

related to the PMA Group, an organization being investigated right now by the Department of Justice. I urge my colleagues to support this nonpartisan resolution.

HONORING SUSAN AXELROD AND CURE

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

Mr. PERLMUTTER. Mr. Speaker, it is my honor today to rise to recognize two extraordinary people, Susan Axelrod and her daughter Lauren, for their work on issues concerning epilepsy. One of the very first meetings I had in the Congress was with Susan Axelrod, who came to visit me because she knew that I have a daughter with epilepsy. As parents of kids with chronic illnesses, and many people have family members who have chronic illnesses, it is a life-consuming endeavor to try to find a cure.

Susan founded the nonprofit organization called CURE, Citizens United for Research in Epilepsy, to educate the public, encourage research and raise funds for epilepsy. Susan's research through CURE revealed a new drug treatment which has stopped Lauren's seizures for the last 9 years.

In the decade since its inception, CURE has raised millions of dollars and has made great strides in the scientific community to develop research projects which one day may find a cure for other people with epilepsy like my daughter Alexis. Susan also assisted me with a bill to help returning service men and women who have suffered brain injuries and now are having seizures. I applaud her commitment to increasing funding for epilepsy research, and I honor her today.

I will submit for the CONGRESSIONAL RECORD an article about Susan and Lauren's commitment to curing epilepsy published in Parade Magazine dated February 15, 2009, entitled "I Must Save My Child."

□ 1015

PROTECT THE SECRET BALLOT

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

Mr. WILSON of South Carolina. Mr. Speaker, I am grateful to be an original cosponsor of the Secret Ballot Protection Act, a piece of commonsense legislation introduced last week. This bill preserves the right of every worker to a secret ballot election when deciding whether or not to join a union.

We can all agree that intimidation and coercion have no place in our working environment, and should not be a part of a worker's decision to join or not join a union. After all, Americans have the right to elect their representatives here in Washington by secret ballot. Why should the decision to

elect representation in the workplace be any different?

The Secret Ballot Protection Act would guarantee the fundamental right of privacy, a vital part of our Nation's founding principles. It would protect American workers and American industry from the powerful special interests here in Washington. It would promote jobs in America.

In conclusion, God bless our troops, and we will never forget September the 11th.

HAVE FAITH IN AMERICA'S FUTURE

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

Mr. YARMUTH. Mr. Speaker, yesterday, in this Chamber, Prime Minister Gordon Brown talked to us about having faith in the future, and that, in fact, is what America's always been about, having faith that the future will be better for all of us. But it's impossible for the American people to have faith in the future, faith in their future when the next illness or accident could drive them into bankruptcy or, in fact, could end their lives because they have insufficient access to quality, affordable health care.

This Congress and this administration is committed to changing that. We are committed to making sure that health care is a right that every American can exercise. And we have already taken the first steps in this Congress, by expanding SCHIP, by providing assistance to the States to provide more Medicaid, and finally, by developing the infrastructure, by investing in that health care infrastructure that will help make a system that can provide quality, accessible health care to everyone. That's what restoring faith in the future means to this Congress.

And this afternoon, when President Obama convenes his first health care summit, we will begin to take the steps, as a Nation, to develop the kind of health care system we all can be proud of and that will bring faith in the future to every American.

HEALTH CARE REFORM

(Mr. TIM MURPHY of Pennsylvania asked and was given permission to address the House for 1 minute.)

Mr. TIM MURPHY of Pennsylvania. Mr. Speaker, today the White House convenes a forum on health care, and we do need health care reform. We have the best health care available in the world, but it's just too expensive for too many. Why?

A brand new report from the New England Health Care Institute stated that in our \$2.3 trillion health care system, a full 30 percent of total spending could be eliminated without reducing health care quality. This is a savings of \$800 billion; savings that comes from improving the quality of care, savings from eliminating misuse of drugs and

less effective treatments. And we can find even more savings from stopping Medicare and Medicaid fraud.

We can make quality health care affordable and accessible. Let us work together for true reform. Let's fix it and make it better, not finance a broken system. Reform is the best medicine.

HEALTH CARE REFORM

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

Mr. PALLONE. Mr. Speaker, I was pleased to see my colleague from Pennsylvania, Mr. MURPHY, who serves on the Energy and Commerce Committee with me, to talk about the need for health care reform and the health summit that President Obama's calling today. It is a bipartisan summit. It is an effort to reach out to both parties to come up with solutions for health care reform.

And as Mr. MURPHY said, one of the biggest concerns is cost containment. We know that there's a lot of money in the system that we think can be saved and used to make health care available to more people. Basically, if you listen to President Obama, he said we need to expand coverage. We want to have universal coverage. Everyone should have health insurance.

But one way of achieving that and paying for it is to deal with the costs, because we know that they're out of hand. And increasingly, employers can't afford health insurance because of the costs. Individuals that go out and try to buy health insurance in the individual market find it hard to afford the cost. And also, we have existing government programs like Medicare, Medicaid and SCHIP that it's hard for them to continue to function because of the costs of those programs.

We need reform now on a bipartisan basis.

THE RIGHT TO KEEP AND BEAR ARMS IS PART OF AMERICA'S HERITAGE

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

Mr. REHBERG. Mr. Speaker, from hunting to protecting our families and property, the right to keep and bear arms is a part of America's heritage.

This weekend, as I traveled around Montana, I heard concern in my constituents' voices as we cussed and discussed House Resolution 45. This bill criminalizes gun ownership as we know it. It requires gun owners to register with the Federal Government after completing a list of government certifications. Gun owners and the firearms they own would be tracked in a government database, a database that would make eventual collection of guns by government agents an easy task. This is the first step, but it's one we must not take.

Gun owners are not criminals. They are patriots.

I will oppose this measure and others like it as an affront to our liberty and the Constitution.

PROCUREMENT PROCESS GONE AMOK

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

Mr. DUNCAN. Mr. Speaker, in today's Congressional Quarterly, it says the Presidential helicopter program is now \$6.5 billion over budget. This is double the Pentagon's original estimate. Even President Obama said this was "an example of the procurement process gone amok."

It seems that the Pentagon cannot complete any major program without huge cost overruns. Almost on every Federal program we are given low-ball estimates of the cost on the front end, and then costs just explode. This has nothing to do with the current President, but no President needs 28 helicopters.

The current estimate is that these helicopters will cost at least \$13 billion. But the way the Pentagon is operating these days, these helicopters will end up costing several billion more unless the number is cut way back to something a little less ridiculous.

It makes you wonder, Mr. Speaker, if there are any fiscal conservatives in the Defense Department.

THE HYPOCRISY OF THE CURRENT ADMINISTRATION

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

Mr. SHIMKUS. Mr. Speaker, I come to the floor today to talk about the hypocrisy of this current administration. First they say they want to cut the deficit in half by their first term, but then they add, in 6 weeks, \$1.5 trillion to the national debt.

They attack earmarks as being bad, but they're soon to sign an omnibus bill that has 9,000 earmarks in it.

And last but not least, a promised tax cut to 95 percent of all Americans, while in their budget planning to raise \$646 billion by a carbon tax. What does that do?

This is Peabody Mine Number 10. The last clean air bill we passed, 1,000 mine workers lost their job. A carbon tax kills the fossil fuel industry in this country, raises the cost of energy, will destroy manufacturing. As the Detroit News said in its editorial yesterday, it's a job destroyer for the State of Michigan. Be aware of the carbon tax.

NO TAX HIKES

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

Mr. SAM JOHNSON of Texas. Mr. Speaker, this administration's new budget torpedoed core values we Americans hold dear: hard work, fairness and the freedom to thrive.

Sadly, the new budget will raise taxes on anyone who works hard, plays by the rules and pays taxes. It will raise taxes on anyone who drives a car, turns on their lights or saves. It will raise taxes on people who donate to charity or own a home. It will raise taxes on anyone who plans, hopes or dreams of becoming successful.

That's just wrong. We must not raise taxes, but save America during this severe recession.

PROVIDING FOR FURTHER CONSIDERATION OF H.R. 1106, HELPING FAMILIES SAVE THEIR HOMES ACT OF 2009

Mr. HASTINGS of Florida. Mr. Speaker, by direction of the Committee on Rules, I call up House Resolution 205 and ask for its immediate consideration.

The Clerk read the resolution, as follows:

H. RES. 205

Resolved, That during further consideration of the bill (H.R. 1106) to prevent mortgage foreclosures and enhance mortgage credit availability, pursuant to House Resolution 190, amendment number 1 printed in House Report 111-21 shall be considered as perfected by the modification printed in the report of the Committee on Rules accompanying this resolution.

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

Mr. HASTINGS of Florida. For the purpose of debate only, Mr. Speaker, I yield the customary 30 minutes to the gentlelady, my friend from North Carolina, Dr. FOXX. All time yielded during consideration of the rule is for debate only.

GENERAL LEAVE

Mr. HASTINGS of Florida. I ask unanimous consent that all Members have 5 legislative days within which to revise and extend their remarks and to insert extraneous materials into the RECORD.

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

There was no objection.

Mr. HASTINGS of Florida. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, H. Res. 205 provides for further consideration of H.R. 1106, the Helping Families Save Their Homes Act of 2009. As I've previously stated, the Helping Families Save Their Homes Act takes a crucial step toward reviving our housing market, stemming the tide of home foreclosures, and putting our Nation's economy back on track.

This bill provides for a safe harbor from liability to mortgage servicers who engage in loan modifications to remove any impediments that may pre-

vent them from partaking in voluntary modifications. It also makes much-needed changes to the HOPE for Homeowners Program in order to encourage more lenders to participate and ensure that the program meets its intended objective.

The bill further makes permanent the temporary increase in deposit insurance coverage for both the FDIC Deposit Insurance Fund and the National Credit Union Administration Share Insurance Fund, in order to both enhance the liquidity and stability of our banking institutions, and help restore confidence in our financial system.

The underlying legislation, Mr. Speaker, also makes several long overdue changes to our bankruptcy code. Now, some have understandably questioned these provisions which would allow bankruptcy judges the ability to modify loans on a homeowner's principal residence if the homeowner meets specified stringent criteria. It has been argued that allowing judicial modifications will lead to a sudden slew of bankruptcy filings, will cause massive losses to financial institutions, and will increase the cost of borrowing for other homeowners. However, this will simply not be the case.

Bankruptcy will remain, as it always has been, a last resort. And modifications will be at the individual discretion of a bankruptcy judge who will determine if a borrower has acted responsibly and if a claim has any merit.

Most importantly, allowing judicial modifications will maximize, not lessen, the value of troubled mortgages for lenders, and will avoid the continuous decline in property values in neighborhoods with foreclosed properties.

Additionally, this rule provides for a revised manager's amendment that will make the bankruptcy provision and this legislation even more effective and efficient. The revised manager's amendment will allow a court to consider lowering the interest rate to reduce a homeowner's mortgage payments in lieu of reducing the mortgage principal.

□ 1030

It also gives mortgage holders a greater proportion of a home's appreciation should the home be sold during the bankruptcy plan, and it makes changes to the good faith requirement, further ensuring that judicial modifications are only used when borrowers have exhausted all other options.

The bankruptcy provisions in this legislation with the changes proposed in the revised manager's amendment will help thousands of American families stay in their homes. We must remember that bankruptcy is no walk in the park. It is a strict, demanding, and intrusive process in which every aspect of one's financial life is scrutinized and controlled, and that says nothing of the negative stigma and of the long-lasting effects of filing for bankruptcy.

In addition, to be eligible for such loan modifications, families must show