

the interest rates veterans for housing loans. The new lower rates went into effect on October 1, and I am sure in these tough economic times our veterans can use the estimated \$1.6 billion dollars this change in law will cost them.

The Veterans Home Loan Program is one of the homeowner programs that works in this country. The foreclosure rate is much lower than anything in the private sector and I don't think changing this program will do anyone any good.

I cannot agree with balancing the budget on the backs of our veterans.

I cannot support this legislation as it is currently written.

SOUTH KOREA, PANAMA, AND COLOMBIA FREE TRADE AGREEMENTS

HON. EDDIE BERNICE JOHNSON

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

Wednesday, October 12, 2011

Ms. EDDIE BERNICE JOHNSON of Texas. Mr. Speaker, I rise today in strong support of the South Korea, Panama, and Colombia Free Trade Agreements. It is estimated that, combined, these free trade agreements will create over 250, 000 jobs and will increase U.S. exports by \$13 billion dollars. Given the extraordinary economic challenges we face today, we must seize every opportunity which promises to stimulate our weakened economy and put Americans back to work.

In the Texas' 30th district, merchandise exports support 64, 000 jobs and directly benefit 48 companies. In 2010, my congressional district exported \$876 million worth of goods to South Korea, which directly supported nearly 2,250 jobs. The South Korea Free Trade Agreement will increase market access for the district's goods and services exports and reduce costs for imported raw materials.

The State of Texas depends on world markets; last year alone, Texas' shipments of merchandise totaled \$207 billion. Recently implemented trade agreements, such as the U.S.-Singapore agreement, which increased Texas exports to Singapore by 159 percent, prove that trade works for Texas.

Despite the benefits we stand to reap as a result of passage of these agreements, we must not ignore the associated labor and human rights issues. The Obama Administration, along with Ambassador Kirk, have worked tirelessly to address these valid concerns. Specifically, Colombia has agreed to a Labor Action Plan which requires Colombia to fulfill a series of measures in defined time frames to advance the rights of its workers.

Mr. Speaker, I urge my colleagues to pass the South Korea, Panama, and Colombia Free Trade Agreements to ensure that America continues to remain at a competitive advantage when it comes to international trade. Our nation's economic growth depends on it.

EXTENDING THE GENERALIZED SYSTEM OF PREFERENCES

SPEECH OF

HON. JOHN D. DINGELL

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

Tuesday, October 11, 2011

Mr. DINGELL. Mr. Speaker, I rise in strong support of H.R. 2832, a bill whose consideration by the members of this House is long overdue. It is absolutely unconscionable that working Americans displaced by trade have had no Trade Adjustment Assistance (TAA) benefits since the beginning of this year. I am ashamed that partisan rhetoric has stalled congressional consideration of TAA, once a reliably non-partisan issue. In more human terms, my home state of Michigan has weathered the ill effects of free trade agreements arguably longer than any other state in the union. Thousands of displaced workers in my district have relied on TAA to start their careers over in fields like nursing, alternative energy, an information technology. These workers have experienced first-hand the benefits of TAA and understand—as I do—the value the program brings to communities across the country.

In closing, I call on my colleagues to vote in support of H.R. 2832 and stand up for the American families all over the country to whom free trade has been less than fair. And when we finish voting on this measure, I urge everyone on both sides of Capitol Hill—Republicans and Democrats alike—to take the country's best interests to heart and pass legislation to create jobs.

RECOGNIZING THE ACCOMPLISHMENTS OF LISA CODISPOTI

HON. JANICE D. SCHAKOWSKY

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

Wednesday, October 12, 2011

Ms. SCHAKOWSKY. Mr. Speaker, I rise today to remember Lisa Codispoti, a dynamic and talented champion for better health care who, tragically, lost her battle with her own personal health care challenges last week.

A senior counsel for the National Women's Law Center, Lisa was well-known on Capitol Hill. You could always count on Lisa for an on-target analysis of an arcane policy question or a suggestion for a creative way to overcome any one of the many obstacles we faced in winning health care reform. My staff and I relied on her for so much, and we were far from the only Congressional office that did so.

Lisa was also a hero to health care advocates around the country. As Rachel DeGolia, executive director of the Universal Health Care Action Network said of her, "The movement for health care justice, and for justice of all kinds for women, has lost a wonderful champion and friend."

Lisa's influence was broad and important. They may not have known Lisa personally, but millions of Americans are better off today because of her. Her work is evident throughout the Patient Protection and Affordable Care Act. As a result of the law she helped to fashion and then enact, being a woman will no longer be a pre-existing condition. People with

existing health problems will no longer face job-lock or the pain of knowing that their condition is raising premiums for their co-workers. Coverage will no longer be denied or lifetime limits imposed. These are very real improvements that will make tangible differences in people's lives.

As her blog post below shows so clearly, this was not a theoretical exercise for Lisa. She lived her entire adult life knowing the significant problems that the private insurance market creates for anyone living with a health care condition—big or small. Her understanding and her experience made her arguments even more compelling and more effective.

We are better off for having known and worked with Lisa Codispoti. Her eloquence and knowledge, combined with her optimistic and gracious spirit, will be deeply missed.

THE HEALTH CARE LAW: PROVIDES NEW PEACE OF MIND FOR MILLIONS OF PEOPLE WITH CHRONIC HEALTH CONDITIONS—LIKE ME

(By Lisa Codispoti)

For many health care advocates, the fight for the health care law is more than just a job—it's personal. I was just a sophomore in college when I was diagnosed with a chronic condition that would require lifelong medical treatment. At a time when most college students believe they are invincible, my parents and I were consumed with issues like, would my life-saving medical treatment—which would be necessary for the rest of my life—be covered by insurance, and if so, would they cover my treatment at school five-hours away from my home? And what would happen when I graduated? Would I be able to find a job that had decent health insurance? And what if I decided to go to graduate school? In short, in addition to worrying about my newly diagnosed condition, health insurance was something I had to worry about. A lot. In fact, it has been a recurrent worry throughout the last 28 years since I was diagnosed. What is proper etiquette when receiving a job offer to try to figure out if the insurance they offer is good enough to cover your needed medical treatment? Will you doom a small employer's health insurance premiums with huge cost increases once you are added to their workforce? How to explain to others offering to hire you that, thanks anyway, you couldn't possibly open your own consulting gig because you wouldn't be able to get health insurance on your own?

That's why for me—and millions of Americans living with a chronic health condition—passage of the Affordable Care Act provides such peace of mind. And while I've been very lucky over the last three decades to have jobs with decent insurance, I wonder what kinds of different opportunities I might have pursued had I not been so worried about finding and keeping health insurance coverage. And still, there are opponents of the law who want to repeal it and have stated that the "private market" would somehow magically take care of these problems. Right. Like the private market has done so well for insurance for decades now. Like how the private market has created conditions where women can't find insurance at any price that includes coverage of a basic health care service like maternity. Or allows insurance companies to charge women more than men just because of their gender.

Some opponents of the law have said that there could be high risk pools for people like me who can't get coverage due to a pre-existing condition. To an insurance company executive, that sounds like a dream come true. After all, insurance companies have been rejecting people from coverage due to pre-existing conditions without accountability or

recourse for decades. But we're not just talking the serious stuff like breast cancer or heart disease—we're talking about previously having had a c-section. Or acne. Should someone who is rejected by an insurance company because they had acne be in a high risk insurance pool? All that does is incentivize insurance companies to reject even more people and fight over the remaining cream of the insurance risk pool crop: healthy, young people. And thus further incentivize insurers to reject people they deem not worth the risk (ie: a risk to their high profits).

Already the Affordable Care Act is helping millions of Americans living with a chronic health condition like me. And for us, 2014 can't come fast enough because that's when the majority of the Affordable Care Act provisions come into effect. The thought that some would want take this law away—and the peace of mind that comes with it—is maddening to me. Is the law a cure for all the problems of our current health care system? Of course not. Could the law be better? Absolutely—I could point you to several places. But to repeal the whole thing? No way. We can't go back. I know I've waited 28+ years for this law—and there are millions who have waited far longer.

That's why today I'm one of millions saying, Happy Anniversary to the Affordable Care Act; here's to many more years to come.

EXTENDING THE GENERALIZED SYSTEM OF PREFERENCES

SPEECH OF

HON. ALLEN B. WEST

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, October 11, 2011

Mr. WEST. Mr. Speaker, I rise today in strong support of the Free Trade Agreements with Panama, Korea and Columbia. These long overdue trade agreements will increase exports, lower the trade deficit and stimulate much-needed economic growth in the United States.

Free market competition is the proven way to create wealth and jobs in the economy. When the Federal Government attempts to create winners and losers, the American people get the short end of the stick.

South Florida is the gateway to Latin America, and the trade agreements with Colombia and Panama will support and create jobs in Florida and throughout the nation by leveling the playing field for United States goods and services.

Today, nearly all imports from Colombia and Panama enter the United States market duty free, but these countries continue to impose tariffs on our farm and manufactured goods exports that often soar into the double digits. Colombia currently collects \$100 in tariffs on United States exports for every \$1 the United States collects in tariffs on Colombian goods, and a similar lopsidedness holds back American export sales to Panama.

The free trade agreements will eliminate these tariffs and other barriers United States exporters face, and will create new opportunities for the sale of American products. In addition, they will secure the intellectual property of United States inventors, researchers, and creators; open services markets; and protect American investors and the jobs they support in the United States.

The independent United States International Trade Commission estimates that implementation of the three pending trade agreements would increase American exports by at least \$13 billion and add at least \$10 billion to our nation's Gross Domestic Product per year, which would mean 250,000 new jobs in the United States. Passing all three pending trade agreements will directly benefit small and medium-sized businesses, as well as the hundreds of thousands of American jobs they create.

Exports are critical to United States economic growth, and will have a significant, positive impact to my Congressional District that is home to two major ports—Port Everglades and the Port of Palm Beach. In 1986, exports equaled 7.2 percent of GDP. In 2010, exports equaled nearly 13 percent of GDP.

In 2010 alone, the State of Florida exported more than \$4.2 billion to Colombia, Panama and South Korea combined. This represents a significant increase over the last decade. With the passage of the Free Trade Agreements, all indications point to significantly increased exports for the State of Florida.

Finally, the implementation of each of these Free Trade Agreements is important for our security and geostrategic goals. Each of the agreements will strengthen the United States' relationship with South Korea, Colombia and Panama, some of our country's strongest partners in advancing both regional and global security.

However, in May of 2011, President Barack Obama's Administration announced that it would not submit these three long-pending, job-creating trade agreements to the United States Congress unless "trade adjustment assistance" benefits (TAA) were renewed and expanded.

Quite simply, TAA is a federal program that sends cash and provides other benefits to workers whose jobs are purportedly affected negatively by trade. As a letter that was sent to Republican Leadership earlier this year states, "TAA is undoubtedly—and deliberately designed as—a federal wealth redistribution program that has no business existing in a free society."

Furthermore, the central components of these TAA programs—job-training, unemployment subsidies, and health-care subsidies—are available under dozens of other federal programs. In all, there are currently 47 government-sponsored and taxpayer-funded job training programs that received over \$18 billion in Fiscal Year 2009. There are eight taxpayer-funded programs that provide unemployment insurance, and six taxpayer-funded programs that provide health insurance—all duplicative to programs found within TAA.

TAA accepts the premise that free trade is bad and needs to be offset by another federal program paid for by the American taxpayers. By strictly assisting workers who claim job losses due to trade, the program provides an incentive to exaggerate the negative impact on jobs due to free trade. In my assessment, TAA programs amount to subsidized excuses. Americans can openly compete with anyone in the free market—we do not need government creating victims.

I will not support H.R. 2832 because TAA programs allow the Federal Government to pick winners and losers. As The Heritage Foundation recently analogized, "the worker who loses his job to a foreign competitor

should receive the same treatment as the Blockbuster employee who lost his job to Netflix."

Free trader benefits all parties involved—from consumers to business owners and farmers, to the port employees in my Congressional District. Free market competition and enterprise through free trade agreements should not be held back by what amounts to another duplicated, wasteful Federal Government program.

IN CELEBRATION OF THE 30TH AN- NIVERSARY OF EKOJI BUDDHIST TEMPLE

HON. GERALD E. CONNOLLY

OF VIRGINIA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, October 12, 2011

Mr. CONNOLLY of Virginia. Mr. Speaker, I rise to congratulate Ekoji Buddhist Temple on the occasion of its 30th anniversary and to recognize the commemoration of the 750th Memorial for Shinran Shonin, the founder of Jodo Shinshu Buddhism.

Ekoji Temple, which was founded in 1981 by Rev. Kenryu T. Tsuji and Rev. Dr. Yehan Numata, shares the Pure Land Buddhist teachings of Shinran Shonin, which is based on the Nembutsu Teaching of Amida Buddha, the Buddha of Infinite Life and Light. The Nembutsu Path is to become aware of the ignorant self and to transcend the petty selfishness of the individual. The aim of the Ekoji Temple fellowship is to live the life of gratitude and share the rejoicing with others.

The name Ekoji, selected by Rev. Numata, means "The Temple of the Gift of Light." Ekoji Buddhist Temple shares this gift with all who wish to enter. Ekoji is a place where the differences of race, color and creed disappear and all who seek the truth are welcomed.

The 11th Congressional District of Virginia is blessed by its diversity. This district is more than 40% minority and is home to people of many ethnic heritages, cultures, and religions. Ekoji Temple adds to this rich tapestry and benefits our entire community by its presence.

Mr. Speaker, I ask that my colleagues rise and join me in congratulating the Sangha of the Ekoji Buddhist Temple in the celebration of its 30th anniversary, and also in thanking the Rev. Kazuaki Nakata and Rev. Shoji Honda, Emeritus for their leadership and inspiration.

UNITED STATES-COLOMBIA TRADE PROMOTION AGREEMENT IMPLE- MENTATION ACT

SPEECH OF

HON. DAVID E. PRICE

OF NORTH CAROLINA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, October 11, 2011

Mr. PRICE of North Carolina. Madam Speaker, I rise today to express my support for the proposed free trade agreement with Colombia, which, of the three agreements we are considering today, is the one with which I have been most personally involved.

My support for this agreement did not come lightly. As the representative of the Research