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## House of Representatives

The House met at 10 a.m.

The Chaplain, Reverend James David Ford, D.D., offered the following prayer:

We recognize, O God, that we are buffeted by the sound of so many words that come our way, words of advice and counsel, words that express joy or sadness and words that recommend actions or promote ideas. We pause this moment to hear Your still small voice that beckons us to do what is good, to be what is good, that encourages us in the way of truth and points us to a healthy and whole understanding of our lives. May we take Your words of justice and peace, of righteousness and integrity and transpose those good words into deeds of caring and concern for others. This is our earnest prayer. 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.

Mr. SCHAFFER. Mr. Speaker, pursuant to clause 1, rule I, I demand a vote on agreeing to the Speaker's approval of the Journal.

The SPEAKER. The question is on the Chair's approval of the Journal.

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

Mr. SCHAFFER. Mr. Speaker, I object to the vote on the ground that a quorum is not present and make the point of order that a quorum is not present.

The SPEAKER. Pursuant to clause 8 rule XX, further proceedings on this question will be postponed.

The point of no quorum is considered withdrawn.

### PLEDGE OF ALLEGIANCE

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

Mr. SCHAFFER 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.

### NEVADANS STAND READY TO ASSIST THEIR NEIGHBORS VICTIMIZED BY POWERFUL TORNADOES IN OKLAHOMA, KANSAS, AND TEXAS

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

Mr. GIBBONS. Mr. Speaker, today I would like to pay my condolences to the people and the families that suffered from the powerful tornadoes in Oklahoma, Kansas and Texas in the last few days. The thoughts and prayers of all Nevadans are with the victims of this tragedy. Fire, police and emergency services and the National Guard's personnel worked alongside of heroic neighbors in working through the night to help people affected by this tragic act of Mother Nature.

Mr. Speaker, it will take some time to rebuild the damage to the houses, and homes, and buildings and the families. The Federal Government will now do its part in assisting with this effort, helping to rebuild the communities and the lives of those who were affected by these devastating tornadoes.

Mr. Speaker, I applaud the President's announcement to declare these States national disaster areas, allowing the Federal Government to offer speedy financial aid and support.

Mr. Speaker, I and the State of Nevada also stand ready to assist our friends and families as a Nation, and

we must join together and persevere in this tragedy.

### THE NEED FOR BANKRUPTCY REFORM

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

Mr. SMITH of Washington. Mr. Speaker, today the House will vote on bankruptcy reform, and I rise today to urge all Members to support this bill. The bill ultimately is about personal responsibility. It is about holding people accountable for their own actions.

Worse, the current bankruptcy situation puts us in a position where others are held accountable for those actions. They are the ones that have to bear the price of other people's choices. Worst, it basically spreads out from the middle class to the poorest of the poor. Those are the ones that have to pay more for retail items and for a variety of items because some people run up obligations that they either have no intention of meeting or do not meet.

Also, small businesses are particularly devastated by bankruptcies. In many small businesses, one or two clients not paying can be the difference between being in business and out of business, and when they go bankrupt and do not pay, those small businesses suffer.

This bill does not eliminate bankruptcy, it is out there as an option, but it makes changes to hold people accountable and responsible for their own financial decisions to make sure that, if they can pay, they do pay. We should not have a situation where people can declare bankruptcy, run out on their obligations to others, drive up costs for everybody else and still live a life better than 95 percent of the rest of the world.

We need this bankruptcy reform bill.

□ 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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