

HEALTH CARE REFORM

The SPEAKER pro tempore (Mr. MASSA). Under the Speaker's announced policy of January 6, 2009, the gentleman from Iowa (Mr. KING) is recognized for 60 minutes.

Mr. KING of Iowa. Mr. Speaker, as always, it is an honor to have the privilege to represent my constituents here on the floor of the House of Representatives and convey the thought process for myself and a good number of my colleagues about the issues of the day. And hopefully we will be able to cap off this evening and send some people to bed with some thoughts that they'll wake up in the morning supporting or else have good reasons to oppose.

A lot has transpired here since the August break began, and we only have 1 week behind us here in the House of Representatives since we have returned. That deep tradition has been that Members of Congress would leave Washington, D.C. in the hot, humid month of August. This tradition began before air conditioning. It's a good tradition, and I think we should keep it because we saw something phenomenal in America this past August, and it seemed like a never-ending series of townhall meetings that took place in community after community. Nearly every congressional district held something. Some held many, many meetings. I don't know the record on the number of the townhall meetings that were had, but I'm sure it fell in the dozens of meetings for a single Member.

For myself I represent 32 counties in western Iowa, the western third of the State, that's sliced from Minnesota down to Missouri, 32 counties, 286 towns. I held a good number of townhall meetings, and it was a very rewarding experience.

The thing that I take away from it, Mr. Speaker, and there are many—I got some ideas on the health care issue that are on my list that I will talk about here in a moment, Mr. Speaker. But the thing that I will remember the most, it isn't a single issue or a single individual or a way an argument was phrased or worded or how compelling they were, and there were many that were compelling arguments, but it was the image of town after town, meeting after meeting, rooms full of people, often people in standing room around the outside, some people standing and looking in the doorway. We always found a way, I think, though, where everybody could hear. If they wanted in, they could get in. We couldn't always hear the comments of everyone because there were just too many.

But the dissenters had their say. And they actually had, I think, a disproportionate amount of voice within the meetings that I had, but that's all right. We got to hear from both sides of the argument. We got to hear from more of those that oppose a national health care plan than those that support it. Those that supported it were a distinct minority in my district, but

they had more than their fair share to say.

So I weighed those issues, and I watched their reaction. But the thing I remember the most were hundreds of attentive people sitting there with focused attention, listening to every word, listening to the words that were spoken by their friends, their neighbors, their family members, listened to the responses that I gave, and weighing this and putting it into their calculator for what America is going to look like.

I will never forget those faces, those eyes looking up to the front of the room, paying attention to every word, taking notes. Some of the questions were so well worded, so carefully phrased, you could tell that there was a deep amount of research that went into the questions. I wondered if some of them didn't stay up nearly all night long to be ready just for their chance, their chance to have that moment to have their say.

And I'm so encouraged by their commitment, and I wish they had more voice. I wish we could hear them now, Mr. Speaker. I wish we could fill this Chamber up with the people that filled up these townhall meetings, and especially the leadership, but the rank and file of all of us that have the privilege here to serve in the House of Representatives could hear those voices again in here.

I hope when we debate a health care bill here on the floor of the House that this gallery is full of people. I hope the C-SPAN camera, Mr. Speaker, represents millions out there that are watching every move, listening to every word, people that are taking notes, people that are tape-recording our actions and our words and carefully analyzing, and I hope we're held accountable for the decisions that are made in committee where generally it doesn't get the press that it gets here on the floor.

But when the day comes, the American people need to know that they have been heard, that we went home, that we traveled our districts, we did our townhall meetings, and that we came back and conferred with each other and arrived at a decision that's the right decision for the long-term best interests of our descendants, our progeny and their descendants as well, Mr. Speaker.

So I hope that's what happens. And I don't know that it will. I don't know that it will because there are forces at play, and some of the people, especially in the majority, have voiced this, that their townhall meetings with their constituents are just one of the places where they get the information to decide. Other places might be the lobby. It might be their coffers. It might be their leadership. And it could be just simply a deeply entrenched philosophy that favors Big Government over freedom.

So for me in my townhall meetings, if there was one position that I took

that I was clear on that had the most support of all, it was I will not support a bill that diminishes the people's freedom in the United States of America. That's my pledge, Mr. Speaker. I will not diminish our freedom. It's my freedom too. And I have taken an oath to uphold this Constitution, and it's our Constitution and it's about freedom. It isn't just about individual freedom. It's about the 10th Amendment. It's about the freedom of the States to control those things which are not specifically designated and enumerated for the Federal Government. This Federal Government has reached across the 10th Amendment and violated at least the spirit and I will say also the letter of the Constitution over and over again.

And if this United States of America passes a health care bill that looks anything like H.R. 3200, it will be a violation of our Constitution consistently in several different ways.

So I'm very concerned about where we go with this: the disregard, the cavalier attitude that many Members of Congress have towards the Constitution, towards their oath to the Constitution, towards its meaning and towards its content.

And this drive to create this single-payer system, you know, you just couldn't drive the wooden stake in the heart of HillaryCare back in 1993 and 1994. When Senator Phil Gramm stood on the floor of the United States Senate right down this hallway where I'm faced right now and he said this health care bill, this national health care bill will pass over my cold, dead political body, a lot of people thought that Senator Phil Gramm was going to become a cold, dead political body and that HillaryCare was going to pass. But it has not. It's been 15 years and more since Phil Gramm made that statement, and he has held off this nationalized health care, this socialized medicine juggernaut. He has and many others have too. It has been a national effort.

Yes, there are people out there that think that they'd be better off if somebody else would take the responsibility for their health care, and they are large in number but small in percentage, Mr. Speaker.

Now, I will make this point that we have constantly heard the words and the statistics that are over 40 million people that are uninsured in America, that we have got to do something about the uninsured. And this number of 40 million usually rounds up to around 44 million. Now it has kind of crept up to 47 million and probably the most reliable number is close to 46 million people uninsured in America. Now, that's a pretty large percentage of our population. We have about 306 million Americans, and if 46 or 47 million are uninsured, that's, let's see, one-sixth or a little bit less of our population.

It's funny that the uninsured is about the same percentage of our population as the GDP is consumed by health care.

But if that number is 47 million, and that's the highest number that's consistently delivered by the other side, and sometimes they stretch it and round it up to 50 million, but if the uninsured in America are 47 million, they would have us believe that these are chronically uninsured people that are stuck on these uninsured rolls year after year after year.

Well, that's not the case, Mr. Speaker. A lot of these people are just temporarily uninsured and they're in transition between policies. So as those policies change, occasionally they find themselves without coverage.

But I began to ask this question a little more carefully, and that is, Who are the people with affordable options? If somebody's uninsured and they're making a million dollars a year, I'm sorry, my heart doesn't bleed for them. They have decided that they don't care to have a health insurance policy and they're willing to take the risk with their equity. So that's not my concern. In fact, the United States Senate Republican conference staff set the bar at \$75,000 a year. If you make \$75,000 or more a year and you don't have health insurance, we are not going to put you in the category where you get a lot of our governmental compassion to extract dollars out of somebody else's labor to provide that person making over \$75,000 a year with health insurance.

Now, the President has decided to do class envy at \$250,000; but let me just say that if you're making more than \$75,000, you can find a way to pay for your own health insurance even if you just buy catastrophic, and you should get a health savings account and grow that health savings account and buy a major medical policy, a catastrophic health insurance policy, take care of your own incidental health care bills. But 47 million uninsured at any given time, the biggest number that we get.

Now, to boil this down, Mr. Speaker, to who are the people without affordable options, you take the 47 million and you subtract from it those that we really don't want to provide health insurance for out of the taxpayers' pocket at least, and that's going to be those that are in the country illegally. Even the President of the United States doesn't insist that we insure illegals under this policy. It was a new position that he took the other night. I'm not sure that he's as serious as we would like, but I was encouraged that right back here a few feet behind me, the President of the United States said, no, we are not going to fund illegals. Well, H.R. 3200 does. The Congressional Budget Office thinks so. The Congressional Research Service thinks so.

□ 2200

The vote that took place in the Ways and Means Committee that voted down the citizenship standard requirements in order to qualify for under H.R. 3200, this health care bill. That partisan vote. Or Democrats voted down the

language that would require proof of citizenship that's tried, tested and true, and used to be part of our Medicaid policy from the beginning, was voted down by a vote of 29-28 in the Ways and Means Committee. Democrats then wanted to leave a door open, at least in committee, so illegals could be funded under that newer policy.

That also was the case in the Ways and Means Committee, right down the party line exactly. They voted down the effort to try to raise the standard and require proof of citizenship. But the President is now taking the position he doesn't want to fund illegals in this. I think he got pushed into that pretty hard.

So 47 million uninsured at a given time minus 5.2 million illegals, this is according to the Republican Conference in the United States Senate. I think there are a lot more than that, Mr. Speaker. They use 5.2 million. I'll use that for the sake of our discussion. Subtract that from 47 million.

We also do not want to—and cannot under current law and should not—fund those who are new immigrants here. They're under the 5-year bar; no welfare until you've been here 5 years, take care of yourself for half a decade, and then you can qualify if you come legally. Under the 5-year bar, another 5 million.

Now we're adding this up. So you have 5.2 million illegals, 5 million new immigrants, but legal, under the 5-year bar, now we're at 10.2 million. Those making \$75,000 a year or more, I mentioned those, there are 9 million of those. Those who qualify for government programs, all part of the 47 million, 9.7 million Americans qualify for government programs but don't sign up, mostly Medicaid, Medicaid eligibles but not enrolled. They don't know that they didn't enroll in anything—and if we take it and hand deliver it to them. So we're adding up some numbers here. Then, those Americans who are eligible with their employer but they've either opted out or not bothered to opt into the employer-offered health insurance.

So those numbers, 5.2 million illegals, 5 million legal here under the 5-year bar, 9 million making more than \$75,000 a year or more, 9.7 million eligible for government programs, mostly Medicaid, but not signed up, and 6 million eligible for employer programs not signed up. That comes to 34.9 million Americans of the 47 million that we don't want to cover with this new policy under H.R. 3200, this health care plan.

There is a consensus out there that says we're not really worried about these categories. The one we're worried about are the Americans without affordable options. That number is not 47 million any longer. If you've done the math, Mr. Speaker, you will have subtracted each of these categories from the 47 million. All these categories add up to 34.9 million. Take that from 47 and you come to 12.1 million Americans without affordable options. That is the universe we're trying to fix.

The President has said we have two problems with health care in America; the first one is the economic crisis that we're in—it's a year long now, still a crisis—well, it's a problem; the stock market was good today, I might say. And he says we can't fix the economy unless we first fix health care. In fact, the cost of health care is the problem with our economy. And he would tell us if we could fix the health care problem, we would fix the economy.

Well, what's the problem with health care? According to the President of the United States—mostly as a candidate, but also as a President—we spend too much money. Health care costs too large a percentage of our gross domestic product. There's a problem. We have to fix it, otherwise we can't fix the economy; the President's position.

The other position that he has, the two points on health care, is that we have too many uninsured. Well, let's deal with the big problem first. We spend about 14.5 percent of our gross domestic product on health care in America. That's premiums and the care and the litigation and all of those things. The average of the industrialized world is about 9.5 percent of their GDP on health care. Well, we spend a high percentage on recreation and a high percentage on other things too. We are a rich nation. One of the reasons we spend that kind of money on health care is because we do have the wealth in order to distribute it to the health care industry, to that one-seventh of the economy that is our health care industry.

So we have wealth, and we decide to spend it on health. It's not the worst thing, but we should examine it objectively. I do think we spend too much, too large a percentage, but by the same token I don't think they get very good health care in those countries that spend a lot less. But we spend about half again on health care in the United States as a percentage of our GDP as they do in other countries, but we produce more per capita than most of those countries too. And I need to pull that back and equate the two, and I haven't done that yet. I hope somebody does and gets me the information, otherwise I will sit up some night and do the doodling, Mr. Speaker.

But we spend too much money on health care. What would you do about that? If you have a problem in your family budget and you are spending too much money, you don't solve the problem by going out and spending a lot more money. The score on this bill is someplace between \$1 trillion and \$2 trillion; on the low side it's \$1 trillion. The most consistent number that has been produced, the analysis of it is \$1.6 trillion.

So according to the President, we spend too much money on health care. And I don't necessarily disagree, but his solution is to spend another \$1.6 trillion on it. That's not a solution. It doesn't solve the family budget to spend more money when you're spending too much, and it doesn't solve the

government problem to spend more money when you're spending too much. And so even if the President identifies the problem correctly, he has the erroneous solution to apply to it: Voila, we spend too much money, therefore, the solution is spend more.

This was the approach he brought to this economic crisis to demand more money through the stimulus fund, too, when we came to our conference and said, FDR lost his nerve, he should have spent a lot more money. He convinced us that the President of the United States wasn't going to make that mistake, he was going to spend a lot more money. He was going to be FDR/Keynesian economics on steroids. And that's what we got, Mr. Speaker. And the White House made a \$2 trillion mistake on their projections, \$2 trillion.

I remember when the junior Senator from Iowa, Tom Harkin, made the statement that \$6 billion was just pencil dust. And his opponent here walked around with a man-size pencil to talk about pencil dust. Well, I don't know that \$6 billion was pencil dust—in that context it can be questioned. But I can tell you that \$1.6 trillion is not pencil dust. Getting within \$2 trillion of the target is not pencil dust. That's real, huge money.

But if we're spending too much money on health care, then why wouldn't we address the things that fix the problem? Why don't we come at this in a different way and go after those most obvious things that we can use to fix the problem? Now, for example, how much money does defensive medicine cost? What does it work within the macro economics of the health care equation? And there are some numbers that will rattle on down to around 5.5 percent of overall health care costs. The health insurance underwriters, the top legislative officer gave me a number of 8.5 percent, the cost of medical malpractice premiums and litigation and defensive medicine. Those three things together, 8.5 percent, are overall health care costs.

If you take the 8.5 percent and you apply it to the 14.5 percent of our GDP, you can come up with a number of about \$203 billion a year that's going all for defensive medicine and malpractice premiums and trial lawyers and litigation. In other words, it isn't being spent on good health care; it's money that's being churned up in the system to pay other people to do other things other than deliver a product to people for the benefit of their good health.

Defensive medicine. Some of the providers got together and advised me in one of my meetings that their consensus was between 20 and 28 percent of the tests that they do are for defensive medicine purposes. In other words, get the test, get it on the record to protect them in case somebody files a malpractice lawsuit against them. They can always roll out the test and go to court and say, Well, I did this and this

and this, and I ran this test, and these were all negative, so therefore our medical conclusion was thus. And of course we all know there are anomalies when it comes to health.

Defensive medicine. Twenty to 28 percent of the tests, the unnecessary costs in health care that have to do with malpractice and premiums and in litigation and in defensive medicine, perhaps 8.5 percent, I see numbers to 10 percent, numbers up to 16 percent of the overall health care bill.

□ 2210

I'll settle on that 8½ percent number—perhaps it's slightly less—but if it's the 16 percent, as a number of doctors have pointed out, then you're looking, roughly, in the area of \$400 billion a year. Over 10 years, there's the \$4 trillion, Mr. President.

I remember his speech, and I know there were some folks who saw the humor when the President of the United States said, If you adopt my policy, over time, it will save \$4 trillion.

Over time. How long is "over time"? Is that right before the end of infinity? Is it 1 year? 5 years? 10 years? 20 years? a generation? a half a century or a century? a millennia? Over time, his policy would save \$4 trillion. Now, there is an ambiguous statement. You know, if you'd invest a penny and drop it in your passbook savings account, over time, you'd be worth \$4 trillion, too, Mr. Speaker. I think you wouldn't want to wait that long.

So, as to the high cost of health care, if it needs to be addressed—and I think it does—let's go where we can get the most money, the best results the quickest. Let's do lawsuit abuse reform. Let's adopt the California policy. Let's adopt the Texas policy. We passed it out of the House of Representatives about 4 years ago. We passed it out of the Judiciary Committee, where I sat; brought it to the floor; passed it here; messengered it over to the Senate. The wholly-owned subsidiary of the Trial Lawyers Association decided to kill our malpractice reform, our lawsuit abuse reform, that passed this House under the leadership, at that time, of the chairman of the Judiciary Committee, JIM SENSENBRENNER. So it's the simplest thing we couldn't do, the most effective thing we couldn't do.

If you do the scoring on this—now, I don't think we're going to get it all. I don't think we'll fix all of those problems, but if we did, it would be around \$203 billion a year, just by my little back-of-the-envelope calculation. Over a decade—we do our calculations here on a 10-year budget—that's \$2 trillion. We could save as much as \$2 trillion from health care just simply by cutting the trial lawyers out, still letting people get whole and letting the doctors do their doctoring without having to do defensive medicine, and it would reduce dramatically their malpractice premiums. As I say, they passed medical malpractice reform in Texas, and

the doctors who had undergone an exodus from Texas began to come back to Texas again. It's interesting.

So, if health care costs too much, why don't we address the problems of costly health care? Why don't we put more competition in it?

In some States, as much as 80 percent of the health insurance that's available to them is offered by one company. One company so dominates the market that it's 80 percent. In my State, one company dominates the market up to 70 percent. Why don't we let the people in New Jersey buy health insurance in Kentucky? Why don't we let the people in New York buy health insurance in Texas? Why don't we let them buy it in Iowa for that matter? We have pretty good policies available in Iowa. If we'd let people buy insurance across State lines, that would solve another allegation of the President of the United States.

He has said that they need to inject competition into the health insurance industry because too few companies dominate the market so much that they can dictate premiums, and that probably is true in localities. In fact, I just won't take issue with that statement. Yet the solution is not to establish a Federal government-run health insurance policy. We know how that goes. Many of us have made the argument:

If you do that, if you set up Federal health insurance, it will swallow up the rest of the private insurance companies in the country. We have 1,300 health insurance companies in the United States today that are selling a possible combination of 100,000 policies. If we get ObamaCare, we're going to get a national health insurance system that will be subsidized by the taxpayers, and all of our private insurance companies will also have to meet new standards written by the new Health Choices Administration, czar-issuener. That's what we'll see happen. The result of that will be the pattern that is out there for us. Here is one pattern:

In 1968, they passed National Flood Insurance. Yes, there were private property and casualty insurers in the business of selling flood insurance to people who lived where they could be flooded. That happened. It wasn't a great big market back in those years, but we didn't have a great big infrastructure to protect either back then. We do now. The Federal Government stepped in and passed the National Flood Insurance Act, and in a short period of time, all property and casualty flood insurance companies dropped the selling of flood insurance, and today, you can only buy one kind of flood insurance. That is the Federal Government's. They have the monopoly now. They dominate the market. They have squeezed everybody else out, and they have destroyed the private market in flood insurance. Well, you don't have to just buy that model. You could think that's an anomaly.

We could look at another situation that's going on. How about the student

loan program in the United States with all of the private companies, the private banks and the lending institutions that manage the student loans and the good competition that we've had? Now we have GEORGE MILLER, who's deciding that he wants to replace it all with Federal. A smaller and smaller percentage of our student loans are provided now through the private sector. They want to eliminate it all. If GEORGE MILLER has his way—and I'm confident the President would sign whatever GEORGE MILLER puts on his desk—you won't be able to go to a bank and borrow money to go to college. It will all be through the Federal Government. The Federal Government will control it all.

Oh, by the way, Federal flood insurance is a monopoly. The only flood insurance you can buy in the United States is from the Federal Government. The owned, operated, managed, marketed premium is set by the Federal Government. Federal flood insurance is \$19.2 billion in the red, and there's no way to get it back. So do we want more of this?

Let me throw another concept out here. Here is another interesting thing that comes out in listening to people at townhall meetings. Mr. Speaker, some proponents of ObamaCare would say, Well, listen. We have Medicaid and we have Medicare and we have Social Security, and they're all government programs. You like those, don't you?

Well, yes. The people who are receiving the benefits like them better than nothing, and some parts of them are pretty good, but there's a big difference between what they're proposing here and Medicaid, Medicare and Social Security. In all three of those categories that I've mentioned, of those government programs that we have, the people receiving the benefits are predominantly not the ones paying for them at the time they receive them. They are the beneficiaries of someone else's labor and largesse. The highest producing people in America are paying the most taxes, and now the President and the liberals in this Congress are determined to tell the freedom-loving, top-producing Americans that not only are they going to have to continue to fund somebody else's Medicaid, Medicare and Social Security, but now they're going to have to fund a whole lot of other people's health care, those who are in the most productive years of their lives, and by the way, you're going to fund everybody else's, but your choices are going to be diminished because the Federal Government has to be able to compete and push out a lot of the private providers. I guarantee you, if they pass this bill, there will not be 1,300 health insurance companies any longer. There will not be 100,000 possible policy combinations any longer. That number will diminish overnight and over time, and we'll see how long it takes before there's the same number of private health insurance companies in America as there

are property and casualty companies that are selling flood insurance.

I see my friend from Minnesota, MICHELLE BACHMANN, has arrived at the floor—persistent, relentless and ever on the ball. I would be so happy to yield as much time as she may consume to the gentlelady from Minnesota.

Mrs. BACHMANN. I could never hold a candle to the stunning STEVE KING of Iowa, so I thank you for deferring to me for a few minutes, and I am extremely grateful for the gentleman's comments on the floor so far this evening.

One thing that has been brought to my mind from your comments is you'd recalled that you'd remembered that President Obama came to meet with House Republicans down in the bowels of the Capitol building, just below where we're standing now, and he gave a private speech to us where there were no members of the press. One thing that I recall from that meeting with the President is the President had said to us he would prefer to enact his full agenda and be a one-term President rather than not enact his agenda and be a two-term President.

I think that the American people cannot underscore enough the fact that the President is very determined in his desire to enact this health care legislation, and perhaps never again will one party hold the type of cards that have been dealt in their hands as they hold right now. That's why I think the American people recognize that, with an overpowering one-party domination, we see an intention to enact this government takeover of health care that literally will lead to life-and-death decisions.

You talked about three different areas where the government has gotten involved, and it reminded me of yesterday, when I was meeting with a group of constituents, and a gentleman told me this story. He said he'd just purchased from what is now known as "government motors" in our country—because the Federal Government has taken over not one but two car companies. The United States Government is now the largest car manufacturer in the United States. Well, government motors—and again, this is nothing derogatory against our dealerships. Our dealerships, through no fault of their own, are in the current situation that they're in. We know 3,500 car dealerships have received pink slips from our government, putting out of work about 150,000 good American-paying jobs.

□ 2220

Well, in the midst of this, a gentleman told me yesterday he went to what's now called Government Motors, fondly. He purchased a top-of-the-line vehicle, brand new. His dashboard split, so he has a brand-new dashboard in this top-of-the-line vehicle from Government Motors.

He went down to the good dealership, excellent dealership that he purchased

the car from. Dealership said, sure, it's under warranty, we will take care of that for you. The gentleman waited. He didn't hear back. He said, hey what's up with my dashboard, brand-new car, top of the line, Government Motors? It's under warranty, what gives?

I am calling all around the country. This wonderful local dealer turned over every stone that he could. And do you know what he discovered? In the entire country, in the United States, there isn't one single dashboard available to replace this brand-new top-of-the-line dashboard in the car he just purchased.

What am I going to do?, he said. Well, since the Federal Government took over GM, suppliers have been let go. No new suppliers are in place.

So here this gentleman purchased a car. It's the last of its series. How many suppliers are going to be out there bidding for a car that will never be built again?

That's part of the problem when government takes over. Because does government really have to worry about customer satisfaction the same way that a private business has to worry about government satisfaction? I think that's what the American people in their innate genius understand in the middle of this health care debate.

They understand that when government is in charge, government doesn't necessarily have to worry about customer satisfaction unless you are an elected official. Then you know you have to go back to your constituency. You have to answer for the votes that you cast and the decisions that you make.

But if you are government and you own the company and you dominate the company, what do you worry about customer satisfaction, especially if you are not only the car maker, but you also control the contracts with the dealerships and you are the lender? Because, let's face it, now the Federal Government is also the lender when it comes to car sales.

And the Federal Government is backing a lot of the credit card loans that are out there now. So where is the public going to go, and who does the Federal Government have to answer to?

And this is what people know, because now it's about my health care and my child's health care, and my elderly mother's health care. And I really care about my mother, but will a bureaucrat, a nameless, faceless bureaucrat give a rip if my mother can't get her hip replacement or she can't get the pacemaker?

Remember, that question was asked of President Obama. He held a townhall meeting in the White House, and, recall, there was a woman who stood up and said, President Obama, my mother was 100 years old. I couldn't get one doctor to give her the pacemaker she needed until finally I found a doctor who said your mother has a lot of spirit. I will get her a pacemaker. He did, and her mother was still living 5 years later, doing very well with her pacemaker.

President Obama's response? He said, Well, you know, maybe a pill would be the better answer than surgery.

Well, the woman didn't need a pain pill. What she needed was the surgery. And this is exactly the point.

Will we have bureaucrats and politicians looking at their bottom lines in their constituencies rather than having a doctor who, really, his best interest is to make sure that patient is healed and becomes well? Who will make the decisions in this upcoming scenario? That's really what the American people want to know.

Mr. KING of Iowa. I thank the gentlelady from Minnesota.

I was just listening to the General Motors part of this discussion, and I am thinking about the components of General Motors, Government Motors, and how this all transpired. And it first came about with the first little dialogue going on. And some of us said put them through chapter 11. We are not going to be without cars. Somebody will take up those assets and turn them into a competitive company.

Speaker PELOSI said, I am not going to get the unions—I am not going to let the car makers get bargaining leverage over the unions. So you had the bond holders, the secured creditors involved in this.

And then the President effectively fired the CEO of General Motors.

Mrs. BACHMANN. That's right.

Mr. KING of Iowa. And hand-picked his own guy to go in there as the CEO of General Motors and over, close, near that period of time, picked, hand-picked all but two members of the board of directors on General Motors. And the Federal Government ended up with 61 percent of General Motors. That's the U.S., the Federal Government, the Canadian Government, 12.5 percent, the unions, 17.5 percent. Now I didn't do the math on what's left. It's not much.

And then on top of that you have Cash for Clunkers that goes out and buys these cars or puts the down payment down. And the Federal Government guaranteeing some of the loans for the cars, it is the perfect circle of socialized economy. It's astonishing to me.

Now what do you do if you are out here making a car that you can't sell, and you need to pay the scale for the workers that didn't give up anything if we pass a national health care act? The unions didn't give up anything in this deal, but they got 17.5 interest in a company.

Mrs. BACHMANN. Let's go back to the crux of this issue, and it is the economy, what's happening in the United States economy.

And as we have seen, the Federal Government comes in and effectively nationalizes about 30 percent of our economy, and they are on a deep, long drive to make sure that they can nationalize another 18 percent by taking over health care. And what's more, with the national energy tax, they

want to take over even more of the national economy so that the Federal Government would effectively own or control well over 50 percent of the private business profits earned in this company. What has it yielded for the economy?

And I just looked at an article today that was in the Hill newspaper. And it said President Obama's chief economist has said, today, the jobless rate will remain high despite economic growth. She voiced worry that the economic growth expected in the coming years won't be enough to bring down the unemployment rate to pre-recession levels.

Christina Romer said, in 2010, that's next year, Representative, next year, the economy will likely grow, but the jobless rate will peak at 10 percent.

We are at 9.7 percent unemployment now. It's going to grow, according to the President's chief economist, up to 10 percent. It won't start falling at a rapid clip.

In fact, the administration, independent economists expect next year steady but not over-the-top GDP growth of between 2 to 3 percent. That will bring unemployment down slowly, but not by big movement; Unemployment on the right trajectory, but not coming down.

This is incredible. We were told we had to pass in 3 days a trillion-dollar stimulus plan because the President said otherwise we would go to 8 percent unemployment. We could only wish we had 8 percent unemployment.

We are at 9.7 percent. The President's chief economist said we are going to over 10. And according to the President's chief economist, if this health care plan goes into effect, we will lose another 5.5 million jobs. If we put his national energy tax into plan, it will be another 2.5 million jobs lost every year. The President is bent on a China-India jobs stimulus plan.

We are losing American jobs, ceding them to our national competitors, and the Americans aren't gaining anything for it. That's why last week the flash point, when President Obama stood here in this Chamber and gave a speech to the joint session of Congress, there was one story that overshadowed the entire night, and that was one of our colleagues, Mr. JOE WILSON of South Carolina who had made a statement to President Obama.

And in the midst of that statement, Representative JOE WILSON became effectively the point at the tip of the spear on this debate. And it was over the issue of whether the President was accurate in his statement that illegal aliens would be receiving health care benefits coequal with other Americans that are here lawfully in our country and at the expense of taxpayers. That was really the flash-point issue.

And what we found out last Friday night, we saw Democrat Members of Congress saying we are willing to put that verification in the bill, in other words proving that our colleague, JOE

WILSON, was right, which makes it almost incomprehensible to me to believe that the Democrat majority plans to bring about a resolution tomorrow in this very Chamber condemning our colleague for his words.

He has already apologized for his lack of decorum, everyone agrees with that.

But to think that you would say to one of our colleagues, who the Democrats have already proved right by admitting that they are going to take the provision out of the bill that Representative WILSON was referring to?

It's almost uncanny to me that we would live to see such a day when that would happen.

□ 2230

Mr. KING of Iowa. I thank the gentlelady. I believe it says in the book of John that if you forgive men's sins, they are forgiven them. If you hold them bound, they are held bound.

President Obama said he accepted the apology. That's forgiveness. Because the President accepted the apology from the officer and the gentleman, JOE WILSON, no one else in the country has a claim to any other redress whatsoever.

Mrs. BACHMANN. Which is why I thank the gentleman from Iowa, Representative STEVE KING, for penning a letter asking others of our colleagues on both sides of the aisle to join that letter in support of our colleague, JOE WILSON. I was very happy to sign on to your letter.

But you, STEVE KING, the stunning STEVE KING of the State of Iowa, you took the initiative on that front. You were right to do so. And I am extremely grateful for your leadership on this issue. Because this is the point. When we're talking about this, it isn't about the President; this isn't about any Member of Congress. This is about the American people. Will the American people continue to enjoy the finest health care system that the world has ever known or will we lose our freedom of choice over health care and will Americans lose the control over another 18 percent of private business profits.

This is a big deal. This is a really big issue. Because, since the inception of Bailout Nation less than a year ago, 30 percent of private business profits are now owned or controlled by the Federal Government. If President Obama gets his way, that's another 18 percent—almost 50 percent.

This is the issue right now. Will our economy be better off by government taking over the economy. No? Are you kidding. We've already seen demonstration of that in the last few months. Surely, we would not be better off with President Obama nationalizing health care and the energy industry.

Mr. KING of Iowa. Let me just roll this question back across your analytical accountant, CPA, tax lawyer mind, and that is, if 30 percent of the private

profits today are controlled by the Federal Government, and if another 18 percent would be swallowed up in a national health care plan, taking us to 48 percent of the private, what if all private interests were rolled up in shares, and you could buy derivatives of those shares of the private sector? What if you could do that?

And what if the Federal Government then controlled 48 percent of all the shares of the private sector? Because that would be the equivalent, I would think. They would almost be to the point of having controlling interest over the private sector of the economy of the United States of America. Is that how the equation works out?

Mrs. BACHMANN. That's exactly right, Representative. Again, we know President Obama's intention is to effectively nationalize the energy by giving the Federal Government control over the use and distribution of energy.

Remember, we had a conversation earlier.

Then-candidate Obama, Senator Obama, made the statement during the course of his campaign. He said, Americans can't think that they can drive SUVs, set their thermostats at 72 degrees, or eat as much as food as they want, and think the rest of the world will be okay with that.

Well, let's take a look at the report card since President Obama has come into office. By taking over GM and Chrysler, what we're seeing is the diminution of the SUV. We're seeing a lot of these high-end vehicles now being phased out, and instead we're seeing the new cars that the President wants to have put in place by Government Motors. That's the SUV portion.

What about setting our house temperature at 72 degrees and buildings like this one at 72 degrees? Well, once we have the government effectively nationalizing energy, people won't be able to afford to set their thermostats at 72 degrees. They will be sitting at home shivering at 55 degrees in winter, and in summer most likely won't even be able to turn on the air-conditioning.

And what about food? President Obama said we can't eat as much food as we want and think the rest of the world will be okay about that, as if that matters to freedom-loving Americans. Well, we just heard last week that the Federal Government now under the Obama administration is calling for a reordering of America's food supply. What is that going to mean? Now will the White House decide how many calories we consume or what types of food we consume?

You're from an agriculture State, I'm from an agriculture State. My farmers are very concerned about this. Our farmers are some of the greatest geniuses the world has ever seen. When you think of the percentage of farmers that we had in this country producing the food when the Nation first began, we're now at less than 2 percent of our population produces all of the food that Americans consume. Not only that, a good portion of the world as well.

Mr. KING of Iowa. Reclaiming my time, you triggered something in my memory here, Mrs. BACHMANN, and that would be the hearings that we held before the House Agriculture committee. This would have been March 13, 2007. It has to do with what people should be eating and what is healthy, and how we're going to legislate that from the Federal level.

There were those on that committee that thought that we should increase food stamps substantially. In fact, they were pushing to increase food stamps 46 percent. For the most part, they got that job done.

Mrs. BACHMANN. That's right.

Mr. KING of Iowa. But, how do you justify that when you can't find people that are suffering from malnutrition or people that are actually hungry, chronically hungry. There are people that miss meals. I'm among them. But we don't have chronic hunger in America.

In order to justify the expansion of food stamps, they brought before us the president of La Raza, that's the organization that stands for The Race. Her name is Janet Murguia. And in that testimony she said this—and this is a quote, "There is also mounting evidence that the overweight and obesity trends in the United States are due, in part, to high levels of food insecurity."

So we have a situation where the argument is being made to the United States Congress that we have fat people in America that are overweight because they were worried about some meals that they might miss one day in the future, and they tended to overeat in the present tense. So if we would just give them an unlimited supply of food stamps, then they would eat less, lose weight, and live healthy and happy thereafter, that's what she's telling us. Food insecurity.

So I'm wondering, Where has this world gone, George Orwell? How did we get to this place? And I remember walking down along Franklin Delano Roosevelt's monument and looking at the symbols that he has of the speech that he gave that is sort of the idea of the four freedoms. Freedom of speech, freedom of religion—I'll stand and defend those. They are rights. They are freedoms. They are guaranteed.

But freedom from want and freedom from fear can't be guaranteed by anybody but God. And I'm not sure it's healthy to have freedom from want, because want is what drives us to produce and be better. And then our philanthropy that comes from the times we're short causes us to help other people that are short.

Mrs. BACHMANN. If the Representative would allow me to intervene, there is one want that we don't have to worry about any more, and that's one organization in the United States that has been given a great abundance, and that's the organization ACORN.

I know that you have done a great deal of work in trying to expose the nefarious activities of ACORN. We learned last week that ACORN, which

has a persistent record of voter fraud indictments across the country, was brought under indictment for 11 counts of voter fraud down in the State of Florida. And then there were videos that came out showing that ACORN, which is a grand recipient of Federal money, was found facilitating bringing in underage girls illegally across not only State lines but across our country's borders into the United States for the purpose of prostitution.

ACORN was not only enabling this illegal criminal business, they were also coaching people on how to avoid their tax payments that they would have to pay and how to go into federally funded housing.

That's why I have been writing letters to the Census Bureau, to the Housing and Urban Development Agency, to call on them to stop all current and future grants and to investigate all past grants.

ACORN has been a recipient of \$53 million in Federal funds since 1993. Now, since President Obama, who is a former employee of ACORN, since he has become the President, now ACORN has access to \$8.5 billion. And in another bill that passed through the House, an additional \$1 billion—a billion dollars, \$8.5 billion ACORN has access to.

Mr. KING of Iowa. Mrs. BACHMANN, why didn't you do something about it?

Mrs. BACHMANN. Why didn't I do something about that?

Mr. KING of Iowa. Yes.

Mrs. BACHMANN. I did. I have and you have. We've been writing letters.

Mr. KING of Iowa. Did you offer an amendment in Financial Services?

Mrs. BACHMANN. I did. I offered an amendment in Financial Services. It did pass out of the committee. And the amendment said that organizations like ACORN or similarly situated organizations that are currently under indictment for voter fraud would be ineligible to have access to Federal grants.

Mr. KING of Iowa. Did Chairman FRANK vote for that amendment?

Mrs. BACHMANN. Chairman FRANK voted for that amendment in the committee, yes.

Mr. KING of Iowa. Why isn't it law?

Mrs. BACHMANN. Well, it came to the House floor and Chairman FRANK said in the course of his remarks here on the floor that he was not—he didn't read the amendment fully. He wasn't aware of what the amendment said. And so he said it came to his attention later by his staff, and so now he was going to change that.

□ 2240

Mr. KING of Iowa. Could that be interpreted to mean that ACORN talked to his staff after the committee meeting and advised him that he should come to the floor and change the language?

Mrs. BACHMANN. I can't tell you whether ACORN spoke with him or not. I have no knowledge of that. All I know

is that when Chairman FRANK came to the floor, he proceeded to pull my amendment out of the bill, which he did, which meant that now ACORN would have access to another \$1.5 billion in addition to the \$8.5 billion that they already have access to.

ACORN, in my opinion, should have the Internal Revenue Service look at their tax-exempt status. In my opinion, I think ACORN has a very tough time proving that they should hold onto their tax exempt status. Not only that, they have a tough time proving that they should be a recipient of any more Federal housing grants. If they want to be an organization, they can, but they shouldn't be a recipient of Federal taxpayer funds.

Mr. KING of Iowa. Here is an image. In fact, this poster is not here tonight, but I will try to bring it down later this week so everybody can see it, Mr. Speaker. I thought it would be good for me to go down to the headquarters of ACORN to see what it looked like. So I went on down there to 2609 Canal Street, New Orleans, Louisiana. That's the national headquarters and, for all I know, the international headquarters of ACORN. In there is where they process the paperwork for many of—probably most of—and probably not quite all of their affiliate corporations. But inside those doors, the most fortified building in that neighborhood—I yield back.

Mrs. BACHMANN. Aren't there over 200 affiliated organizations housed, and it's a two story building?

Mr. KING of Iowa. Yes. But it's a four- or five-story building. I would have to look at the picture to count the stories. But the first two are all bars, and it's fortified. Then above that, it's high enough so that the crowds can't get in. But behind the glass in ACORN's national headquarters on the street side, there's a huge poster: "Obama for President '08," and hanging right next to it is an ACORN flag. I have that picture. I have turned it into a poster. I brought it down here on the floor.

ACORN is a 501(c)(3) not-for-profit organization. It is unlawful for them to engage in partisan politics, and yet they are a get-out-the-vote organization for Democrats. They are taking Federal tax dollars, and they're pushing it through to run political campaigns, and then they boldly advertise it in the front window of their national headquarters in New Orleans with an Obama poster.

Mrs. BACHMANN. Over and over, I have had people tell me that ACORN is effectively the electioneering arm of the Democratic Party, and that is concerning. At least I would think that the Democrat majority that controls this House would want to hold hearings to clear their name, to say that ACORN is not our electioneering arm and prove that assertion false. I would think that's exactly what they would want to do, which is why I wrote letters to Chairman BARNEY FRANK and to

Speaker PELOSI, demanding that we have oversight hearings and investigate ACORN to take a look at all of the grants that ACORN has received to see if they have been spent wisely, if they've been used according to the rules that have been set up for their disbursement.

Mr. KING of Iowa. Mrs. BACHMANN, you have raised a lot of children, foster children, your own natural born children. It is a phenomenal thing. Have you ever caught any of your children with their hand in the cookie jar?

Mrs. BACHMANN. Oh, yes, I have.

Mr. KING of Iowa. Did any of them ever call for a hearing to clear their name?

Mrs. BACHMANN. No. They knew they were guilty, Mr. KING.

Mr. KING of Iowa. I think that is the case. Clearly, it's a partisan get-out-the-vote organization. They're everywhere in America, in over 100 major cities, and then subdivisions within the cities. Their reach doesn't just go into politics. We saw what was going on with the—what's the nicest word—subornation of prostitution, child prostitution, the encouragement of what appears to be illegal immigration, saying that they're going to help with a child tax credit, the refundable tax credit which is a transfer from the taxpayers to the pimp and the prostitute out of the pocket of the taxpayers, enabled by ACORN.

Mrs. BACHMANN. This is ACORN enabling it. And one of our colleagues said that he would hold hearings about ACORN. Several months ago there was one indictment after another that came out after voter fraud. Now these latest indictments deal with the housing grants that ACORN is receiving. He announced that he was going to hold hearings and investigate ACORN. Then the next thing we knew, he was not going to hold those hearings because he said the higher ups told him—these are his own words—he said, the higher-ups told him that he was not to hold hearings.

I think the American people have a right to know. I think they have a right to know that these red flags about ACORN didn't just happen last week. These red flags have gone up months and years ago. Remember, the Speaker of the House said that she was going to drain the swamp. That's what she was going to do, drain the swamp of corruption. But could anything be more corrupt than a taxpayer-funded tax-free organization doing the electioneering bidding for a dominant political party? Does it get any more circular than that and, some might suggest, incestuous?

Mr. KING of Iowa. Well, it's circular, and it's incestuous. The statement that was made about investigating ACORN was made by Chairman JOHN CONYERS, the chairman of the Judiciary Committee. I was sitting in the room when that was going on. We had a hearing before the Constitution Subcommittee, the subcommittee chairman is JERRY

NADLER from New York. Chairman CONYERS said, I think there's substance here. I think we should look into it. Chairman NADLER said, When I see something substantive, then I will consider hearings. There was plenty of substance. There is plenty more substance here now.

But since that time, JOHN CONYERS has said, Well, the powers that be—not necessarily the higher-ups—but the powers that be have decided that there wouldn't be hearings. Now who could "the powers that be" be when you are the chairman of the Judiciary Committee in the House of Representatives? You really only look up and you think, well, the powers that be are either the Speaker of the House or the President of the United States.

Well, what we do know is the President of the United States used to work for ACORN. That's irrefutable and not arguable. He not only worked for ACORN but he also was a trainer for ACORN, and he headed up Project Vote, which is part and parcel of ACORN. The President wore an ACORN jersey. He was a player and a coach, and now he is an alumni who has hired ACORN to help facilitate hiring people at a minimum on the Census and now they've backed off of that. I'm not all that optimistic that that will stick. But we have a President of the United States with a chief of staff named Rahm Emanuel who used to serve in the House of Representatives. He is known for hardball, hard-core Chicago-style politics. And we're going to have to wonder if we can actually get hearings and investigations.

Here's what needs to happen, Mr. Speaker: this Congress needs to have multiple committees with bipartisan hearings and investigations on every aspect of ACORN. The Department of Justice has to deploy an entire division to go in and do a complete forensic audit of every dollar that comes and goes from ACORN and every one of their affiliates. They have to bring the IRS into this so we can track every dollar, and we've got to see indictments. We've got to see the perp walk. We are going to have to see people put in prison for what they're doing to the American taxpayers, Mr. Speaker.

Mrs. BACHMANN. And also there's video footage today of the President speaking to ACORN, saying that ACORN would be a part of his decision-making on various bills.

Mr. KING of Iowa. Mr. Speaker, did I hear a gavel? Does that mean my time has expired?

The SPEAKER pro tempore. The gentleman has 60 seconds.

Mr. KING of Iowa. Okay. I thank you, Mr. Speaker. Then I will just simply conclude. I didn't pick up the sound very well.

I appreciate the gentelady from Minnesota coming to the floor to engage in this discussion and dialogue that we have. I'll appreciate it when this Congress steps forward and does the investigations of ACORN and multiple committees, the Finance Committee, the

Ways and Means Committee, the Judiciary Committee, the Government Reform Committee, those, among others. And when the Justice Department steps up and instead of shutting down an investigation of voter intimidation, which was an open and shut case of intimidation in Philadelphia, if they will step in and really do an investigation of ACORN, let's give the taxpayers their due, let's represent the American people, let's clean this place up, and let's have the high standards that were envisioned by the Founding Fathers.

LEAVE OF ABSENCE

By unanimous consent, leave of absence was granted to:

Mr. TANNER (at the request of Mr. HOYER) for today and the balance of the week on account of a family medical emergency.

Mr. CRENSHAW (at the request of Mr. BOEHNER) for today on account of a family medical issue.

Mr. ROGERS of Kentucky (at the request of Mr. BOEHNER) for today on account of attending a funeral.

Mr. McHUGH (at the request of Mr. BOEHNER) for today and September 15 on account of a family medical matter.

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. GRAYSON) to revise and extend their remarks and include extraneous material:)

Ms. WOOLSEY, for 5 minutes, today.

Ms. KAPTUR, for 5 minutes, today.

Mr. GRAYSON, for 5 minutes, today.

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

Mr. BURTON of Indiana, for 5 minutes, today, September 15, 16 and 17.

Mr. INGLIS, for 5 minutes, today.

Mr. FORBES, for 5 minutes, September 15.

Mr. SOUDER, for 5 minutes, today.

Mr. NEUGEBAUER, for 5 minutes, today.

Ms. FOXX, for 5 minutes, today.

Mr. SCALISE, for 5 minutes, today.

Mrs. BACHMANN, for 5 minutes, today.

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

Ms. JACKSON-LEE of Texas, for 5 minutes, today.

ENROLLED BILL SIGNED

Lorraine C. Miller, Clerk of the House, reported and found truly enrolled a bill of the House of the following title, which was thereupon signed by the Speaker pro tempore, Mr. VAN HOLLEN:

H.R. 3325. An act to amend title XI of the Social Security Act to reauthorize for 1 year

the Work Incentives Planning and Assistance program and the Protection and Advocacy for Beneficiaries of Social Security program.

BILL PRESENTED TO THE PRESIDENT

Lorraine C. Miller, Clerk of the House reports that on September 10, 2009 she presented to the President of the United States, for his approval, the following bill.

H.R. 3325. To amend title XI of the Social Security Act to reauthorize for 1 year the Work Incentives Planning and Assistance program and the Protection and Advocacy for Beneficiaries of Social Security program.

ADJOURNMENT

Mrs. BACHMANN. Mr. Speaker, I move that the House do now adjourn.

The motion was agreed to; accordingly (at 10 o'clock and 48 minutes p.m.), under its previous order, the House adjourned until tomorrow, Tuesday, September 15, 2009, at 10:30 a.m., for morning-hour debate.

EXECUTIVE COMMUNICATIONS, ETC.

Under clause 2 of Rule XXIV, executive communications were taken from the Speaker's table and referred as follows:

3295. A letter from the Congressional Review Coordinator, Department of Agriculture, transmitting the Department's final rule — National Poultry Improvement Plan and Auxiliary Provisions; Technical Amendment [Docket No.: APHIS-2007-0042] (RIN: 0579-AC78) received August 7, 2009, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Agriculture.

3296. A letter from the Administrator, Risk Management Agency, Department of Agriculture, transmitting the Department's final rule — Common Crop Insurance Regulations; Grape Crop Insurance Provisions and Table Grape Crop Insurance Provisions (RIN: 0563-AC09) received August 14, 2009, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Agriculture.

3297. A letter from the Acting Director, Bureau of Land Management Chief, Forest Service, Department of the Interior transmitting 2008 report, "Monitoring Fuel Treatments Across the Continental United States for Overall Effectiveness and Effects on Aquatic and Terrestrial Habitat, Air and Water Quality"; to the Committee on Agriculture.

3298. A letter from the Director, Regulatory Management Division, Environmental Protection Agency, transmitting the Agency's final rule — Sodium Lauryl Sulfate; Exemption from the Requirement of a Tolerance [EPA-HQ-OPP-2008-0041; FRL-8430-5] received August 12, 2009, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Agriculture.

3299. A letter from the Director, Office of National Drug Control Policy, Executive Office of the President, transmitting notice of funds transferred between Office of National Drug Control Policy agency programs; to the Committee on Appropriations.

3300. A letter from the Acting Deputy Under Secretary of Defense, Department of Defense, transmitting Inventory Lists for the Department of the Army, Navy, and Air

Force, pursuant to section 2330a Title 10 of the U.S. Code as amended by section 807 of the National Defense Authorization Act of Fiscal Year 2008; to the Committee on Armed Services.

3301. A letter from the Under Secretary of Defense, Department of Defense, transmitting a report on the proposed test and evaluation (T&E) budgets that are not certified by the Director of the Defense Test Resource Management Center (TRMC) to be adequate for FY 2010; to the Committee on Armed Services.

3302. A letter from the Acting Secretary, Department of the Navy, transmitting Report to Congress on Public-Private Competition Result; to the Committee on Armed Services.

3303. A letter from the Chief Counsel, Department of Homeland Security, transmitting the Department's final rule — Final Flood Elevation Determinations [Docket ID FEMA-2008-0020] received August 14, 2009, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Financial Services.

3304. A letter from the Assistant Secretary for Congressional and Intergovernmental Relations, Department of Housing and Urban Development, transmitting the 2009 Report to Congress, "Secure and Fair Enforcement for Mortgage Licensing Act (SAFE Act)"; to the Committee on Financial Services.

3305. A letter from the Council for Legislation and Regulations, Department of Housing and Urban Development, transmitting the Department's final rule — Section 108 Community Development Loan Guarantee Program: Participation of States as Borrowers Pursuant to Section 222 of the Omnibus Appropriations Act, 2009 [Docket No.: 5326-I-01] received August 14, 2009, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Financial Services.

3306. A letter from the Director, Office of Legislative Affairs, Federal Deposit Insurance Corporation, transmitting the Corporation's final rule — Interest Rate Restrictions on Insured Depository Institutions That Are Not Well Capitalized received August 14, 2009, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Financial Services.

3307. A letter from the General Counsel, Federal Housing Finance Agency, transmitting the Agency's final rule — Capital Classifications and Critical Capital Levels for the Federal Home Loan Banks (RIN: 2590-AA21) received August 14, 2009, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Financial Services.

3308. A letter from the Assistant to the Board, Federal Reserve System, transmitting the Department's "Major" final rule — Capital Adequacy Guidelines: Treatment of Perpetual Preferred Stock Issued to the United States Treasury under the Emergency Economic Stabilization Act of 2008 [Regulation Y; Docket No. R-1336] received September 8, 2009, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Financial Services.

3309. A letter from the Secretary, Department of Health and Human Services, transmitting the Department's report entitled, "Fiscal Year 2006 Report to Congress on the Impact and Effectiveness of Administration for Native Americans Projects", pursuant to Section 811(e) of the Native American Programs Act of 1974; to the Committee on Education and Labor.

3310. A letter from the Acting Director, Pension Benefit Guaranty Corporation, transmitting the Corporation's final rule — Benefits Payable in Terminated Single-Employer Plans; Interest Assumptions for Valuing and Paying Benefits received August 14, 2009, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Education and Labor.