.R. 2092: Mrs. CAPITO.
 H.R. 2094: Mr. REICHERT and Mr. PAYNE.
 H.R. 2140: Mr. KILDEE.
 H.R. 2159: Mr. MCGOVERN.
 H.R. 2164: Mr. CULBERSON.
 H.R. 2168: Mr. COBLE.
 H.R. 2169: Mr. FILNER and Ms. ZOE LOFGREN of California.
 H.R. 2182: Mr. BURGESS.
 H.R. 2187: Mrs. DAVIS of California.
 H.R. 2214: Mr. TIBERI.

H.R. 2223: Ms. SCHWARTZ.
 H.R. 2236: Mr. NADLER.
 H.R. 2245: Mr. LEWIS of Georgia.
 H.R. 2250: Mr. DEFAZIO, Mr. SCHRADER, Mr. STIVERS, Mr. SHUSTER, Mr. MULVANEY, Mr. COBLE, Mr. CRITZ, Mr. MCHENRY, and Mr. KISSELL.
 H.R. 2286: Mr. BLUMENAUER.
 H.R. 2299: Mr. CAMP.
 H.R. 2305: Mrs. MILLER of Michigan.
 H.R. 2316: Ms. NORTON.
 H.R. 2324: Mr. DEFAZIO and Mr. LARSEN of Washington.
 H.R. 2334: Mr. RYAN of Ohio.
 H.R. 2341: Ms. BROWN of Florida.
 H.R. 2357: Mr. SHUSTER.
 H.R. 2371: Mr. FINCHER.
 H.R. 2380: Mr. BACA.
 H.R. 2402: Mr. DANIEL E. LUNGREN of California and Mr. DIAZ-BALART.
 H.R. 2418: Mr. COURTNEY.
 H.R. 2442: Mr. LANKFORD.
 H.R. 2444: Mr. BACA.
 H.R. 2453: Mr. WOMACK.
 H.R. 2492: Mr. FRELINGHUYSEN, Mr. KING of New York, Mr. CAMPBELL, Mr. DOGGETT, and Mr. GEORGE MILLER of California.
 H.R. 2497: Mr. BILBRAY.
 H.R. 2498: Mr. BISHOP of New York.
 H.R. 2513: Mr. YARMUTH and Ms. WASSERMAN SCHULTZ.
 H.R. 2514: Mr. CONAWAY, Mr. GARRETT, and Mr. POE of Texas.
 H.R. 2527: Mr. CAMP.
 H.R. 2529: Mr. MILLER of Florida and Mr. PETRI.
 H.R. 2547: Ms. SCHAKOWSKY.
 H.R. 2559: Ms. LEE and Mr. KIND.
 H.R. 2571: Mr. OWENS.
 H.R. 2581: Mr. CONAWAY, Mr. DANIEL E. LUNGREN of California, and Mr. JOHNSON of Ohio.
 H.R. 2587: Mr. WALBERG, Mr. LANDRY, and Mr. WESTMORELAND.
 H.R. 2594: Mrs. SCHMIDT, Mr. COBLE, Mr. GUINTA, Mr. BUCSHON, Mr. LANKFORD, Mr. GARY G. MILLER of California, Mr. MEEHAN, Mr. LONG, Mr. CRAWFORD, Mrs. MILLER of Michigan, Mr. FARENTHOLD, Mr. BURGESS, Mr. FLEISCHMANN, Mr. BARLETTA, Mr. GRAVES of Missouri, Mr. CRAVAACK, Mr. LARSEN of Washington, Mr. DEFAZIO, and Mr. SENSENBRENNER.
 H.R. 2603: Mr. GARRETT.
 H.R. 2604: Mr. VAN HOLLEN.
 H.J. Res. 28: Ms. FUDGE, Ms. JACKSON LEE of Texas, Ms. LEE, Ms. MOORE, Mr. HASTINGS of Florida, Mr. CONYERS, and Mr. GRIJALVA.

H.J. Res. 29: Mr. CONYERS and Mr. GRIJALVA.
 H.J. Res. 30: Mr. CONYERS, Mr. GRIJALVA, and Mrs. MALONEY.
 H.J. Res. 31: Mrs. MALONEY.
 H.J. Res. 32: Mr. CONYERS and Mr. GRIJALVA.
 H.J. Res. 33: Mr. CONYERS and Mr. GRIJALVA.
 H.J. Res. 34: Mr. CONYERS and Mr. GRIJALVA.
 H.J. Res. 35: Mr. CONYERS and Mr. GRIJALVA.
 H.J. Res. 36: Mr. CONYERS and Mr. GRIJALVA.
 H.J. Res. 47: Ms. LORETTA SANCHEZ of California.
 H. Con. Res. 63: Mr. KUCINICH and Mrs. MCCARTHY of New York.
 H. Res. 16: Mr. FORBES and Mr. CAPUANO.
 H. Res. 23: Mr. GRIFFIN of Arkansas.
 H. Res. 136: Ms. LEE, Mr. BUTTERFIELD, Ms. RICHARDSON, Ms. WILSON of Florida, Ms. JACKSON LEE of Texas, Mr. RUSH, Mr. RANGEL, Mr. TOWNS, Ms. MOORE, Mrs. NAPOLITANO, and Mr. GRIJALVA.
 H. Res. 282: Ms. WOOLSEY, Mrs. NAPOLITANO, Mr. BECERRA, Ms. LEE, and Mr. CARNEY.
 H. Res. 298: Mr. CRENSHAW.
 H. Res. 309: Mr. ROTHMAN of New Jersey.
 H. Res. 332: Ms. WOOLSEY.

DELETIONS OF SPONSORS FROM PUBLIC BILLS AND RESOLUTIONS

Under clause 7 of rule XII, sponsors were deleted from public bills and resolutions as follows:

H.R. 605: Ms. BROWN of Florida.

AMENDMENTS

Under clause 8 of rule XVIII, proposed amendments were submitted as follows:

H.R. 2584

OFFERED BY: MR. PASTOR OF ARIZONA
 AMENDMENT No. 2: Page 141, beginning on line 12, strike section 445.