

But most Americans pay their mortgages, and most of them pay mortgages on time. We're talking about 95 percent of Americans who are buying their own home pay their mortgages and pay them on time. So we're dealing with 5 percent who have not. And that 5 percent found themselves in a situation where banks would loan them money with very little money down, telling them that if you buy this \$200,000 house, no money down, you pay your monthly payments, in 5 years this \$200,000 house is going to be worth \$300,000, and then you can pay off the rest of the loan to us, the bank. So with little down, people who in that situation probably shouldn't have been buying a house to begin with because they didn't have the income, they make payments, the housing market drops—it doesn't just drop below \$200,000, it goes much lower than that—and people walk away from the homes and the banks are left holding this house. Now, that was a contract between the lender and the borrower.

Contracts are important in this country. That's like us in Texas, you know—out in west Texas, especially, where you're from—big land deals are made on a hand shake, your word is important. But now we're going to let the government lawyers and judges—and I used to be a judge, just like Mr. GOHMERT—they're going to decide to break the word and the contract, and they're going to decide how to do it. They're going to restructure the loan, they're going to tell the bank, you can't get all that money back, we're going to cut it down, the principal. And that destroys confidence in our legal system, when you have the ability to have a judge go in, break the contract, and design it the way the judge wants it designed, to the benefit of the borrower or the lender? I don't know. It's going to be based upon whatever that judge thinks at the time. So this is a bad precedent to set, I think, in this country when we are diminishing the value of a contract.

Certainly we should encourage banks to work with the borrowers and all of that, but most Americans that I have talked to, they've got a problem with paying off somebody else's mortgage who got themselves in a situation when they may not have come into that situation with clean hands, and the same with the lender.

I just wanted to make that comment. I yield back to Mr. GOHMERT.

Mr. GOHMERT. And I appreciate that. Great points all being made. Our time is running out.

But on this cramdown provision, we offered, basically, in a motion to recommit—which is similar to an amendment—a provision that would say if you lied in your representations to the bank about how much you made in order to get the loan, then you could not get a 30-year interest free loan, and you couldn't get this provision of the bankruptcy judge to lower the principal as he so felt. That was voted down.

Here, again, it goes back to the proposition that if you penalize good conduct, you're going to get less good conduct; if you reward bad conduct, you're going to get more of the bad conduct. And that's what we've done. And here, we're also talking this week about cap and trade. India and China are putting more pollution into the atmosphere, and we're going to hurt our own economy at a time when we have cleaned up more of our air and water than ever in our history. This is just wrong. This is not the time to be hurting and devastating the economy.

In our Natural Resources Committee, we keep having people pushing—and it's going to come to the floor—to further put a moratorium again on the Outer Continental Shelf. That's a million jobs, people have said, a million jobs, won't cost the taxpayer a dime, and in fact it will add dramatically to the coffers of the U.S. Treasury.

Open up ANWR. Nothing's living there. We can produce oil, another million jobs. Not up there, all over the country, and we're turning our back on that. The gas fields there that are not open, another million jobs. These are projections that real economists have made. And we're talk turning our back on them saying, no, we would rather tax even more the producers in this country, the people that are making things happen so they can't hire new people because they're paying tax to the government.

And then we get word that the President intends to put a cap on charitable deductions. So the institutions that are doing the most good—cutting recidivism, helping the poor around the world where they actually go in and they feed people, they don't give the money like our government does to a corrupt government overseas, they actually go in and do some good—we're going to cut that because we want that money coming to us in taxes rather than allowing charitable contributions to those who are doing the most good.

This is insane. It has got to stop. But the hope I have, as I see polling around the country, the American instincts, the majority of Americans' instincts are still good. They get it. They're not happy about this. The instincts are still good. And a majority of the Congress, the instincts are still good, it's just the leadership has led people in the wrong direction.

We need to turn this around. We can turn this around—not with more government, but just as we started out talking here today, if we were to go in as a parent and say, I can't control my spending, Mr. Banker; make me a loan and my kids and my grand kids and great grand kids will some day pay it back, then Child Protective Services would come in and take my children away if I were to do that. That's what we're doing. And it's time we turned the parenting over to somebody that's not going to hurt the children and the grandchildren and great grandchildren.

APPOINTMENT OF MEMBER TO SERVE AS CO-CHAIR OF THE TOM LANTOS HUMAN RIGHTS COMMISSION

The SPEAKER pro tempore. Pursuant to section 4(c) of House Resolution 5, 111th Congress, the Chair announces the Speaker's appointment of the following Member to serve as co-Chair of the Tom Lantos Human Rights Commission:

Mr. MCGOVERN, Massachusetts

COMMUNICATION FROM THE REPUBLICAN LEADER

The SPEAKER pro tempore laid before the House the following communication from the Honorable JOHN A. BOEHNER, Republican Leader:

HOUSE OF REPRESENTATIVES,
Washington, DC, March 3, 2009.

Hon. NANCY PELOSI,
Speaker, U.S. Capitol,
Washington, DC.

DEAR SPEAKER PELOSI: Pursuant to section 4(c) of House Resolution 5, 111th Congress, I am pleased to re-appoint The Honorable Frank R. Wolf of Virginia as co-chair of the Tom Lantos Human Rights Commission.

Mr. Wolf has expressed interest in serving in this capacity and I am pleased to recommend the appointment.

Sincerely,

JOHN A. BOEHNER,
Republican Leader.

LEAVE OF ABSENCE

By unanimous consent, leave of absence was granted to:

Mr. ABERCROMBIE (at the request of Mr. HOYER) for today.

Mr. DEFAZIO (at the request of Mr. HOYER) for today on account of official business.

Mr. RANGEL (at the request of Mr. HOYER) for today on account of official business.

Ms. JACKSON-LEE of Texas (at the request of Mr. HOYER) for today on account of official business.

Mr. FATTAH (at the request of Mr. HOYER) for today.

Ms. GINNY BROWN-WAITE of Florida (at the request of Mr. BOEHNER) for today on account of a medical reason.

SPECIAL ORDERS GRANTED

By unanimous consent, permission to address the House, following the legislative program and any special orders heretofore entered, was granted to:

(The following Members (at the request of Mr. CONNOLLY of Virginia) to revise and extend their remarks and include extraneous material:)

Ms. WOOLSEY, for 5 minutes, today.

Mr. DEFAZIO, for 5 minutes, today.

Ms. KAPTUR, for 5 minutes, today.

Mr. SCHIFF, for 5 minutes, today.

(The following Members (at the request of Mr. BURTON of Indiana) to revise and extend their remarks and include extraneous material:)

Mr. KIRK, for 5 minutes, today.

(The following Member (at his request) to revise and extend his remarks and include extraneous material:)

Mr. WOLF, for 5 minutes, today.

ADJOURNMENT

Mr. GOHMERT. Madam Speaker, I move that the House do now adjourn.

The motion was agreed to; accordingly (at 1 o'clock and 39 minutes p.m.), under its previous order, the House adjourned until Monday, March 9, 2009, at 12:30 p.m., for morning-hour debate.

EXECUTIVE COMMUNICATIONS, ETC.

Under clause 8 of rule XII, executive communications were taken from the Speaker's table and referred as follows:

787. A letter from the Chief, Regulations and Administrative Law, Department of Homeland Security, transmitting the Department's final rule — Security Zone; Savannah River, Savannah, GA [USCG-2007-0088] (RIN: 1625-AA87) received February 26, 2009, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Transportation and Infrastructure.

788. A letter from the Chief, Regulations and Administrative Law, Department of Homeland Security, transmitting the Department's final rule — Security Zone; Savannah River, Savannah, GA [USCG-2007-0152] (RIN: 1625-AA87) received February 26, 2009, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Transportation and Infrastructure.

789. A letter from the Chief, Regulations and Administrative Law, Department of Homeland Security, transmitting the Department's final rule — Security Zone; Savannah River, Savannah, GA [USCG-2008-0016] (RIN: 1625-AA87) received February 26, 2009, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Transportation and Infrastructure.

790. A letter from the Chief, Regulations and Administrative Law, Department of Homeland Security, transmitting the Department's final rule — Security Zone; Berkeley Plantation, James River, VA [USCG-2007-0083] (RIN: 1625-AA87) received February 26, 2009, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Transportation and Infrastructure.

791. A letter from the Chief, Regulations and Administrative Law, Department of Homeland Security, transmitting the Department's final rule — Security Zone; Savannah River, Savannah, GA [USCG-2007-0086] (RIN: 1625-AA87) received February 26, 2009, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Transportation and Infrastructure.

792. A letter from the Chief, Regulations and Administrative Law, Department of Homeland Security, transmitting the Department's final rule — Security Zone; Savannah River, Savannah, GA [USCG-2008-0033] (RIN: 1625-AA87) received February 26, 2009, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Transportation and Infrastructure.

793. A letter from the Chief, Regulations and Administrative Law, Department of Homeland Security, transmitting the Department's final rule — Security Zone; New River, Jacksonville, North Carolina [USCG-2008-0266] (RIN: 1625-AA87) received February 26, 2009, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Transportation and Infrastructure.

794. A letter from the Chief, Regulations and Administrative Law, Department of Homeland Security, transmitting the De-

partment's final rule — Security Zone Regulation; Columbia River, all waters within 200 yard radius around the M/V GAS ORIENTAL (IMO#9247209) [USCG-2008-0287] (RIN:1625-AA87) received February 26, 2009, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Transportation and Infrastructure.

795. A letter from the Chief, Regulations and Administrative Law, Department of Homeland Security, transmitting the Department's final rule — Security Zone; Savannah River, Savannah, GA [USCG-2008-0297] (RIN: 1625-AA87) received February 26, 2009, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Transportation and Infrastructure.

796. A letter from the Chief, Regulations and Administrative Law, Department of Homeland Security, transmitting the Department's final rule — Security Zone; Savannah River, Savannah, GA [USCG-2008-0289] (RIN: 1625-AA87) received February 26, 2009, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Transportation and Infrastructure.

797. A letter from the Chief, Regulations and Administrative Law, Department of Homeland Security, transmitting the Department's final rule — Security Zone; Savannah River, Savannah, GA [USCG-2008-0330] (RIN: 1625-AA87) received February 26, 2009, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Transportation and Infrastructure.

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. MCGOVERN: Committee on Rules. House Resolution 219. Resolution providing for consideration of the joint resolution (H.J. Res. 38) making further continuing appropriations for the fiscal year 2009, and for other purposes (Rept. 111-25). Referred to the House Calendar.

PUBLIC BILLS AND RESOLUTIONS

Under clause 2 of rule XII, public bills and resolutions were introduced and severally referred, as follows:

By Mr. BOOZMAN (for himself, Mrs. BLACKBURN, Mr. REYES, and Mr. CONAWAY):

H.R. 1373. A bill to direct the Secretary of the Interior to conduct a resource study along the "Ox-Bow Route" of the Butterfield Overland Trail in the States of Missouri, Tennessee, Arkansas, Oklahoma, Texas, New Mexico, Arizona, and California, and for other purposes; to the Committee on Natural Resources.

By Mr. CHANDLER:

H.R. 1374. A bill to prevent the abuse and exploitation of older individuals; to the Committee on the Judiciary.

By Mr. CHANDLER (for himself and Mr. POE of Texas):

H.R. 1375. A bill to ensure that sex offenders and sexually violent predators are not eligible for parole; to the Committee on the Judiciary.

By Mr. EDWARDS of Texas:

H.R. 1376. A bill to authorize the Secretary of the Interior to establish the Waco Mammoth National Monument in the State of Texas; to the Committee on Natural Resources.

By Mr. FILNER:

H.R. 1377. A bill to amend title 38, United States Code, to expand veteran eligibility for

reimbursement by the Secretary of Veterans Affairs for emergency treatment furnished in a non-Department facility, and for other purposes; to the Committee on Veterans' Affairs.

By Mrs. LOWEY (for herself, Mr. GRIJALVA, Mr. SESTAK, Mr. CONNOLLY of Virginia, Mr. BARROW, Mr. HOYER, Ms. WOOLSEY, Mr. VAN HOLLEN, Ms. KAPTUR, Mr. CUMMINGS, Mr. CHANDLER, Mr. MCGOVERN, Mrs. BLACKBURN, Mr. RUPPERSBERGER, Mr. WEXLER, Ms. DELAURO, Mr. KIRK, Mr. HINCHEY, Mr. PITTS, and Mr. BACA):

H.R. 1378. A bill to direct the Secretary of Health and Human Services, in consultation with the Secretary of Education, to develop guidelines to be used on a voluntary basis to develop plans to manage the risk of food allergy and anaphylaxis in schools and early childhood education programs, to establish school-based food allergy management grants, and for other purposes; to the Committee on Energy and Commerce, and in addition to the Committee on Education and Labor, 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. PALLONE:

H.R. 1379. A bill to prohibit the commercial harvesting of Atlantic striped bass in the coastal waters and the exclusive economic zone; to the Committee on Natural Resources.

By Ms. SUTTON (for herself, Mr. RYAN of Ohio, Mr. ISRAEL, Mr. TIERNEY, Mr. MCGOVERN, Mr. BISHOP of Georgia, Mr. GRIJALVA, Mr. PASCARELL, Ms. SCHAKOWSKY, Mrs. NAPOLITANO, Mr. HINCHEY, Mrs. CAPPS, Mrs. MALONEY, Mr. GENE GREEN of Texas, Mr. WILSON of Ohio, Mr. LOEBBACH, Ms. KAPTUR, Mr. ARCURI, Mr. MCHUGH, Mr. HARE, Ms. LEE of California, Mr. VAN HOLLEN, Ms. ZOE LOFGREN of California, Mr. CHANDLER, Mr. COURTNEY, Mr. NADLER of New York, Mr. MOORE of Kansas, Mr. TONKO, Mr. TURNER, Mrs. LOWEY, Mr. MURPHY of Connecticut, Mr. MICHAUD, and Mr. KILDEE):

H.R. 1380. A bill to establish a grant program for automated external defibrillators in elementary and secondary schools; to the Committee on Education and Labor, 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. YOUNG of Alaska:

H.R. 1381. A bill to amend the Internal Revenue Code of 1986 to permanently extend existing elective tax treatment for Alaska Native Settlement Trusts; to the Committee on Ways and Means.

By Mr. ROYCE (for himself, Ms. WATSON, and Mr. BILIRAKIS):

H. Res. 220. A resolution urging Turkey to respect the rights and religious freedoms of the Ecumenical Patriarchate; to the Committee on Foreign Affairs.

By Ms. WATSON (for herself, Ms. ROSLEHTINEN, Mr. CLEAVER, Mr. CONNOLLY of Virginia, Mr. BUTTERFIELD, Mr. JONES, Mr. ROHRABACHER, Ms. CLARKE, Mr. CARSON of Indiana, Mr. DAVIS of Illinois, Mrs. CHRISTENSEN, Ms. EDDIE BERNICE JOHNSON of Texas, Mr. CUELLAR, Ms. TSONGAS, Ms. EDWARDS of Maryland, Mr. ELLISON, Ms. TITUS, Ms. FUDGE, Ms. LINDA T. SANCHEZ of California, Mrs. NAPOLITANO, Ms. HIRONO, Ms. LEE of California, Ms. ZOE LOFGREN of California, Mr. BERMAN, Ms. KILPATRICK of Michigan, Ms. MOORE of