

Janine Turner and Cathy Gillespie. It is these two women, along with Janine's daughter, Juliette, who are trying and working hard to inspire students across this country to learn more about this fundamental, primary document, the U.S. Constitution. And they're doing it by launching the first ever annual "We the People 9/17 Contest."

Students had until just last week, that was July 4, to submit either a poem or an essay, a song or even a short film or any other type of creative work. I come here tonight to offer to every one of the participants my heartfelt congratulations for their hard work in this endeavor.

This contest, and the creation of Constituting America, really fittingly represents the genius of the American Republic, for we are a civilization that prizes individual freedom, that prizes personal responsibility, continuing education, great innovation and, most importantly, civic virtue.

So I thank Janine and Cathy for providing a relevant means to further our understanding of our Nation's values, our history, and our founding documents. The American story is filled with great intrigue and bravery; and remembering its past, remembering and having an understanding of these founding documents of the U.S. Constitution will help secure us as we write the next chapter.

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Indiana (Mr. PENCE) is recognized for 5 minutes.

(Mr. PENCE addressed the House. His remarks will appear hereafter in the Extensions of Remarks.)

OUR INCONSISTENT POLICY TOWARD ILLEGAL ALIENS

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Indiana (Mr. BURTON) is recognized for 5 minutes.

Mr. BURTON of Indiana. Madam Speaker, I get a little concerned sometimes when there's a real inconsistency in our policy toward illegal aliens in this country. The administration and the Justice Department have said they're going to take the State of Arizona to court because the State of Arizona has passed a law which deals with stopping illegal immigration, and it parallels, it mirrors almost exactly the Federal statute.

So the Federal Government is not doing what it should in enforcing the law dealing with our southern border. And so Arizona, who's dealing with drug traffickers, criminals, illegal aliens and possibly terrorists coming across the border, they have decided to do what the Federal Government won't. The Federal Government is supposed to do what Arizona is doing, and because Arizona is doing it, the Federal Government is suing them.

□ 1640

Now, at the same time we have what's called sanctuary cities, cities where illegals are encouraged to go, and they are in effect being protected. That is against the law. And so here you have the Federal Government, the Justice Department and the President saying we're not going to go after the sanctuary cities who are protecting illegal aliens that are in this country, and at the same time they're not going to enforce the law which says that we've got to protect the border against illegals coming in in the first place. It really is a real inconsistency, and it bothers almost everybody who thinks about it to say we're not enforcing one law and we're opposing another law.

The government of the United States, the Justice Department, is opposing the very law that they're suing Arizona for in trying to protect that southern border. And at the same time, there is a law that deals with illegal aliens in sanctuary cities, and the Federal Government will not go after them. And the appearance is the Federal Government under the President, President Obama, and the Justice Department wants to protect those who are here illegally in sanctuary cities, but they do not want to police the border as prescribed by law. That is just dead wrong. It's an inconsistency. And the Justice Department and the administration should be taken to task for this.

If I were talking to the American people, I would tell them to contact their Congressman if they are concerned about illegal immigration. We've got 12 to 15 million illegals in this country, and they are being protected in sanctuary cities against the law, and the Justice Department will do nothing about it, and the administration will do nothing about it. And at the same time, because Arizona is experiencing a real tragic situation down there, and they passed a law that is consistent with Federal statutes, the Federal Government is going after them.

It makes absolutely no sense. And it begs the issue and the question about whether or not this administration and this Justice Department does want to protect our borders from illegal aliens. It doesn't appear that they really want to do that.

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Oregon (Mr. DEFAZIO) is recognized for 5 minutes.

(Mr. DEFAZIO addressed the House. His remarks will appear hereafter in the Extensions of Remarks.)

REMEMBERING THE LATE SENATOR DAVE COX

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from California (Mr. DANIEL E. LUNGREN) is recognized for 5 minutes.

Mr. DANIEL E. LUNGREN of California. Madam Speaker, I rise today to recognize and honor the late California State senator and former California Assembly Republican Leader Dave Cox, who passed away at his home yesterday, surrounded by his loving family.

I had the great pleasure of working with Dave, and I admired not only his energy, but his tireless service to the people he represented. I was pleased that I was able to represent some of those same people in my congressional district, which overlapped his State senate district.

He constantly strove to make government work better for people, and I do believe he accomplished this mission. His public service spanned more than two decades, and it goes without saying that he will be sorely missed across the entire Sacramento region.

Dave served on the Sacramento Municipal Utility District Board, and was a 6-year Sacramento County supervisor before joining the California Assembly in 1998, and then the California Senate in 2004.

Much can be said about Dave Cox the public servant, but let us remember that he was a devoted husband, father, and grandfather as well. Dave, along with his wife, Maggie, raised three daughters, and were the proud grandparents of six grandchildren.

I was pleased to be able to speak with him just a few weeks ago, when he had returned from receiving some treatment for the cancer. And he told me that he was going to return to the State senate, which he did several days later. Here was yet another example of a man serving the people he loved until the very end. He said to me at that time, well, he was only about 90 percent. And I said, "Well, 90 percent of Dave Cox is better than a hundred percent of most of the people in public service."

I am honored to remember my friend, the late Senator Dave Cox, a devoted family man, an exemplary public servant, and a trusted colleague. Eternal rest, grant unto him, O Lord, and let perpetual light shine upon him. May he rest in peace.

A DISCUSSION ABOUT JOBS

The SPEAKER pro tempore (Mr. GARAMENDI). Under the Speaker's announced policy of January 6, 2009, the gentleman from California (Mr. GARAMENDI) is recognized for 60 minutes as the designee of the majority leader.

Mr. GARAMENDI. Madam Speaker, thank you.

Following on Congressman LUNGREN, my colleague from the neighboring district, I didn't realize that Senator Dave Cox had died. I join him in the eulogy that he so graciously gave here on the floor. An extraordinary individual, represented my mother in the mountain counties, and was dedicated, as was said, to the betterment of California. So I will start with that.

What I intended to discuss here today was jobs, American jobs, and the situation we are faced with today and the extraordinary burden that's placed upon so many Americans who have lost their jobs in the last years of this great recession.

What I wanted to really start with was to try to get a sense of what has happened over the last 3 years, 2½, almost 3 years now. Beginning in December of 2007, the great American recession began during the George W. Bush period. And we began to lose jobs, largely as a result of the subprime mortgage, the lack of regulation that was going on, loans being made to people that didn't qualify, and all the games of Wall Street that began to unravel and to cause the American economy to literally crash.

As that Wall Street problem magnified and grew, the number of jobs that were lost grew, so between December of 2007, when there is actually some modest job growth, and December of 2008, we saw an extraordinary decline in jobs. So that in December 2008 you are looking at over 750,000 jobs lost.

Now, in January, at the end of January, the Obama administration came in, and again in January we faced another 700,000 jobs lost. But almost all that period of time was the previous administration. And the new Obama administration did not have any opportunity until the last 5 days of the month to even take over the administration of government.

Thereafter, and most every month since then we have seen a decline in the number of jobs lost, so that now in the fall of 2009 we actually began to see the first signs of job growth. So that in September, October of 2009 there is actually a small, very modest increase in jobs, followed the next month by again a decline. But then in the following months since the fall of 2009 to this period, we have actually seen a growth in the number of jobs in America. And that's good news.

We're not anywhere near where we need to be. And I think we all need to understand what has been done to—the effect of all of this job loss. So if I might just go to another chart here so that we can set the foundation for what we're going to talk about, you know, the numbers basically lay it out there.

During the Great Recession, beginning in the fall of 2007 and then continuing on until the fall of 2009, 8 million jobs were lost. Nearly all of those were lost during the George W. Bush administration. For the Americans that depended on their savings, their retirement accounts, \$17 trillion in retirement savings were lost during this period of time.

You just compare that to the previous 8 years of the Clinton administration, when 22 million jobs were created during the Clinton administration. The question arises, why? What was the difference? What happened that caused during the last years of the George W. Bush administration the

loss of these some 8 million jobs compared to 22 million jobs that were created under the Clinton administration? We're going to come to that during this discussion. And it's a fundamental question, because it is the question of national policy.

□ 1650

During the prior period of the Bush administration, by contrast, 1 million jobs were created in America. Again, enormous difference—22 versus 1. Why? What's the reason for this? And the policy decisions that were made that led to this enormous difference here.

I'd tell you what we'd like to do for the remainder of this year is create some 900,000 jobs, and we're on course to do that. It's going to take a lot of work. It's going to take a lot of changes in policy.

Beginning with the Obama administration, a series of pieces of legislation were put into place, and I'd like to just review those pieces of legislation and what they were doing. Many of these were designed specifically to deal with the great recession and to prevent the American economy from falling into a 1930 Depression. We were on the edge. We were teetering on the edge of that.

Some of this was done in the last days of the George W. Bush administration, which was the bailout of Wall Street, the TARP program. That program pumped some \$700-plus billion into Wall Street. A lot of controversy about it. Other nations around the world were doing the same thing. And the result was a stabilization of the financial industry. For me, I would have liked to have seen it done differently, but it was done that way during the Bush administration, and it did actually stabilize the economy. Now, because of bills that have been passed since that time, we're seeing a good portion of that money returned to the American Treasury.

Now, beginning with the Obama administration, immediate action was taken here on the floor of this House and in the Senate to try to stabilize the job market to try to put Americans back to work. And the very first bill that was enacted, I believe, within the first 30 days was the American Recovery and Reinvestment Act.

Now, economists looking at that today have said that that legislation alone created 2.8 million jobs, including teachers, police, firemen, construction workers, and the like. It also provided the American middle class with the largest tax cut ever for the middle class. Ninety-eight percent of Americans received a reduction in their taxes as a result of that, so that today the amount of money collected from the American taxpayers is at a rate that is as low as it was in the 1950s.

There was also a major element of it that was called rebuilding America with clean energy jobs and with infrastructure. So 2.8 million jobs were enacted.

I'm going to quickly go through these others. I'll come back to them

during the course of this discussion. But also I want to just tell you the way we're going to do this, and that is we're going to talk about what's going on in various parts of America.

So, from time to time, I'll come back and talk about the other six fundamental pieces of legislation that have been signed into law by President Obama, passed by this House. All seven, including the American Recovery and Reinvestment Act, have created jobs in America and turned around the American economy. So we're growing. Not as much as we should and not as much as necessary, but we're growing.

I'd like now to reach out—well, I guess I'm a Californian, but basically I'm from northern California. I represent a district in the San Francisco Bay Area east of the San Francisco Bay. But there's another part of California that is rather big. That would be the Los Angeles Basin. And specifically, joining me from Orange County is the gentlewoman from Orange County, LORETTA SANCHEZ.

Can you talk to us about what's happening there and the nature of the economy and the job situation.

Ms. LORETTA SANCHEZ of California. Absolutely.

As you know, I live in an incredibly wonderful area called Orange County, the OC that many of you have seen on television before. It's not clearly the way it's depicted there, but it is a beautiful place. We're the home of Disneyland, of the Anaheim Angels. We have one of the largest concert arenas in the Nation. We also have a beautiful coastline that so many people want to come to in Newport Beach and Laguna Beach, and it's just a very, very special place.

But the housing issue affected Orange County in a dramatic way. We had, in Orange County, four of the six largest subprime lenders across the Nation were in Orange County. So almost overnight we lost 40,000 jobs just to the housing issue.

Well, I would like to let people know that it was reported in today's Los Angeles Times that housing is coming back in California. And specifically it noted, of course, this whole tax issue, because my colleague, my wonderful colleague from the northern portion of our State noted the tax cuts that we had in the American Recovery and Reinvestment Act, in particular.

For people who say that Democrats—and I am a Democrat—never liked tax cuts, that's just not true. The fact of the matter in the stimulus package, in the American Recovery Act, we actually have a third of the moneys go to tax cuts. But we put them to specific areas to help people get an education, to help them keep their homes, to help them, encourage them to buy homes, to keep the economy going. And so today we have found in the newspaper that there is a 7.2 percent jump in

southern California home sales. And Orange County, out of any place in the Nation, leads the way in selling homes, putting homes on the market, getting new families excited to get into these new homes. Yes, a lot of the people that I represent have lost their homes. Right next door to my home there's a foreclosure. And so it is difficult.

But in order to keep people in their homes, we've also passed legislation that would help modify some of those home loans so that people would actually get a chance to stay in their homes. And if they did have to leave their home before we could get somebody else in to buy that home, we also passed funds to help cities, for example, \$10 million and \$6 million to the cities of Santa Ana and Anaheim that I represent, to make sure that homes were taken care of as we transitioned them from one family or person to the next.

So we have actually passed quite a few pieces of legislation that have helped the housing market. And in helping the housing market, this is beginning to create some of the jobs that we see, especially in Orange County.

So I'm so glad that my colleague has taken this hour to talk a little bit about how, slowly, we are beginning to come back and the effects of that very important piece of legislation we passed a year ago, the American Recovery and Reinvestment Act, and the additional pieces that we have passed to help.

Mr. GARAMENDI. So thank you so very much for talking about down home and what's going on there.

I will note that the American Recovery and Reinvestment Act, which the economists suggest has created 2.8 million jobs, provided the largest middle class tax cut ever, and also did the infrastructure—streets, roads, sanitation facilities—and renewable green energy programs. Not one Republican voted for that.

Ms. LORETTA SANCHEZ of California. Absolutely. And if my colleague will just give me a little bit more time, I will say to him, we have felt that in Orange County, \$2.2 billion for the first piece of the high speed rail that will connect Anaheim all the way up to San Francisco, to your area, that \$2.2 billion given to the Anaheim/Los Angeles portion of that high-speed rail.

So looking to the future, other pieces of that legislation—research in the greening of America, research in new technologies for energy independence, and also research and to change over our hospitals to electronic filing rather than to have paperwork being shuffled between doctors. So it carried a lot of future-looking pieces.

And, of course, when you look at innovation, that is what California is about. That is what is going to lead us out of a bad economy, and that is what we will, in fact, sell to the rest of the world after we establish those new areas of innovation.

Mr. GARAMENDI. I thank you for bringing up the question of innovation

and research. It was a very big portion of that. I'm going to come back a little later to another piece of legislation that has passed this House, yet to pass the Senate. But with regard to the American Reinvestment and Recovery Act, once again, it was the Democrats that carried the ball that shouldered the burden and passed and provided the votes. Not one Republican vote.

You mentioned the home-buying situation in Orange County. The first-time home buyer credit, I think it's \$6,000, was made available through a piece of legislation that once again was pushed forward by the Democrats in this House and over in the Senate. And 93 percent of the Republicans on this floor voted against that provision that gives first-time home buyers that additional money that they needed for that down payment so they could buy that home.

□ 1700

It goes on and on and on. One of the issues that confronts us, since we're not back where we need to be with our employment, is the unemployment insurance situation.

Now, representing a part of the Nation that has been really harmed by the loss of manufacturing jobs is the Ohio Valley region. Representative CHARLIE WILSON is from the Youngstown area, and I invite him here to talk to us about his situation in the Ohio Valley and the Youngstown region. Welcome. Thank you.

Mr. WILSON of Ohio. Thank you for convening this important discussion about our economy and our need to create jobs. I appreciate both of my colleagues from the California area and say that I represent the Ohio River Valley area that runs from Youngstown down through Steubenville, Athens, Marietta-Athens, and on down. So it's all along the Ohio River where we have had for many years and generations steel workers and people that have helped to move this economy and our country forward.

But by July 17 over 112,000 people in the State of Ohio will lose their unemployment benefits. This is due to the Senate's inaction to extend unemployment benefits which contribute to the important every-day expenses like paying your mortgage, health care bills, utility bills, and cost of food where there isn't a paycheck coming in. The American people are hurting, and they want to work. Until we can get everyone who wants a job working again, I believe that it is important that we continue to support unemployment insurance.

On July 1, I was proud to vote in favor of the House-passed legislation to extend unemployment benefits for millions of American families. This 6-month extension of benefits will not only help families looking for work, but it is a proven fact that it will boost our economy also.

In a recent Washington Post/ABC News poll, more than 6 in 10 Americans

support congressional action to extend unemployment benefits for jobless workers. And The Washington Post agrees, stating in a recent article that passing the extension of unemployment insurance is both the right thing to do and the fiscally prudent thing to do.

I would like to quote The Washington Post editorial: "Drawing the deficit line at additional unemployment benefits is shortsighted, because, if anything, the economy could benefit from more stimulus spending, not less. Unemployment benefits, which are most apt to be immediately plowed back into the economy, are about the most stimulative form of spending. Extending them is both fiscally sensible and morally decent."

"Unemployment benefits . . . are an essential lifeline. The Senate needs to extend them."

In fact, the analysis from the non-partisan Congressional Budget Office suggests that extending unemployment benefits is one of the most cost-effective and fast-acting ways to stimulate our economy. It's not just the CBO. Many economists agree that extending these benefits decreases the chances of slipping back into a double-dip recession.

As a matter of fact, I have here from Mark Zandi, chief economist at Moody's Analytics, a former economist to Senator JOHN MCCAIN, who says for every dollar that is invested in unemployment insurance \$1.61 is pumped back into the American economy. I hope that all of us can see the need for extending these unemployment benefits and move quickly to get our people voted back to be able to have the Senate do the right thing and pass unemployment.

Mr. GARAMENDI. Thank you very, very much for the view from the great Ohio Valley.

Before we started this 1 hour, you and I were chatting off the floor, and you raised another point and maybe the two of us can kind of talk about this for a second.

We're really faced with a choice. First of all, this is unemployment insurance. This has always been a program in which over time employers pay into a fund for insurance if their workers become unemployed. Because of the downturn in the economy, the Federal Government has had to backstop that insurance program. Presumably over time, we get the economy going, some of that will be refunded. I know it certainly will be at the State level because the States are obligated to make it back up.

But with regard to the individuals involved here, their unemployment insurance has run out. They have not received a check now I think for the last 2 weeks. If this is not extended, what happens to them?

Mr. WILSON of Ohio. Well, it is sad because what will happen is they will go down to the welfare level. They have to be able to have food and some way to be able to survive, and I think it is

the biggest part of cruelty and, secondly, I believe that the States are already scraping by with just not having the proper funding that they need. So to push this down to the State level would be catastrophic for a State like Ohio.

Mr. GARAMENDI. And a person that was working, was receiving insurance, is now going to be on welfare.

Mr. WILSON of Ohio. That's correct.

Mr. GARAMENDI. So there is no win in this, and once again, where's the Senate? I know what happened in this House. The Democrats almost universally voted for this. We were able to get 29 Republicans to vote for this unemployment insurance program, and only 29 Republicans did so. We were able to pass it; 153 Republicans voted "no."

So what's the sense of all this? It really raises the question in my mind because as we go through these bills that have been passed from this House, some of which have been signed into law, passed the Senate, signed into law, the Republicans universally vote "no" on these jobs bills and even on unemployment insurance. I don't quite get it. We were talking earlier about the workers, the first-time homeowner buyers, tax relief for small businesses, emergency relief for American families. That bill passed here with only 7 percent of Republicans voting "yes" and 93 voting "no."

Even on student aid, we're talking about men and women that want to go back to school, that want to be able to continue their education, and one of the most important ways to stimulate the future economy is to have a well-educated workforce; but in that case, that particular piece of legislation that passed this House would have increased the Pell Grants so that kids and adults could afford to go to school. What did the Republicans do? Not one Republican voted for student aid to help students go to school, to continue in school.

I'm curious what's going on here. I just noticed that my colleague from Connecticut has arrived here, JOHN LARSON. Maybe you can answer this or just tell us what is going on in Connecticut.

Mr. LARSON of Connecticut. First of all, let me thank the gentleman from California for organizing this hour, along with the gentelady from California (Ms. LORETTA SANCHEZ), and I want to associate myself with the remarks of the gentleman from Ohio and join with you, well, frankly, out of frustration in terms of the kind of opposition that we're seeing in the United States Senate on an issue that's so important to people who, through no fault of their own, have found themselves in a situation where they are unemployed.

I think during this Bush recession as we persevere through the Bush wars and the Bush financial collapse, when unemployment has hit this country hard, when America loses \$17 trillion in

wealth and assets from March of 2007 to February of 2009, you begin to see why Americans are so frustrated with these circumstances, and while this administration under Barack Obama has created 6 million new jobs, the frustration remains amongst the American people.

In the midst of all of this, to deny unemployment benefits to those who are most in need, especially as the gentleman from Ohio has pointed out when we know that every dollar we spend in unemployment benefits creates \$1.61 in the economy because the need is there to spend.

Franklin Delano Roosevelt said it best about our colleagues on the other side of the aisle. They are frozen in the ice of their own indifference; frozen in the ice of their indifference to people who are without work; frozen in their icy indifference between the need to invest in America and make things here in America and put this country back to work; frozen in an indifference that has them preoccupied politically and obsessed with blocking every item of the Obama agenda, even if it means providing unemployment to those who need it, even if it means providing health care to those who have had their policies rescinded or have found themselves in a situation because of a preexisting condition where they were denied coverage.

This is the kind of thing that has frustrated Americans. I am proud to be associated with the gentlemen who have come to this floor this evening to speak out on behalf of their constituents, speak out on behalf of the administration, and point down the Hall where they need to come and work. More than 314 bills that have passed the House of Representatives have gone unattended to down in the United States Senate and, most importantly, including unemployment benefits.

Stay in over the weekend. Do your work. Put America back to work. Provide those with the benefits that need them so that we can keep this economy going and so that we can restore the faith in the American people and their government.

I thank the gentleman from California for organizing this important hour on this very timely and important issue and thank the gentleman from Ohio for joining him.

□ 1710

Mr. GARAMENDI. Mr. LARSON, thank you so very much. You've brought a great deal of passion to this. I know it's in your heart. I know that you see this problem in your own district among friends and others who are there.

I want to turn back to my colleagues from Ohio and California in a moment. I said there were seven pieces of legislation that have passed and have been signed into law. I'm going to go through them quickly because in their own way each one of these has created economic growth and jobs here in California, in Ohio and in other States across the Nation.

I mentioned the American Recovery and Reinvestment Act. We talked about the Worker, Homeownership, and Business Assistance Act; First Time Homebuyers. The gentleman from Connecticut talked briefly about insurance reform, the way in which the insurance system discriminates against women, against people who have preexisting conditions. That insurance reform was embodied in the Health Insurance Reform Act that passed this floor and not one Republican voted for it. There will be a day of reckoning when somebody out there says, My 23-year-old daughter can stay on insurance now because the Democrats and President Obama passed the Health Insurance Reform Act.

Student aid. We talked about that a moment ago. It is extremely important, so that adults can go on to school, can stay there, improve their employability, learn new skills; and as the economy is coming back, will be able to get a job.

This one I found to be personally very upsetting because my old clunker didn't qualify. I actually did not register it in California. By the time you passed this, I wasn't here. It wasn't registered and I couldn't get rid of my clunker. But 700,000 cars were sold as a direct result of the clunker law and it really did help American automobile manufacturing. I know that a lot of people say that Toyota got more than its share, and it did, but a lot of that share were Corollas that were manufactured in Fremont, California; Toyotas to be sure, but nonetheless they were manufactured in California.

We talked about the HIRE Act. Incidentally, 95 percent of Republicans voted against the Cash for Clunkers law. The Hiring Incentives to Restore Employment Act, the HIRE Act, created 300,000 jobs. Created. Not some wish list but actually created 300,000 jobs and unleashed billions of dollars of infrastructure across the United States—streets, roads, sanitation facilities. Cut taxes for businesses that hire new workers that had been unemployed and cracked down on offshore tax havens.

Oh, this one I love. I'm going to come back to this one.

Again, 97 percent of Republicans voted against that program. Three hundred thousand jobs. They voted against it. What are you guys doing? We need to put people to work.

Finally, one that most of the Republican leadership opposed, eventually it did become law and many, many Republicans voted against this one, which was the Credit Cardholders' Bill of Rights. Which one of us has not been ripped off by some credit card scheme or scam? But this really gives those of us that have credit cards—and I've got more than I'd like to say in my pocket right now—gives us at least a little bit of an equal footing here on that.

So here are seven bills, all of them in one way or another providing in this case credit, the opportunity to get reasonable credit; hire people; cash for

clunkers, education; health care and other kinds of stimulus. Democrats in this side took it upon themselves to shoulder the burden, to pass the legislation necessary to put people to work.

My final point before I turn back to my colleagues is that the argument that I keep hearing is that it will raise the deficit. Yes. But we ought to understand where the deficit really came from, and we'll go through that. The deficit was really created as a result of three things. Keep in mind that when Clinton left office, this Nation was in a surplus. We were running a surplus of over half a trillion dollars. George W. Bush came in and did three things that created as he left office for the next 10 years, an \$11 trillion deficit:

One, he started two wars, Iraq and Afghanistan, and didn't pay for them; really the first time in American history. Secondly, he started Medicare part D, the drug benefit, I think 700 to \$800 billion in 10 years, not paid for. And thirdly the great recession with the financial collapse. Those three things added up, beginning the day that Obama took office, he was handed a \$1.3 trillion debt, given to him by the Bush administration. And if you look at the years out, continuing the Bush policy, that would add up to an \$11 trillion deficit.

We've got to put people to work. The question that I always ask is, do you want tax takers, welfare recipients, who cannot get a job, cannot get unemployment insurance, or do you want taxpayers? The Democratic House has voted consistently to put people to work so that they could become taxpayers.

Ms. LORETTA SANCHEZ of California. If the gentleman will yield just for a minute, when we as Democrats look at what is it that we can do, if we are going to spend money, we should spend money to invest in America. There are four major things in Economics 101, or any other book you read on economics, that will tell you how to increase the productivity and the innovation of a nation, because that is how we compete, by increasing the productivity of Americans. The first is, you have to have an educated workforce. Some of the bills that my colleagues mentioned are about education, education, education.

Mr. GARAMENDI. Excuse me. If I might interrupt, there is some House business that needs to be attended to. I notice our colleague arriving from the Rules Committee to take care of some House business.

REPORT ON RESOLUTION PROVIDING FOR CONSIDERATION OF H.R. 5114, FLOOD INSURANCE REFORM PRIORITIES ACT OF 2010

Mr. ARCURI, from the Committee on Rules, submitted a privileged report (Rept. No. 111-537) on the resolution (H. Res. 1517) providing for consideration of the bill (H.R. 5114) to extend the authorization for the national flood in-

surance program, to identify priorities essential to reform and ongoing stable functioning of the program, and for other purposes, which was referred to the House Calendar and ordered to be printed.

**A DISCUSSION ABOUT JOBS—
Continued**

The SPEAKER pro tempore (Ms. FUDGE). The Chair recognizes the gentleman from California.

Mr. GARAMENDI. Please continue.

Ms. LORETTA SANCHEZ of California. As I was saying, there are four basic things that you can do to increase the productivity of your people, to increase innovation, if you will, of our Nation. The first is to educate your people. We have been putting money into that, including the GI Bill that we passed over a year ago. Health. If your workers aren't healthy, they can't go to work. So the health care reform. Incredibly important. Transportation. How do you move people and goods? That was part of the Recovery Act, when we said, let's build high speed rail; when we said, let's put in systems of water and sanitation that work for our people. And, number four, communication, investing in innovation and communication for people; in broadband that we've been putting across our Nation.

So that is the way we increase the productivity of our people. I have to say that on this side, on the Democratic side, even though people have been saying that we have been deficit spending, I say to them, anytime that you can invest in the American people, the American people will pay you back four or five or tenfold on that investment.

□ 1720

So I am again proud to stand here with you and talk about the accomplishments of this Congress.

Mr. GARAMENDI. Let's turn to Ohio, and we will continue on with the story of jobs and what it means in our local districts.

Mr. WILSON of Ohio. In addition to supporting those that are out of work with unemployment benefits, we need to support small business so that they can create more job opportunities for our workforce.

Why aren't small businesses hiring? On NPR this morning, one small business owner said it as clearly as anyone can say: Small businesses are not hiring because they don't have to. We need to create an economic environment that makes it necessary for small business to hire.

As we all know, 60 to 80 percent of the new jobs come from small businesses. Most Americans get their first jobs at a small business. I know I did. And the small businesses on Main Street are the ones that will lead our economic comeback, not the big businesses on Wall Street.

So what can we do here in Congress to help small business? Access to credit

is one of small business's biggest challenges. For small firms to play their job-creation role, they need the right tools to work with, and without the access to capital, small businesses have a tough time staying afloat. According to the SBA, without access to affordable credit, small enterprises are twice as likely to fail compared to businesses that can find credit. They must be able to access capital to be able to get their new venture off the ground or expand their operations.

Given how tight credit markets are, that is a challenge that every business in every community is encountering. That is why Congress has taken steps to address these problems.

Legislation that Congress passed in February strengthened the SBA lending programs and made them even more usable for small business. This important new law does a number of things to help small business. It provides interest-free loans of \$35,000, giving that shot in the arm, the immediate cash to cover existing business obligations.

It makes it easier for small business owners to get small business SBA loans, and that is cutting away much of the redtape. So many people have stayed away from SBA because of the redtape that has been cut back significantly or eliminated in many cases.

This will reduce the cost of loans. It helps small firms raise equity and capital. In total, the new law will generate \$21 billion in new lending and investment for small business.

These programs, when paired with existing programs at the Small Business Administration, will help business to continue and America's small business weather the storm and lead us back to prosperity.

In addition, I support the Small Business Lending Funding Act. The bill would boost funding to small business by investing capital in community and smaller banks. The more that participating banks increase their total loans to small business, the more favorable the terms become.

Finally, I also support the Small Business Jobs Tax Relief Act. It is a companion measure to the Small Business Lending Fund that will help small business grow and create new jobs through, number one, 100 percent exclusive of small business capital gains, small business penalty relief and increased deductions for startup expenditures.

Again, I would like to thank Congressman GARAMENDI of California for convening this session, and I am happy to be with you and share with you some of the problems and issues and solutions we have in Ohio.

Mr. GARAMENDI. I thank you so very, very much for raising the critical role of small business in creating jobs. It is where many of the jobs are created, as you so correctly stated.

You also referred to two bills that passed this House, H.R. 5297, which was the small business lending program,