

9. On rollcall No. 345, I would have voted "aye" (June 9) (H.R. 5278—To designate the "President Ronald W. Reagan Post Office Building" in Dixon, Illinois).

10. On rollcall No. 346, I would have voted "aye" (June 9) (H.R. 5133—To designate the "Staff Sergeant Frank T. Carvill and Lance Corporal Michael A. Schwarz Post Office Building" in Carlstadt, New Jersey).

# FHA REFORM ACT OF 2010

SPEECH OF

**HON. CHRIS VAN HOLLEN**

OF MARYLAND

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, June 9, 2010*

The House in Committee of the Whole House on the State of the Union had under consideration the bill (H.R. 5072) to improve the financial safety and soundness of the FHA mortgage insurance program:

Mr. VAN HOLLEN. Madam Chair, I want to thank Chairman FRANK and Chairwoman WATERS for their efforts in bringing this important and necessary piece of legislation to the floor today.

As a result of the economic crisis, the Federal Housing Administration had to step in to fill the void that emerged when large numbers of homeowners experienced difficulty finding private companies willing to insure their mortgages. While increasing the number of loans it insured helped the FHA put more borrowers into new homes, it also severely depleted its capital reserves—causing them to fall below congressionally mandated levels.

One of the FHA's responsibilities is to provide mortgage insurance for low-income homeowners who otherwise would have difficulty accessing insurance. By providing insurance on loans made by approved lenders, the FHA has been able to guarantee the availability of inexpensive mortgages and help approximately 37 million borrowers. To insure that FHA has the resources necessary to continue performing this important function, Congress requires the FHA to maintain capital reserves of at least 2 percent. Under the economic strain of the past couple of years, these reserves have fallen well below that level. Even though the Department of Housing and Urban Development has taken significant administrative and regulatory steps to address the shortfall, as an added measure, the FHA has requested that Congress grant it the legislative authority to adjust its premium structure.

The bill we are voting on today provides the FHA with new authority to raise the annual premiums it receives from new borrowers with mortgages at or below 95 percent of the home's value. If this bill passes, FHA will be permitted to raise the premiums it receives on mortgage insurance to up to 1.55 percent of the loan balance. This move should enable the FHA to raise the funds it needs to restore its capital reserves to financial healthy levels—so that it can continue providing mortgage insurance to new home owners for many years to come.

Congress is committed to doing whatever it takes to get this economy going again, to get Americans back to work, to enable them to buy cars and homes and to start businesses. Our legislative efforts have taken many forms from small business tax cuts, to financial serv-

ices industry reform to the measure we are considering here today.

This is important legislation that will help the economy by helping many borrowers seeking mortgage insurance. I urge my colleagues to join me in supporting this bill.

## STATEMENT ON BUSINESS LEADERS LETTER TO CONGRESS

**HON. AARON SCHOCK**

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

*Thursday, June 10, 2010*

Mr. SCHOCK. Madam Speaker, I was recently contacted by over 50 U.S. Business leaders who all support an appropriate Foreign Affairs budget which will help the U.S. stay competitive globally and ultimately produce more jobs domestically. I am pleased to see that the business community has joined a number of non-profits who have come out in support of providing assistance abroad to help us reach our goals at home. Please see their letter below:

### BUSINESS LEADERS LETTER TO CONGRESS

JUNE 8, 2010.

DEAR MEMBER OF CONGRESS: We are writing to urge your support for the International Affairs Budget and its important investments that help spur U.S. economic growth. The importance of the International Affairs Budget's development and diplomacy programs to U.S. national security and our moral leadership is well recognized. However, the vital role these programs play in creating American jobs and trade is not fully appreciated.

Now more than ever, America's economy is linked with global trade and economic growth. Over the past 40 years, trade has tripled as a share of our national economy. Today, 1 out of 5 American jobs are tied to international trade. America's fastest growing markets—representing roughly half of U.S. exports—are developing countries. Export promotion programs funded by the International Affairs Budget are essential to expanding U.S. trade in these emerging markets and are indispensable to reaching President Obama's goal of doubling exports within five years.

U.S. businesses and entrepreneurs benefit significantly from programs in the International Affairs Budget that provide technical assistance, identify business opportunities, and build stronger legal and economic policy regimes that help developing countries become more reliable trading partners. The International Affairs Budget is critical to promoting U.S. exports, protecting intellectual property rights, and advocating for American businesses abroad.

The International Affairs Budget is a fundamental tool for advancing U.S. economic and strategic interests around the world. That is why we urge you to support the President's FY 2011 request for the International Affairs Budget. Representing less than 1.5% of the total federal budget, it is a smart economic investment in a stronger and more prosperous future for American workers and businesses.

Sincerely,

Aerospace Industries Association (AIA); Amway Corporation; Amgen; ARD; Biotechnology Industry Organization; Boeing; Business Council for International Understanding; Business Roundtable; Campbell Soup Company; Cargill; Caterpillar; Chevron; Cisco Systems; Inc.; Citigroup; Coalition for

Employment through Exports; Computer and Communications Industry Association; Corporate Council on Africa; Creative Associates International; DAI; DHL; DuPont; Eli Lilly and Company; FMC Corporation; General Electric Corporation; GlaxoSmithKline; Google; John Deere; Johnson & Johnson; Kraft Foods; Land O'Lakes; Lockheed Martin Corporation; Mars; Microsoft; Motorola; National Foreign Trade Council; National Retail Federation; Northrop Grumman Corporation; Pioneer Hi-Bred International; Pfizer; Procter & Gamble; PhRMA; Raytheon; RTI; Seaboard Corporation; Thales USA; Inc.; United Technologies Corporation; UPS; U.S. Chamber of Commerce; U.S.-Russia Business Council; Wal-Mart; Xerox.

## WHITE HOUSE HEALTH CARE PROPAGANDA CAMPAIGN

**HON. TOM PRICE**

OF GEORGIA

IN THE HOUSE OF REPRESENTATIVES

*Thursday, June 10, 2010*

Mr. PRICE of Georgia. Madam Speaker, I rise to submit to the CONGRESSIONAL RECORD the following opinion piece by former Speaker of the House Newt Gingrich and Nancy Desmond, CEO at the Center for Health Transformation. Their piece focuses on the Obama administration's latest attempt to sell the recently enacted health care reform law to senior citizens. The administration has embarked on its public relations tour after numerous reports detailing that the new health care law will reduce quality, raise costs, and limit choices for America's seniors.

In the run-up to passing their government takeover of health care, Congressional Democrats and the Obama administration blatantly ignored the voices of the American people and rammed through a hyper-partisan piece of legislation that will have a disastrous effect on our nation's health care system. That they are now choosing to mount a propaganda campaign at taxpayer expense to convince Americans that they should embrace these new, unwelcome disruptions and government intrusions, the Democrats show how out-of-touch they continue to be with the majority of Americans.

I encourage my colleagues to read the following fact check on the administration's claims. Our senior citizens deserve to know the truth about the effects of ObamaCare.

[From the Investors Business Daily, June 8, 2010]

### SENIORS MUST SCRUTINIZE MEDICARE MAILER (By Newt Gingrich and Nancy Desmond)

As weeks turned to months during the Great Debate over what to do about health care this past year, President Obama made one solemn pledge to the nation and its seniors:

He said health care would not add one dime to the deficit. And if all of us liked our doctor, we would get to keep our doctor.

Fast-forward almost 90 days after the passage of ObamaCare and the attitude of most Americans to that pledge is: "Prove it."

In the past two weeks, the Obama administration has been trying to stem the tide of skepticism toward its health care law with a new mailer sent directly to the nation's seniors, titled "Medicare and the New Health Care Law—What it Means for You."

Problem is, for anyone who has paid attention during the past 12 months, the message about the biggest government expansion into health care in our lifetime just doesn't add up.

Let's contrast fact from fiction and the language used in the new flier:

"The Affordable Care Act passed by Congress and signed by President Obama this year will provide you and your family greater savings and increased quality of care."

Fact: Most Americans will pay higher insurance premiums, according to the Congressional Budget Office. And more than 10 million seniors will see reduced benefits under their private Medicare Advantage plans. Overall quality will decline as fewer doctors take on Medicare patients.

"Your guaranteed Medicare benefits won't change—whether you get them through Original Medicare or a Medicare Advantage plan."

Fact: Medicare Advantage, a private option in Medicare, will be cut by \$136 billion. On April 22, the chief actuary for the Centers for Medicare and Medicaid Services reported that half of all seniors enrolled in Medicare Advantage would lose their coverage under the new health care bill by 2017. The guarantee that benefits won't change isn't a guarantee at all for millions of seniors who prefer using private insurance companies that provide their Medicare coverage.

"Your choice of doctors will be preserved."

Fact: Cuts to Medicare will total nearly \$500 billion, hitting hospitals, home health providers, physicians and more. Doctors throughout the country have seen their Medicare payments reduced in recent years and expect more cuts in the future because of ObamaCare.

A February survey by three national neurosurgeon groups, for example, showed that 50% of neurosurgeons were reducing the number of Medicare patients they were accepting into their practice. The Mayo Clinic in Arizona has also started turning away Medicare patients. Other physicians are following suit. How is this preserving a senior's choice of doctors?

"If you're hospitalized, the new law also helps you return home successfully and avoid going back—by helping to coordinate your care and connecting you to services and supports in your community."

Fact: This is traditionally known as "home health care"—a program that helps treat patients at home for a short period. But in the ObamaCare plan, home health care will be cut by \$40 billion. Another contradiction in terms.

Last fall, the federal government launched an investigation into Humana for sending letters to seniors who were customers of the Medicare Advantage program during the health care debate.

It urged them to contact their congressman or senator because of the then-proposed cuts to the program. Under threat of shutting down the insurance company's contract with Medicare, Humana was told to stop sending such information out to its customers.

Yet today, we have the federal government offering its spin and fabrication on ObamaCare with no one holding it accountable. It is trying to convince seniors that despite almost half a trillion dollars in cuts, the new law "preserves and strengthens Medicare." Precious tax dollars are being spent on a public relations campaign to try to convince seniors that ObamaCare will keep "Medicare strong and solvent."

Nothing could be further from the truth.

Record numbers of baby boomers will start retiring this year and draw Social Security benefits and sign up for Medicare. They are smart enough to understand that ObamaCare

is not a good deal for their golden years. A four-page brochure will not change their minds either. It will take more for this administration to "prove it" than a glossy, four-page pamphlet.

Gingrich, former speaker of the House, is founder of the Center for Health Transformation. Desmond is the center's CEO.

## WORLD CANNOT TURN A BLIND EYE TO IRAN'S REPRESSION OF ITS OWN PEOPLE

**HON. FRANK R. WOLF**

OF VIRGINIA

IN THE HOUSE OF REPRESENTATIVES

*Thursday, June 10, 2010*

Mr. WOLF. Madam Speaker, a recent Radio Free Europe/Radio Liberty (RFE/RL) article featured comments from Iranian-American journalist Roxana Saberi who spent 100 days in Iran's notorious Evin prison between February and May 2009 on espionage charges.

Saberi indicated that the day of her release was bittersweet, saying, "As they drove me away, I remember turning my head to the side and seeing the prison disappear behind me. And finally, I cried . . . I realized, however, that my tears were not just tears of joy, but they were also tears of sorrow for the many innocent prisoners I was leaving behind. Why was I freed while all these others are still there?"

Among those she was leaving behind were the two female Baha'i leaders who have been in jail for more than two years on baseless charges—Fariba Kamalabadi and Mahvash Sabat.

There are news reports that these two, in addition to the five male Baha'i leaders, are scheduled to have their fourth court session on Saturday, June 12—the same day as the anniversary of Iran's deeply flawed presidential election.

The RFE/RL article continues, "Saberi believes the media attention and international support she received during her ordeal led to her release."

Saberi's comments are consistent with the reflections of dissidents dating back to the Cold War. Time and again those who are unjustly languishing in prison have reported that their lives improved in captivity when President Reagan and others raised their cases by name. And in some instances, their freedom followed soon thereafter.

The U.S. and the rest of the free world must continue to speak with one voice about the deplorable human rights situation in Iran. We must continue to advocate for due process and a fair trial for these seven Baha'i leaders and for basic rights for the community as a whole which according to the recently released report of the U.S. Commission on International Religious Freedom, "has long been subject to particularly severe religious violations in Iran."

The world cannot turn a blind eye to this regime's brutal repression of its own people.

## ENROLLED JOINT RESOLUTION 3 OF THE SIXTIETH LEGISLATURE OF THE STATE OF WYOMING

**HON. CYNTHIA M. LUMMIS**

OF WYOMING

IN THE HOUSE OF REPRESENTATIVES

*Thursday, June 10, 2010*

Mrs. LUMMIS. Madam Speaker, I rise to commend the State of Wyoming for enacting a resolution in support of the 10th Amendment to the Constitution. Enrolled Joint Resolution 3 of the Sixtieth Legislature of the State of Wyoming demands that Congress cease and desist from enacting mandates that are beyond the enumerated powers granted to the Congress by the United States Constitution.

This resolution joins a groundswell of support across America for a return to the federalist principles in our Constitution. I am proud to insert this resolution into the CONGRESSIONAL RECORD on behalf of the people of Wyoming.

Citizens, businesses and States across the country are bracing for the impact of the heavy handed government mandates in President Obama's healthcare plan. Momentum persists among some in Congress for additional federal mandates, taxes, and regulations that will burden State budgets and put entrepreneurs in Main Street America out of business.

There is another way. Our nation's founders left us a recipe for freedom and opportunity in our Constitution, under which the people of the United States consented to a government with limited powers. As stated in the 10th Amendment, all powers not given to the federal government by the Constitution are reserved for the States and the people. I have co-founded in the House of Representatives a 10th Amendment Task Force to advance the principles of federalism and disperse power back to States, local governments and individuals.

Before coming to Washington, I spent my entire adult life dealing with State issues—as a rancher, as a State legislator, and as State Treasurer. I am now astounded by the kinds of issues Members of Congress feel are appropriate for federal intervention.

States know their people better. They know their issues better. Let's return to States what States do best and maintain a strong limited government in Washington to do what it does best—securing the freedom, strength and integrity of this country.

## OUR UNCONSCIONABLE NATIONAL DEBT

**HON. MIKE COFFMAN**

OF COLORADO

IN THE HOUSE OF REPRESENTATIVES

*Thursday, June 10, 2010*

Mr. COFFMAN of Colorado. Madam Speaker, today our national debt is \$13,046,148,615,770.79.

On January 6th, 2009, the start of the 111th Congress, the national debt was \$10,638,425,746,293.80.

This means the national debt has increased by \$2,407,722,869,476.99 so far this Congress.

This debt and its interest payments we are passing to our children and all future Americans.