

credit card you should have. We don't trust you, we don't think you're smart enough to determine what kind of mortgage you should take out.

We don't trust you, we don't think you're smart enough to determine what kind of car loan you should have. We don't trust you and we don't think you're smart enough to determine what kind of checking account that you should have.

Now we're going to tell the American people we don't think you're smart enough or don't trust you to pick your own health care.

You know, the American people are getting kind of tired of the Democrats telling them that they don't trust them or they don't think they're smart enough.

Madam Speaker, the Republicans have introduced a financial reform that says to the American people: we think you're smart enough when have you the right information.

AMERICAN RECOVERY AND REINVESTMENT ACT

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

Ms. HIRONO. Rather than emulate the laissez faire strategy of the previous administration, President Obama signed the American Recovery and Reinvestment Act less than a month after taking office. Now, just 5 months after its passage, some on the other side of the aisle are proclaiming it a failure.

In January 2009, before passage of the Recovery Act, the economy lost 741,000 jobs, foreclosures were at record highs, and the economic growth rate had hit negative 6.3 percent. Some \$10 trillion in wealth had been lost in the stock market.

The Recovery Act provided our States with vital funds, allowing thousands of teachers, law enforcement officials, and firefighters to stay on the job, to educate our children, and to protect our public. To call this a failure is putting rhetoric over people.

More than \$20 billion has been made available to fund over 6,000 shovel-ready transportation construction projects, over 2,500 of which are already under way.

The Recovery Act is not a cure-all to our economy's problems, but it has and will continue to make a difference for the better.

MYTH VERSUS REALITY ON HEALTH CARE

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

Mr. SMITH of Nebraska. Last night, President Obama held a prime time press conference in which he repeated many of the health care claims that are making their way around Capitol Hill. But what are the myths versus the realities?

Some even claim health care reform will not add to our deficit over the next decade. However, the nonpartisan Congressional Budget Office has released its cost estimate on the House health care legislation, showing it will increase the Federal deficit by \$239 billion over the next 10 years.

Another claim is that no one will lose health insurance they have right now. This defies reality, Madam Speaker. According to an independent study, 114 million Americans will be forced out of their current health care coverage.

Madam Speaker, it's simple: Washington-run health care will mean more deficits, more debt, and more government interference in our lives.

AMERICAN RED CROSS REAL HERO AWARD

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

Mr. TEAGUE. Madam Speaker, I rise today to honor an exceptional constituent from my district, Mr. Billy Jack Miller of Elephant Butte, New Mexico, who was awarded the 2009 American Red Cross Real Hero Award.

This summer, Billy Jack was presented the Good Samaritan Award for rescuing an individual from drowning in Elephant Butte Lake, where he has operated a local fishing guide service for many years. The man he saved fell into the lake and became trapped between the dock and a boat.

The Good Samaritan Award honors outstanding individuals who exemplify the spirit of heroism and humanitarianism at a distinguished level and a commitment to improving the lives of others. Billy Jack embodies this achievement.

Over the years, working on the water, he has developed a knack for spotting fellow boaters in distress and is always there to lend a helping hand.

I'm proud on the occasion of this pre-eminent award to have the opportunity to commend the work of Billy Jack Miller, a great citizen of Elephant Butte, New Mexico. It is my privilege to honor Mr. Miller for his work and dedication.

CONSUMER FINANCE PROTECTION AGENCY

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

Mr. BACHUS. Madam Speaker, I received a letter yesterday from a lady, an officer in a small community bank in Alabama. I wanted to share what she said with my colleagues.

She expresses her concerns that many community bankers are expressing about the legislation under consideration by the House Financial Services Committee to create a new government bureaucracy, otherwise known as the Consumer Finance Protection Agency.

Here's what she says: I strongly support consumer protections. In fact, my bank's competitive edge rests with our customers' implicit trust that we will deal with them fairly and honestly when they visit my bank with their best interests in mind. Don't take that ability away from me to meet their unique needs.

She points out that there are countless examples of local bankers offering nonstandard loan products to consumers and customers in an effort to meet their unique needs—not to victimize them, but to give them a product that fits their purpose.

Under the proposed protection agency, however, community bankers "would have a much harder time helping their customers. They'd have to go through all sorts of regulatory hurdles."

WE ALL WIN IN HEALTH CARE REFORM

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

Mr. KAGEN. Madam Speaker, I have some excellent news for the people of northeast Wisconsin, people like Mike up in Marinette, Jenny in Appleton, and Jeff in Green Bay: access to affordable health care will be enacted this year by this Congress. After all, how can we continue the losing ways of the past, where discrimination against citizens due to preexisting conditions was allowed to take place.

You're going to hear arguments from one side and the other. But we stand on the side of the American people who understand this: There shall be no discrimination to any citizen due to preexisting medical conditions. After all, we don't discriminate on the basis of the color of your skin. What about the chemistry of your skin?

The bill that's moving forward in this House will guarantee other things as well. It will guarantee small businesses will be able to reduce their costs for health care and allow them to employ more people and stimulate our economy at the greatest time of need.

□ 1030

NEW MANDATES FOR ABORTION COVERAGE IN EVERY INSURANCE PLAN

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

Mr. PITTS. Madam Speaker, everywhere I go people tell me they're worried about the direction our country is headed.

So far in this Congress, all we've seen are bailouts and government takeovers. We've taken over or nationalized huge sectors of our economy. We've nationalized the banking industry and the financial sector. We've nationalized the home mortgage industry. We've

taken over the auto companies. We've nationalized the energy sector with cap-and-trade.

And now our friends on the other side want to nationalize the health care sector, 17 percent of our economy, a government takeover with new government mandates. And one of those hidden mandates is for abortion coverage in every insurance plan, public or private, in America.

At a time when the number of abortions is declining, doctors performing abortions are declining, the number of abortion clinics is declining, the Congress and White House want to mandate abortion coverage in every insurance plan, public or private; another bailout in this bill, this one for the abortion industry.

What would the result be? Less jobs, more taxes, massive government spending, and a mountain of debt on our kids and grandkids.

THE TIME IS NOW TO ENACT A HEALTH CARE PLAN FOR ALL AMERICANS

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

Mr. ELLISON. Madam Speaker, Martin Luther King, Jr., spoke of the fierce urgency of now. He talked about the fact that you cannot set a deadline or timeline on somebody else's freedom. Well, there's another civil rights movement going on today in America, and that is the right for health care.

Health care is what we need now, and we cannot delay. I urge my colleagues to come together and pass a health care reform bill before we go out for the August recess because people absolutely need it, people who are fearing being dropped or put off for preexisting conditions, people being subject to discrimination because of their age or their gender.

We've got to stop this. We have got to make sure that a caring Nation cares for the health of its people. The time is now. We cannot delay. We've had enough time, Madam Speaker.

Six decades America has debated about what to fix about our broken health care system. We've done 45 hours of markups, 79 House hearings, 215 pages of bills and work to make sure that we have every input and every point of view shared.

The time is now, Madam Speaker.

LET'S GET A BIPARTISAN COMPROMISE ON HEALTH CARE REFORM

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

Mr. ROE of Tennessee. Madam Speaker, last night President Obama addressed the American public and urged Congress to pass health care reform. As a physician who has seen the shortcomings of our system, I am glad

he strongly urges reform. I want to correct something he said about why Republicans oppose this plan and support other measures.

First, he said a public plan was needed to keep insurance companies honest. Republicans don't oppose insurance reform. We wholeheartedly embrace it. We oppose the public plan because it's a backhanded attempt at moving towards a government-run system where care is provided not because it's the best but because it costs the least or, worse, it's rationed.

Second, he said the wealthiest Americans should shoulder the burden for everyone's health care with a surtax. What he didn't say is that those same wealthy Americans are many of the same people we're relying on to create jobs and help reduce the staggering unemployment rate. You can't have it both ways. We can't dramatically increase taxes on the wealthiest Americans to some of the highest taxes in the world and then turn around and expect job creation.

We support ensuring patients can get the care they need from their physician, reforming the insurance industry, making health care more affordable through cost containment and tax credits. Let's get these ideas, sit down and hammer out a bipartisan compromise.

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

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

The form of my resolution is as follows:

Whereas the gentleman from Georgia, Mr. Price, submitted an amendment to the Committee on Rules to H.R. 3288, the Transportation, Housing and Urban Development, and Related Agencies Appropriations Act, 2010;

Whereas the said gentleman's amendment would have required that none of the funds made available in this Act be used to establish, issue, implement, administer, or enforce any prohibition or restriction on the otherwise lawful possession or use of firearms in federally assisted housing;

Whereas the Second Amendment of the United States constitution guarantees that "the right of the people to keep and bear Arms, shall not be infringed";

Whereas the Second Amendment applies equally to all Americans, regardless of who owns or pays for their housing;

Whereas the gentleman's amendment complied with all applicable Rules of the House for amendments to appropriations measures and would have been in order under an open amendment process, but regrettably the House Democratic leadership has dramatically and historically reduced the opportunity for open debate on this Floor; and

Whereas the Speaker, Mrs. Pelosi, the Democrat leadership, and the chairman of the Committee on Appropriations, Mr. Obey, prevented the House from voting on the amendment by excluding it from the list of amendments made in order under the rule for the bill: Now, therefore, be it

Resolved, That H. Res. 669, the rule to accompany H.R. 3288, be amended to allow the gentleman from Georgia's amendment be considered and voted on in the House.

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

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

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

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

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

The form of my resolution is as follows:

Whereas the gentleman from Texas, Mr. Hensarling—along with the gentleman from Texas, Mr. Conaway, the gentleman from Georgia, Mr. Gingrey, and the gentlewoman from Tennessee, Mrs. Blackburn—submitted an amendment to the Committee on Rules to H.R. 3288, the Transportation, and Housing and Urban Development Appropriations Act;

Whereas the said gentleman's amendment would have encouraged the development and use of alternative fuels by the federal government from resources found abundantly in the United States and Canada such as oil sands and oil shale, furthering our ability to become more energy independent, reducing the federal government's energy costs borne by the American taxpayer;

Whereas, this is especially important at a time of a record deficit that has reached \$1 trillion for the first time in American history and a record debt that will be tripled in 10 years;

Whereas, the said amendment could help in the creation of desperately needed jobs in an economy where the unemployment rate is 9.5%—the highest unemployment rate in 26 years and climbing—and 2.6 million people have lost their job since February 2009;

Whereas, when campaigning for the presidency, then-Senator Obama said that "under my plan of a cap and trade system, electricity rates would necessarily sky rocket";

Whereas, on June, 26, 2009, the Democratic Majority passed such legislation in H.R. 2454, a national energy tax also known as cap and trade, that experts have estimated will result in American families paying anywhere from \$1,500 to \$3,000 annually in additional energy costs;

Whereas, on December 6, 2006, then-Minority Leader Nancy Pelosi said, "[W]e promised the American people that we would have the most honest and open government and we will.";

Whereas, according to then-Minority Leader Nancy Pelosi's New Direction for America, "Bills should generally come to the floor