

important role. The Northern Mariana Islands Council for the Humanities has, for the past 20 years, enhanced the lives of our residents as individuals and enhanced our community as a whole. I have faith it will continue to do so far beyond the next 20 years. It promotes teaching and learning of the humanities in our schools, facilitates research and original scholarship, provides opportunities for lifelong learning, preserves and provides access to cultural and educational resources, and strengthens the institutional base of the humanities in the Northern Marianas.

Please join me in congratulating the past and present directors, staff, and supporters of the Northern Mariana Islands Council for the Humanities on its twentieth anniversary of serving the Commonwealth of the Northern Mariana Islands community.

□ 1550

ISSUES FACING AMERICA

The SPEAKER pro tempore. Under the Speaker's announced policy of January 5, 2011, the gentlewoman from North Carolina (Mrs. ELLMERS) is recognized for 60 minutes as the designee of the majority leader.

Mrs. ELLMERS. Mr. Speaker, today we have a wonderful group of women who are going to come together and discuss the issues at hand right now in Washington and across America as we all are so concerned with what is happening to our economy.

Some of you out there are up late at night wondering how you are going to be paying that mortgage, wondering how the car payment is going to be made and which payments you'll make this month and which payments you may have to put off for another time. We're all doing it. We might as well all admit it. And it's time to come together for solutions and answers.

We, as GOP women in Congress, know how important these issues are. We are the women that are taking care of our children. We're taking care of our households. We're taking care of our parents and their health care needs, and we're watching out for our neighbors to make sure that they're okay.

And we continue on this path. We simply cannot run on this path of unsustainable spending and financial uncertainty. We need jobs back in this country. There are those who have jobs and are worried if they're going to be able to keep them. And yet there are others who have lost their jobs and wonder if they'll be able to find another job. We understand this. We understand that it's affecting all of our households, and we're going to come together and discuss these very important issues.

Before we get started, I'm just going to pass along to you one of the greatest quotes that I think hits home to all of us from Ronald Reagan: "All great change in America begins at the dinner table." How true is that.

Now, in many of our households, we don't all eat dinner together anymore

like we used to. When I was growing up, dinnertime was a specified time and we all came together. And if you didn't get to the table, you didn't eat. Today we're all on different schedules, but that dinner table still remains. And we still sit there and we discuss these issues with our spouses.

My husband is a doctor. Brent is a surgeon. He practices in Dunn, North Carolina. We have a son, Ben, who's 16. I'm worried about his future. I'm worried about my husband's practice because he is suffering, realizing that the volume of patients he once was seeing has decreased. That's out of fear, and that's out of the health care system that we have created now.

So as we move forward, I am going to be introducing to you some of the greatest women that I have had the honor of getting to know here in D.C. I have many friends back home, but these ladies are my family here, and I'm going to start off with my esteemed colleague from North Carolina, Ms. SUE MYRICK. She has been a mentor to me but mostly a friend.

I thank you, SUE, for coming today and sharing your thoughts.

Mrs. MYRICK. Well, it's my honor to be here. And I thank you for yielding me the time.

As you said, we have a lot of colleagues here, and most of us share the same ideas relative to what we're about. You mentioned and are talking there about the dinner table and women being financial planners. We do the budget. We're the ones that take care of our families, as you said. We're the health care providers, all of that.

You mentioned your husband's in business, but I, also, am a former small business owner. And when I look at what's happening today, there are so many businesses—I think there are, like, 400 new businesses every day that are started by women in this country. And when I talk to business owners at home, they say to me: I am really concerned about the fact that I could expand my business, but I'm afraid to because of the uncertainty that's out there. I don't know what policies are coming down. I don't know what kind of health care costs I'm going to have. I don't know what tax policies and what, if I hire somebody, it's going to cost me to retain that employee. I don't want to go out and hire them and train them and then have to turn right around and, you know, maybe let them go because I can't afford to keep them.

So the policies that we're working on—and all of the women in Congress on our side of the aisle that really care about these issues—are to make sure that we put policies in place that help and promote those small businesses to exist because they hire most of the people in the country. Most of the jobs are provided by small business. And it's really important.

I also, from another standpoint, used to be the mayor of Charlotte. Unfortunately, the first and only female mayor. I wish somebody else would run

on the female side, but that's beside the point.

What I wanted to say is that we had to operate with a balanced budget, very simple. And you can do it. We've been talking this week and actually passed a bill yesterday of cut, cap, and balance. I mean, what a novel idea. It's the way all of us live all the time. It's how we do our business. And there's no reason the Federal Government, like the 49 States that balance their budgets, can't be living under a balanced budget.

Yes, it's tough. We have to make some hard decisions. But the bottom line in all of that is we can do it. And if we have the resolve and the American people want us to do it, there's no such thing as government money. It's all the taxpayers who send their money up here to Washington. That's what we're spending. And we've been spending too much of it.

So I'm encouraged by the fact that we really did have a vote on that bill yesterday that says we're going to live within our means, we're going to do what you do every day, and that we, as women, can have a voice in that and we'll continue to have a voice in that.

And I thank you so much for putting this together so that we have a chance to express that to the American people.

Mrs. ELLMERS. Thank you so much.

I yield now to Ms. HERRERA BEUTLER from Washington. Thank you so much for coming today. She is one of my fellow freshmen, and we have gotten to be good friends.

Ms. HERRERA BEUTLER. Thank you so much. It's a pleasure to be here.

This is one of the most monumental times we face as a Nation. We are right now making decisions that are not just going to impact those of us here today but our children and our children's children.

I am so proud to be a part of this body that passed a bipartisan solution to our budgeting problems just yesterday. We passed, like the gentle lady spoke about, a balanced budget amendment.

I know there's a lot of controversy happening right now, and it's frustrating to watch people posture here in Washington, D.C. Folks back home are sending me emails, and they're calling me, saying, Can you just get some solutions done, Washington? And you know my what my response is? I completely agree.

It is frustrating to watch partisan bickering taking place. And I kind of smile to myself and I think, Just put more women in charge because we're going to fight for solutions. And that's what we are here doing today, promoting the solutions that we were able to pass on the floor just yesterday, solutions that require this House, this body, not to spend more money than it has coming in.

You know, it shouldn't be a radical concept. It shouldn't be controversial in the least. Every mother watching

this, every mother in America, daughter, sister, aunt understands you cannot spend more money each month than you have coming in, no.

Women in the household tend to be the decisionmakers when it comes to finances, to health care, to education, to taking care of older parents or family. Women tend to be those decisionmakers, which gives us a solution-oriented bent, which is why we're here today saying we are willing to work with anybody who puts a plan on paper to move this country forward, that reduces government overspending.

Again, very simple, don't spend more than you have coming in every month. That is a plan to economic prosperity. Don't treat small business owners—many of whom are women—don't treat small business owners as your personal piggy bank. You can't just go back to the cash cow every time you want to spend more money.

It's ironic. Margaret Thatcher—in fact, I saw this quote, I think it was yesterday, which basically said—I'm going to paraphrase her a little loosely. But she said: The problem with socialists is eventually they run out of other people's money. And that's the reality. Women understand, you just can't live beyond your means for sustained amounts of time.

For too long people of both parties—right, Republicans and Democrats—overspent. People of both parties in the White House have overspent. We can talk a long time about what got us here, but that's not going to get us out of the mess. What we need now are our solutions. And the solution that was passed yesterday—again, a bipartisan solution to cut the overspending, cap future growth of government, and balance our budget—is a solution that's going to get our country on a path to prosperity. It's going to tell job creators, keep doing what you do best; entrepreneurs, keep dreaming, hire more people.

□ 1600

In my neck of the woods in southwest Washington, we have double-digit unemployment. Three years plus now of families hurting. Enough is enough.

I encourage the Senate, I encourage the White House to come to an agreement, show us something on paper. We're willing to work together and to negotiate. We're all about making a solution happen for the American people. But let's live within our means. It shouldn't be that difficult.

With that, I thank the gentlelady for putting this together, and I'm proud to be a part of it.

Mrs. ELLMERS. Thank you so much.

I yield now to my very good friend from Alabama (Mrs. ROBY), who is the mother of two, and she is wise beyond her years.

Mrs. ROBY. I thank you very much for those kind remarks, and, again, what an honor and a privilege to be here on the floor of the U.S. House of Representatives representing Ala-

bama's Second District, but also here just to embrace the very quote that you began with: All great change in America begins at the dinner table, from President Ronald Reagan.

As I sit here, and I've been listening to my colleagues, I can't help but reflect back on my time as a child around the dinner table with my parents and my siblings. I am so grateful for the parents that I have that encouraged debate, yet taught me the responsibility that I have as an American and as an individual. Certainly I credit my wonderful parents for the opportunities that I've had to lead me to this place today to have the privilege and honor of representing Alabama's Second District.

This week, this Congress is embarking on a historical path. We all understand the responsibility that we have, and each of us brings to the table a unique sense. As women, as those who pump gas and go to the grocery store and see the rising costs of milk, we bring a perspective to this Congress that I think is vitally important to demonstrate exactly where this country is now. The people that are having to make the choice between whether they're putting food on their table or gas in their car so that they can get to their job to provide for their family. So again, thank you for letting me be a part of this.

All of us that are here on the floor today, since the day we walked in, particularly this past January, we have been fighting to tighten the government's belt. Every American has done so in the past several years, and it's time that this Federal Government did the same. We did it with the continuing resolution. We did it with the House budget resolution, and we've been doing it throughout the appropriations process, and we have done it this week.

Our children, my children, my children's children, they deserve a future free of crushing taxes so that they have the same opportunity that I mentioned that I had before. They deserve to be free from a life of indebtedness to China.

The Cut, Cap, and Balance Act ensures that we fulfill our constitutional obligation to pay our debts. We're at a place right now, you and I could never call up our credit card company and say, hey, credit card company I've maxed out my card. I don't have any cash to pay you the interest on what I already owe, so could you just increase my credit limit? Can you imagine? Can you imagine going to your husband and saying, I maxed out, but I need a little bit more so I'm just going to call the credit card company. That's exactly what's going on here. And if we don't insist, just like you and I would in our home, just like our spouses would, just like we would for our children, if we do not insist that there are significant spending reforms where we cut up that credit card and say no more—your child wouldn't change his or her behav-

ior if you just continued to give them more; nor would you change your behavior if your credit card company allowed that kind of action. We should require the same of our Federal Government as we do in our home.

It is so urgent that we provide the American people with honest, honest solutions, and I believe that we have demonstrated that this week. I look forward to the next coming weeks as we can do all that we can, as Republican women, to help turn this tide of spending in this country so that we can save this country for the next generation. It cannot be about the next election. It must be about the next generation.

Mrs. ELLMERS. I would now like to yield to my very, very special friend, Mrs. BIGGERT from Illinois, who has been a voice of reason. She is a strong woman here in Congress for us in the GOP conference, and I appreciate all of her remarks, which are always extremely thoughtful.

Mrs. BIGGERT. Thank you, and I thank you for doing this.

I think that we've got such great women that have come into this Congress in this last term and are really, you are all moving forward and really, I think, setting the tone for what's going to happen in the future, and I appreciate that.

But, you know, it is time for America to live within its means. I got an email from a constituent from Lockport, Illinois recently, and she wrote to me imploring Congress to say no, no to all personal income tax increases. And she further explains that she's a single mom. Just think of how many single moms are out there having to work to keep their kids clothed and in school and keep her home going.

She said that she is a single mom, struggling to keep her home, raise her son, and pay her bills. She says, I cannot pay any more taxes. I will lose everything. There are so many like that out there.

A gentleman from Downers Grove, Illinois, wrote to me and said, it's sad to see the constant disagreement in Washington over almost all issues, including national security, foreign affairs, et cetera. But the budget must be controlled. This is the hard-earned money of American taxpayers that must be spent wisely. Less is better.

We must live on budgets and not be able to borrow whenever we run out of money, as the gentlelady just said. We don't have a credit card. Most people don't have the credit card that they can go and get their limit raised. Neither should we. We have to cut taxes and stop spending. So let's get people back to work so that this country can prosper and be great again.

For too long the government spent the taxpayers into a debt that they can not afford. And despite trillions in the so-called stimulus, the economy has grown only weaker as a result.

So consider these troubling statistics. Our tax burden is approaching the

highest levels in our country's history and is expected to rise. Unless we take action now, it could exceed 20 percent of GDP in just 3 years, a record we've only seen once in 35 years.

Similarly, household taxes are excessively high. Even in the slow economy, at over \$18,000 last year, the average household tax burden has almost doubled in the last 50 years. What's worse is that the interest on our debt for 1 year is equal to the entire budgets of the Departments of Labor, Agriculture, and Veterans Affairs combined.

In individual terms, it means that each American's share of our debt is over \$46,000. When I think of my family and future generations, this means that my nine grandchildren would collectively owe over \$414,000 if they had to pay their share of our debt today. Before my youngest grandson graduates from college, he would owe \$103,000 on our national debt. This is unacceptable. And that's why we took this first step to address the crisis yesterday by passing the Cut, Cap, and Balance Act. And our colleagues across the aisle would argue that this plan goes too far by restricting future borrowing. But the reality is that this bill simply caps spending at the same sustainable rates as past generations, about 20 percent of GDP, a post World War II average. No more and no less.

Don't we care as much about our children and grandchildren as our parents did? I do, and so do the people who sent us here to Congress. So we need to show our creditors, our competitors, and the American people that we are willing to make the tough choices needed to restore confidence and growth in the United States.

I'm so proud of all the women that are participating in this and are really making a difference and showing that we can move forward and balance our budget and live within our means like families across America.

I thank you for leading this effort.

□ 1610

Mrs. ELLMERS. Thank you.

And to your point, I would just like to refer to this chart right here. As you can see, we have two individuals who are talking about how they're going to pay those taxes, and that checkbook right there, with obviously a nice lady's hand filling out that check. We don't know what it's for, but we all know that feeling. And this actually ran in *The Chicago Tribune* May 6, 2011. It says, "Financial planners say they are seeing more women becoming the sole decisionmakers when it comes to the family's finances," as you were speaking. "More and more women are taking on the role of their family's chief financial officer; they set the budget, pay the bills, make the grocery list, and can tell you how much it truly costs to run the family." And I believe that the American people, as you do, should be able to know how much it costs to run the country, and we should stick to that budget as well.

Thank you so much for your comments.

I would now like to yield to my good friend who, the last time we had a Special Order, I just literally watched her because she is a numbers person, and I am always so impressed by that because I am not a numbers person. So thank you to the gentlelady from Kansas. She is, again, just so incredibly smart, and I thank you, LYNN JENKINS, for coming today to help us with this effort.

Mrs. JENKINS. I thank the gentlelady from North Carolina for yielding.

I am LYNN JENKINS from the Second Congressional District of Kansas, a proud Republican woman, a mother of two, and a CPA with nearly 20 years of experience helping small businesses, major corporations, and American families budget and return to solvency.

You see a family up there in the picture. I have spent nearly two decades working with families across the dinner table to help them chart their way back to prosperity and fiscal responsibility, and I can tell you that if you want to be serious about balancing your budget and returning to solvency, you have to look at both sides of the ledger; you have to look at what you're taking in and what you're spending, and you have to look at your assets and your liabilities.

When it comes to spending and liabilities, it seems that in this town there is some consensus that Washington does indeed have a spending problem. The time to rein in this out-of-control wasteful Washington spending and debt is long overdue. That is why the House has passed a responsible, fact-based budget that will curb Federal spending by more than \$6 trillion over the next 10 years, and why just yesterday we passed a measure to again cut spending by trillions of dollars and cap any future spending as part of a deal to grant the President his request to raise the debt ceiling.

But it is our assets that make our country truly blessed because our greatest asset is the strength, the drive, and the ingenuity of the American worker and the American business owner. That is why we need to enhance this asset and therefore increase our revenues in a way that grows the economy. And it is not to hit our small businesses with tax increases or more regulation, but rather to institute these pro-growth policies like House Republicans are doing in our efforts to reform the Tax Code to make it fairer and flatter, to increase exports by finally passing the three pending trade agreements, increase our energy production, and remove the burdensome regulations that are stifling growth and hiring.

You simply can't tax your way out of this mess and into a robust economy; you have to grow your way out of it. You don't have to take my word for it. The President himself agreed with me just last year when he said raising taxes would "just take more demand

out of the economy and put businesses in a further hole."

Balancing our budget is critical to our future, just as it is critical to every business and family across this great country. So it's my hope that the establishment here in Washington can finally see the error of its ways, make real cuts to this out-of-control spending binge, put hard caps on the attempts to increase spending in the future, and establish some pro-growth policies that will lift us out of this stagnant economy and into the prosperity the American people deserve.

Mrs. ELLMERS. Thank you very much.

I now yield to my good friend from South Dakota, part of our freshman leadership, part of our freshman class who has truly shown her leadership. Thank you for coming today, Mrs. NOEM. I am very excited to hear your comments.

Mrs. NOEM. Thank you, and I thank the gentlelady for yielding to me today. I certainly appreciate it.

Mr. Speaker, I rise today not only as a proud Republican woman as well, as my good colleague from Kansas said, but also as a wife and as a mother and as an American concerned about Washington, D.C.'s spending habits.

We not only need a solution to dig ourselves out of the situation that we are in, but we need to make sure that we don't find ourselves back in the same place. We need to make sure that we are putting us on a new fiscal path that certainly addresses the problems that we have in front of us. The frustrating thing about that entire process is that this President has been on the sidelines. Certainly we all know the Biblical phrase that "without a vision the people perish," and that is truly what is happening to America today—that we don't have a leader who has been willing to step forward and give us a plan to tell us what he truly thinks are the options that are available to us. Instead, that has been left to others to lead, and he has been more than willing to stand on the sidelines and to criticize every single one of those options that have been brought forward. In fact, his original budget, which was proposed in February of this year, failed to even address our most difficult problems.

The Democrat-led Senate voted down his budget unanimously. No one jumped onboard because they recognized that, under his plan, that we doubled our debt in 5 years and tripled it in 10. It certainly wasn't going to be the answer to what we needed to prevent this most predictable financial crisis that we find ourselves in.

Since then, the executive branch has failed to provide the American people with a solid plan to move forward. During a House Budget Committee hearing the CBO director, Douglas Elmendorf, referenced President Obama's revised budget speech by saying this: "We don't estimate speeches. We need much more specificity than was provided in

that speech for us to do our analysis.” And essentially what he was saying was, we can’t score a speech, we don’t know what a speech means. Anybody can give a really great speech; what we need is leadership. We need someone to step up to the table and tell us what we need to do to address our problems so that we can put it into action.

House Republicans have taken this lead in the looming budget crisis. We have shown time and time again that we are serious about cutting our spending, we’re serious about balancing our budget. In January, we passed H.R. 1, which continued funding through 2011, only to have it stalled by the Senate, which in effect essentially delayed any action until it got down to the brink of a government shutdown. In March, we passed our budget plan for fiscal year 2012. We are still waiting—more than 800 days—for the Senate to pass anything that resembles a budget. We are doing our work here in the House, but we can’t do it alone; we need a willing partner in the President, and we need a willing partner in the Senate.

Last night, the House again passed yet another plan to get our fiscal house in order. We voted overwhelmingly to support Cut, Cap, and Balance. I supported this plan because my constituents have been calling for weeks telling me to support serious change, serious spending cuts, and a balanced budget amendment. They realize they can’t spend more money than what they have in their households; they want their government to have some common sense.

South Dakota families and businesses understand the need to balance a checkbook. Our country, just like our families, can’t continue to spend more than it makes. Even my 9-year-old son realizes that. Recently, he had the chance to come out with me to Washington, D.C., and he wanted to spend some time at the Spy Museum, he had been talking about it for months. So he did a lot of chores around the ranch to earn some money, but when he got there and he got to walking through the gift shop, he realized he didn’t have enough money to buy everything that he wanted. He saw a lot of things he wanted to take home with him, but he didn’t have the money, so he had to prioritize. He had to pick and choose and leave some things there because he simply couldn’t afford that. Was he disappointed? Absolutely. He was heartbroken. But I tell you what: That taught him a life lesson that he will only learn from people that have common sense, that understand you cannot spend money that you do not have and you have to prioritize and make choices.

America is out of money. We know this, and President Obama knows this. And yes, we do need fundamental tax reform; yes, we need to identify our priorities; and yes, we absolutely have to stop spending money we don’t have. Strong leadership, action, courage, along with responsible solutions, are

needed from all of us if we want to preserve the American dream for our kids and our grandkids.

□ 1620

As a wife, mother, and a Republican woman, I support a balanced budget amendment, smaller government so my kids can grow up with the liberties and freedoms and so that they don’t have to worry about paying the bills that we are continuing to rack up in this country. It is time to change our ways.

I certainly thank the gentlewoman for yielding to me.

Mrs. ELLMERS. Thank you so much for your comments.

You know, it’s interesting, we all have our stories, our anecdotes about our household budgets and what we’re dealing with. My son is 16 years old, and he received his driver’s license a couple of months ago. But the deal with him is, Ben, you can’t get a car until you finish that Eagle Scout project. And you’re going to have to be responsible to pay for the gas that goes in it. Well, there’s not a day that goes by here in Washington that I don’t receive a picture that he texted me of the newest truck he’s found or the newest Jeep. But there again, he understands the deal. The deal is no vehicle until the Eagle Scout project is at least under way. I’m yielding on that. I’m negotiating with him, but that’s the plan.

Sometimes, as you said, we just can’t have everything that we want. In a perfect world we could, but we can’t because when taxpayer dollars are being spent, it’s not an endless flow of money coming into Washington that is from some unknown source. It’s taxpayer dollars that we are spending. We have to be good stewards of that. And what better way to do that than the Cut, Cap, and Balance plan that we passed here in the House yesterday evening.

It was so incredibly powerful to see those numbers up on the board and to think that we could actually put a balanced budget amendment in place, which is basically amending the Constitution. This would be a historic moment for us, and we will be part of it. And President Obama would be the President that puts that forward for future generations. I just again am so proud of it. Like I said, when you bring it home, we all have to deal with those budgets in our own household. Washington should be doing the same.

I would like to yield now to our vice-chair, the gentlelady from Washington, another member of leadership and a voice of understanding, reason and leadership for the GOP women, vice-chair of our GOP Conference. Mrs. McMORRIS RODGERS, thank you so much for coming to offer your comments.

Mrs. McMORRIS RODGERS. Thank you very much. I am proud to be here this evening to join the Republican women. I want to especially thank you as our leader from North Carolina. I am proud that you are one of the dy-

namic Republican women freshmen who joined the House this year.

As I think about what the solution is that faces America, I believe Republican women are a big part of that solution. We see that for all of the people in America that are frustrated with leaders in Congress who go behind closed doors and strike a deal without putting it to the people, Republican women, women are seen as being honest and trustworthy and problem-solvers. And Republican women are also seen as being fiscally responsible and the ones who, I believe, are a big part of the solution. So I am proud to join you all this evening.

In so many ways we are at a crossroads here in the country. We have had record unemployment, over 9 percent for a record amount of time. We have also reached a record in our spending. As I think most people in the country are aware, the President has asked Congress to raise the debt ceiling by \$2.4 trillion to get us through November of 2012. That is his request. The Republicans believe it is very important that as we look at our fiscal situation, that we are not just continuing down the current path of raising the debt ceiling, of adding to the credit cards, but that we are changing course and cutting up those credit cards.

I think it is important for people to realize what that means for them and their families. This request would be \$20,000 for every American family, \$20,000 in additional debt for every American family across this country. It is very important before we vote to raise that debt, add that debt to our families moving forward, that we change course. And the real question in my mind is whether or not the President recognizes that we cannot continue down this path. When you think about our future, economic opportunities, national security interests, it is very important that we change paths.

That’s why I am proud of the legislation that passed the House last night with an overwhelming majority. We actually got some Democrat votes. It is a bipartisan bill that passed the House with 234 votes. Now it is over in the Senate. We already know that 37 Senators have signed on to support this bill. We want to make sure that America realizes that there is a plan on paper that has passed the House and does have support in the Senate, and we want to continue to build on that support.

Cut, Cap, and Balance is a reasonable, credible plan to addressing where we find ourselves as a country. Yes, it includes cuts in current-year spending. It includes caps as we move forward so that we are going to bring down how much we are spending, and it includes a balanced budget amendment. I am a strong supporter of a balanced budget amendment.

When I was first running for Congress in 2004, I talked a lot about the balanced budget amendment. What I didn’t appreciate was to what degree

the Federal Government spends money, borrows money, and prints money with no limits. I thought there must be some limits. There are no limits on the Federal Government's ability to borrow, to spend, and print money; and the balanced budget amendment was one that even Thomas Jefferson, after they finished writing the Constitution, said: If I can make one change, it would be to limit the Federal Government's ability to borrow money. It's been a debate through the ages. It is long overdue. This is the time. It's about America's future, and I'm proud to stand here tonight in support of Cut, Cap, and Balance and the balanced budget amendment and getting our fiscal House in order for our economy today and for keeping the American Dream alive for many years to come.

Mrs. ELLMERS. Thank you so much. I would now like to yield to the gentlelady from West Virginia (Mrs. CAPITO).

Mrs. CAPITO. Thank you.

I would like to thank my colleagues here today for the opportunity to talk about something that is extremely important to every woman in America, every person in America. It is not really a man or woman thing, or a child or a grandparent thing. It is all of us. So I look at things a lot of times, like a lot of people, I try to put my own life filter over what is going on here.

I'm in the sandwich generation. I have elderly parents who are having bumpy roads with their health. I just today for the very first time had my only and most beautiful granddaughter with me today on the House floor. I realized poor little Celia has \$45,000 worth of national debt on her head. And then I think of my parents trying to manage their health care and their finances in their senior years: have they prepared enough, and did they make the right choices. I think about all of the in-between generation, the sandwich generation which I am, and I know that we want to make the right choices for ourselves so when our children are taking care of us, those decisions can be easier for them and we can be well prepared.

Quite honestly, with a \$14 trillion debt, I don't think we're going to be prepared. What kind of handcuffs are we putting on our future generation?

I think about times in my life when maybe I have gone up to the limit on my credit card or maybe things haven't been as—particularly when we were younger, trying to buy a house for the first time and trying to figure out how we were going to manage the dollars when we were first getting started, and when we realized maybe we were going a little over the limit or spending too much, was the first thing we thought about, was it let's get a loan, let's ask our parents for more money?

No, the first thing you think about is how are we going to cut back? How are we going to save? How are we going to live within our means? Because that is the reasonable and rational way. That

is the way that our parents did it, and that's the way we've tried to do it.

But that's not the way things go on here in Washington. A lot of people say why is it only about cutting spending. Because if we don't prove and show we can cut spending at the beginning before we talk about anything else, we are never going to do it. I think those are the hard decisions. Those are the kitchen-table decisions. All great change in America begins at the dinner table. That is a Ronald Reagan quote. That is absolutely true. That is why I think the Cut, Cap, and Balance bill that we passed yesterday makes so much sense to a lot of American women around the kitchen table because that's what they're doing.

□ 1630

And so I think when we think about it in terms of the balanced budget, when I listened to the debate yesterday, I think about my home State of West Virginia. We have a balanced budget. We have hundreds of millions of dollars in surplus right now because we are not permitted by law to spend more than we bring in. And so we had a good year this year for a lot of different reasons. But I think some of it is the smart budgeting that we did up front as a State—make tough decisions as a State to make sure that at the end of the year we're not dipping into the rainy day fund, that we're not finding ourselves saying the only way we can save ourselves is to raise somebody's taxes. It's because the spending decisions that were made in the front end with a budget—we have a budget for the first time in, I think, 3 years in the House.

And everybody around their kitchen table makes a budget. If they don't make it every year, certainly when they're in trouble they start making a budget. You do really simple things like decide not to go out to eat, stop your magazine subscriptions. The easy things first and then the really hard decisions. That's where we are right now are the hard decisions.

I think as a daughter and as a mother of a daughter and a mother of now a granddaughter, I think women make a lot of these decisions. I see the generations changing. I see the decisions maybe that my mom made were not as involved as the ones that I'm making. And I certainly can see that my own daughter, independent, on her own, is going to be so much more empowered financially to make decisions. So let's not leave her and the next generations holding a big IOU on their back. Let's take the opportunity.

Another question I get is that we've raised the debt ceiling how many times in the past—numerous times in the past. I think they were quoting 17 times under Ronald Reagan or something like that, if I recall correctly. And that is correct. We have raised the debt ceiling. I've voted to raise it before. But this is different. We need to seize this opportunity. Because if we

don't seize the opportunity to clamp down on the spending now when the American people realize what an issue and what a problem and what a generational burden we're passing on—we have the ear of the American people, and that's the difference. That's the difference.

A lot of things in our lives are all about timing. Certainly political lives are all about timing. Sometimes you can have the greatest candidate in the world, and if it's not the right time, they can't make it. And this is the time. This is the time for us to grab the reins, to say to the Senate and the President and the American people, We're ready, you're ready, and let's join together and do this.

So I look forward to hopefully Cut, Cap, and Balance making it through the Senate. But at least if it doesn't make it in the form we pass today, the concepts within this—cutting, capping, and balancing our budgets—are everyday events in people's lives. We need to do it here. I look forward to joining with all my fellow women Republicans we're talking with today, with the rest of the women in the country, but also every man, woman, and child in this country, because it's all about every American, and we don't want to see an overburden on either the older generation, the younger generation, or the generations to come.

Thank you for having us. I look forward to working together.

Mrs. ELLMERS. Thank you so much.

I would like to now yield to one of my fellow freshman colleagues who I have gotten to be very good friends with. She is an incredible individual. She is a great person to be serving with. I truly appreciate all of her input, thoughtful comments. We discuss issues every day here in Congress.

I yield to my good friend, SANDY ADAMS, from Florida.

Mrs. ADAMS. Thank you.

I join my fellow Republican women today to come and talk to you about what we passed yesterday, Cut, Cap, and Balance. I want to reach out to the American people and tell them why. August 2 is quickly approaching, and what we have heard from our President is, first, the Biden talks. Then it was the "grand bargain." Then it was the McConnell-Reid deal. Then it was Gang of Six. Again, all of these are proposals, all of these are ideas. Nothing on paper. Nothing to be scored by the Congressional Budget Office. Not one thing put down in writing so that the American people and, quite frankly, Congress knows what is truly in these plans.

So now, just yesterday, the House Republicans passed Cut, Cap, and Balance with bipartisan support. It's the only legislation that has been introduced to Congress that actually addresses the debt, the deficit, and the ability to get our budget back in order, balancing our budget, the only one scored by the Congressional Budget Office. I supported that legislation and I

will continue to support it because it is the only legislation that has been brought forth to handle our debt, deficit, and our budget. Not any of these other plans that have been floated out there, spoken about, talked about, nothing in writing.

As I heard one of my colleagues say earlier, the Congressional Budget Office said, We can't score a speech. And the American people don't really know what's in that legislation unless you write it down and let them take a look at it. That is so important for the American people. They want to know what we are doing. That's why it was so important that we had Cut, Cap, and Balance out there. The American people had a chance to read it, review it. They've seen what we have done. And I'm hearing from the people in my district that they're happy. They're happy that we have passed a responsible bill.

We're facing \$14.3 trillion in debt. It's equal to about 95 percent of our entire economy. And \$3.7 trillion of that was just accrued under President Obama's watch. To put that in perspective, it took the United States from 1776 to 1992 to accrue that same amount of debt that we've accrued in about 2½ years. We're mortgaging our children's future. We're borrowing 40 cents on the dollar, much of it from the Chinese. And we are sending the bill to our children and grandchildren. This has got to stop.

If we don't listen to the American people, then shame on us. We have heard them loud and clear. We know they want us to get our fiscal house in order because every day the American people are making their hard decisions on what they're going to buy, whether it's gas, whether it's prescription drugs, whether it's food, because everything is going up. And the jobs are going away. We have a high unemployment rate. We have different credit rating places telling us, Get your fiscal house in order or we are going to downgrade you. If that happens, the American people are the ones that suffer with us. This affects each and every one of us.

That is why I am proud to have supported Cut, Cap, and Balance. That is why we stand here today talking with you, the American people, letting you know we heard you. I'm ringing the alarm. My colleagues in the House are ringing the alarms. But the Senate Democrats and this President don't seem to be listening. We have a problem, and it is not a tax problem. It is a spending problem here in Washington. We need to get that spending under control.

Since 1917—I think that's when they first passed this debt ceiling legislation, and I think, personally, they passed it with hopes that Congress would never spend more than they took in. That's my opinion. I wasn't here back then. But I will tell you that year after year, Congress has voted to ignore, to move on, to continue the spending without addressing the true drivers of our debt. We have to address those drivers.

If Congress isn't willing and the President isn't willing, then the American people are willing, and they're saying, Send us the balanced budget amendment. Let us show you where we are on this. Forty-nine States have a balanced budget requirement and they're able to live within their means. We should do no less. The American people live within their means, States live within their means, and Congress and the Federal Government should do no less.

□ 1640

Years of kicking the can down the road have come to an end. Reckless spending needs to stop. And the Senate's repeated failure to pass a budget and do their jobs that has led us to this economic crossroads needs to stop.

I'm asking my colleagues in the Senate, take up this bill, pass this bill. Listen to the American people. They want the opportunity to vote on a balanced budget amendment. Let them. What are you afraid of? Let the American people's voices be heard. Let them vote.

Americans deserve better, and we have proven that here in the House. I hope that our Senate colleagues are listening. I hope our President is listening. August 2 is quickly approaching. You do not have a scorable plan written down. We need to make sure that we protect our American heritage for our future generations.

Mrs. ELLMERS. I thank the gentlelady.

I now yield to the gentlelady from Ohio.

Mrs. SCHMIDT. I thank my good friend Mrs. ELLMERS from North Carolina for hosting this Special Order this evening because this is about America's future and about America doing what each and every woman, each and every man, each and every family has to do each and every week at their table, and that's balance the budget and pay the bills.

The greatest President, they say, in the last century was Ronald Reagan. And in his farewell speech, he said, "All great change in America begins at the dinner table." And it does. It's the universe of our home life. It's where we educate our children, where we feed our children, where we stake out the ideas on how we want our future to go, where we plan parties, where we plan events, and where we discuss Grandma's departure. It is the center of our home. And it is from that that I want to focus on what I think needs to be said tonight.

We have to balance our budget in America, in this House, in this Chamber, at this kitchen table. We have all seen what it is to take a checkbook, take the bills, and make them come together. That's what we need to do, and that's what I believe a balanced budget amendment will force this Congress and future Congresses to do: balance our checkbook.

Just like mothers and grandmothers across this country, I have a major stake in the future of our Nation, and that is not just my daughter and her wonderful husband, but my Michael

and my Anthony, my wonderful little grandchildren.

My father was the epitome of the American Dream. He came from nothing, but he worked hard and started his business and paid the bills of those businesses at their little, small kitchen table. And he grew that and gave us the opportunity to make sure that what we wanted to accomplish in the United States was available to us. And that's what I did for my daughter. And, you know, when she started her little business, do you know where she started it? At the kitchen table in the house she grew up in. And she's got a thriving little business. But she's got two little children, and we want that American Dream for them.

We've got to get our fiscal house in order. We cannot keep creating the debts and deficits that we are creating in this country. A balanced budget amendment will force us to do the right things for our country just as moms and dads across the Nation have to do all the time at their kitchen tables; that's live within their means.

I urge the Senate to take up the balanced budget amendment. I urge this Chamber to adopt it, I urge the Senate to adopt it, and to make it a reality.

Mrs. ELLMERS. Thank you so much.

I now yield to my other—I say "other" but we have many—good friend from Missouri (Mrs. HARTZLER), who is one of those great freshmen that I'm serving with.

Mrs. HARTZLER. Thank you, RENEE. We certainly appreciate your hosting this today, and I certainly am glad to lend my support for a balanced budget amendment.

It goes back to my childhood. I've shared this before, but I wanted to share this again because this is what I grew up with, and I believe it's what most Americans grew up with.

I grew up on a farm, and it was just my mom and my dad and my sister and me. And every January my mom would get out all these ledger papers and lay them out on the kitchen table. That was before the days of the computers. Each page represented a month. And she and my dad would spend days, literally, charting out the cash flow for our farm for the rest of the year. And they would try to estimate how much the yield was going to be on the corn and the soybeans, and they had to guess how much the price was going to be, and they researched the cost of the seed and the other inputs and the fuel, and they charted that all out, and then our mortgage payments.

They were able to, through working that pencil and erasing and reworking it, figure out how they were going to make everything work, how they were going to be able to live within their means. It wasn't always easy, but as the years went on and conditions changed, Mother would get that eraser out and she would readjust that cash

flow to make sure that we stayed in balance, make sure that we had everything that we needed. And that's just common sense. That's families balancing their budget.

I carry on that tradition. I do it, and people all over Missouri's Fourth District do it. Families I talk to, they say, Every year we balance our budget, how come Washington doesn't? Every small business I visit says, We balance our budget, how come Washington doesn't? Every farmer and rancher I visit with says, We balance our budget, how come Washington doesn't?

We have got to start taking the common sense from the people and apply it here in Washington.

Even the States, they certainly are one up on us here—49 out of the 50 States have a balanced budget amendment. They live within their means.

Yet Washington thinks they don't need it. Well, I think they do. With a \$14.3 trillion debt that we have now, it is evident that people here cannot live within their means, and they need to have the constraints of a budget.

So we've passed it here in the House. It was the right thing to do. It's supported by the American people. Now the Senate and the President need to get on board.

Why the President would oppose our cut, cap, and balance plan, I have no idea. I want the President to share with me and with all of us and the American people why he does not support balancing our budget. We do it at home. We need to do it in Washington, and we need to do it now.

Thank you.

Mrs. ELLMERS. Thank you so much. The gentlelady from Texas (Ms. GRANGER) will be finishing this evening's comments.

She is a good friend to all of us as freshmen, a mentor to us, and I thank you for coming this evening as well. It means very much that you contribute to this.

Ms. GRANGER. Thank you very much.

Mr. Speaker, I want to talk a little bit about my experience balancing budgets because I had to manage many different kinds of budgets, and some all at the same time.

As a business owner for 23 years, I had to balance my insurance company's budget. As the mayor of Fort Worth, I had to balance the city's budget. And as the mother of three, I had to balance the household budget.

What is the same about every budget I have ever balanced is that there was never any choice. There were very serious consequences for not being fiscally responsible, whether it was in my business, at city hall, or at home.

Most Americans have had the same experience I've had. We all sit around the kitchen table and figure out how to make ends meet, and then we ask why can't Washington do the same thing?

Families and businesses have to balance their budgets every single day. It's only right that the Federal Gov-

ernment, with \$14.3 trillion in debt, should finally have to do what all Americans already do. But when Washington is asked to balance the budget for the American people, this seems to be too tall an order.

Washington could learn a thing or two from the women in Congress: 10.6 million businesses owned in the United States are owned by women, and women now make up the majority of the workforce. We're the leaders of Fortune 500 companies. But as we've taken an even greater responsibility, we haven't given anything up. We're balancing budgets at our business during the day, and when we get home, we're taking care of our families' finances, and many of us care for our aging parents and their budgets too.

□ 1650

We know what it means to make ends meet, and we've lived up to that responsibility in every part of our lives. It's now time for Washington to do the same.

Mrs. ELLMERS. Thank you so much.

My good friend was pointing out the need to be following our finances as more and more women are becoming businessowners. They are the breadwinners, as you can see from this chart here, once again figuring out the bills, balancing the budget, taking care of our family members and their health care needs. It's so important.

In order for us to be good stewards of taxpayer dollars here in Washington, it's time for a balanced budget amendment. I am very proud of what our House did in a bipartisan effort yesterday, and I'm hoping that the Senate and the President will also be part of that very significant, historic move so that we can get this country back on sound financial ground.

With that, Mr. Speaker, I yield back the balance of my time.

MESSAGE FROM THE PRESIDENT

A message in writing from the President of the United States was communicated to the House by Mr. Pate, one of his secretaries.

MAKE IT IN AMERICA

The SPEAKER pro tempore. Under the Speaker's announced policy of January 5, 2011, the gentleman from California (Mr. GARAMENDI) is recognized for 60 minutes as the designee of the minority leader.

Mr. GARAMENDI. Thank you, Mr. Speaker.

I am going to be joined by my colleagues today, and we are going to talk about the financial situation here in the United States and about the meaning of the various ideas and proposals that have been put forward.

I want to compliment my colleagues on the Republican side for their tenacity in putting out their sound bites, but I think it's very, very important for the American people to understand

in detail exactly what is being proposed here. Yesterday, we did have what was called the Cut, Cap, and Balance proposal. You might also call it the "Cut, Slash, and Burn" proposal because, once you get past the sound bites and get into the details of what has actually been proposed, you've got to stand back and go, Whoa. Wait a minute. Is that really what a balanced budget amendment is all about?

We're going to go into that in a few moments to really understand exactly what this balanced budget amendment is and the effect that it will have on Americans, particularly on women in America; but before we go there, we need to step back a bit and understand how it is that we got into this situation with this deficit of \$14 trillion. How did we get here? It's really important to understand that. Before you go off and try to solve the problem, you need to know what is the situation, what is the circumstance.

This little chart here lays out where the deficit came from. Now, understand that, at the end of the Clinton administration in January 2001, the United States Government was running a surplus, a \$300 billion-plus surplus. It had run that for the previous 2 years. So we had a surplus, and we were on the path during the decade 2001–2010 to literally pay off the entire American debt. It would be paid off. Now, whether that's a good idea or not, you can debate that, but that's what we were on. So the trajectory was, had we maintained the same policies, the same growth in our economy, we would have paid off the total debt. However, something happened.

Now, what happened?

What happened was a change in policies and two wars: the Iraq and the Afghanistan war following the 9/11 event in 2001 and then the Iraq war in 2003—neither war paid for. For the first time in American history, neither war was paid for—all borrowed money for the first time ever in America's history. Another thing happened along the way, and that is: in 2001, the first George W. Bush tax cut followed in 2003 by the second George W. Bush tax cut.

Here is what they meant. Take a careful look at this. This is where the deficit started. We started here with the Bush-era tax cuts and then over the years so that in 2019—20 years—we have this extraordinary growth in the deficit caused by those tax cuts. Of course it assumes the tax cuts will continue on into 2019.

The red area here are the wars. Again, not paid for. So the Iraq war and the Afghanistan war.

The other thing is this downturn in the economy. The downturn in the economy occurred in 2008. How did it happen? Why did we have that crash of the American economy?

We had it because the Federal Government stepped back from regulating the financial institutions, allowing them to run wild, assuming that they would be smart enough to regulate