

So instead of spending it on creditors, they can save that money, they can invest it, they can spend it responsibly on businesses, who in turn will hire more people. That's how you create jobs in a sustainable way. It's by helping Americans get out of debt.

Yes, Americans have a responsibility to manage their own finances, but likewise Congress has the duty to help Americans get out of the debt that this body, over the years, helped put people into debt by changing the laws, by allowing lenders to loan money under imprudent terms and target certain people with the sole objective to put the American public into debt, into a debt that they can't repay or would take them a lifetime to free themselves of. We have that responsibility and that obligation.

I'm going to close because the underlying point I'm trying to make is this: yes, the Federal Government is important; how the Federal Government manages its money is important. This debt, it's critical that we manage it properly. We have to avoid default because if this government goes into default, everyone's interest rates on their loans are going to go up. That could force people into bankruptcy, force folks into foreclosure, and ruin property values for everyone else. Just so you know, property values have been ruined because of foreclosure. So if we help homeowners stay in their homes by modifying their loans, that's going to save the property values of other homeowners who never missed a payment, because you are the same homeowners right now that can't sell your home to pay off your mortgage.

You can't retire. You are depending on selling your home to pay off your mortgage, but you can't do it because your other neighbors are so under water they had to walk away from their homes or had to be evicted because of foreclosure. So by helping families reduce their debt, that helps all of us in America and it helps our American economy.

You see, this country is a great country. Our economy has been a strong one, not necessarily because of government, but because of the American people. So you know what, folks? If we want this economy to rebound, let's make sure that Americans are financially secure. And one of the most effective ways to do that is to free Americans from mortgage and student loan debt.

HONORING SHERIFF JAMES "DEE" STEWART

The SPEAKER pro tempore. The Chair recognizes the gentleman from Georgia (Mr. WESTMORELAND) for 5 minutes.

Mr. WESTMORELAND. Mr. Speaker, as an elected Member of Congress, I have the honor to serve and represent the people of the Third District of Georgia through my voting record and through participation in the law-making process.

Georgia's Spalding County sheriff, James "Dee" Stewart, represented his community through selfless service to his county, his deputies, and the thousands of citizens who elected him to four terms to be their protector.

I come before the House today with a heavy heart to honor the nearly 40 years of law enforcement service that was brought to a premature end on July 3, when Sheriff Stewart was killed in an automobile accident while on his daily patrol.

I hope that one day my staff and my friends will talk about me the same way Dee Stewart's coworkers and friends did at his funeral. He was the kind of man who always led from the front. Even though he was the head of the department, it would often be his voice that came across the radio responding to calls no matter what time of day or night. He would rather put his life on the line than let anyone else cover for him.

A man who valued his duty more than his sleep, Sheriff Stewart readily gave his personal cell number to anyone and made sure that everyone knew that he was available to them 24/7. That set him apart and contributed to his reputation as a man who really cared about the people of Spalding County.

Chief Deputy Major Teresa Bishop called Sheriff Stewart the "greatest boss ever" after 29 years of working together. He trusted his deputies to do their job and expected them to hold him accountable too. His humor made his employees look forward to each work day, but he took his responsibility very seriously, especially when it came to the safety of children and the elderly.

Sheriff Stewart is remembered as having a huge heart, a heart as big as Spalding County. In a testament to the number of lives touched by Sheriff Stewart's service, his funeral procession took nearly 20 minutes to pass by.

I stand here on behalf of his wife, Janice; his children, Jay, Hope, Joey and Darren; his 11 grandchildren; and everyone who knew James "Dee" Stewart as more than just a sheriff, but as a preacher, a marriage counselor, a friend, a father, and a husband.

The Bible says: "Blessed are the peacemakers, for they shall be called the children of God." Sheriff Stewart embodied that verse.

Thank you for your service, Sheriff. The people of Spalding County lost a great man on July 3, but your memory will live on. Many others will be inspired by your example to live justly and with kindness. You will be missed. See you later, Dee.

□ 1040

THE COST OF FAILURE EXCEEDS THE PRICE OF PROGRESS

The SPEAKER pro tempore. The Chair recognizes the gentleman from Maryland (Mr. HOYER) for 5 minutes.

Mr. HOYER. Mr. Speaker, ladies and gentlemen of this House, I am pleased to rise with my colleague and dear friend BARBARA LEE to focus on an issue that all too frequently is ignored. I rise to speak as we are engaged in an extraordinarily important discussion, debate, and responsibility. That responsibility is to ensure that America pays its bills; that America's creditworthiness is not put at risk; and that an America which has incurred obligations meets those obligations to individuals and to others, as we have made policies that have cost money and it is now necessary for us to pay the bills that we have already incurred.

But as we engage in that debate and discussion, we must remember that there is in our country one child out of every five who is living in poverty, who is worried about proper food, proper housing, proper medical care. Children who are, in fact, at risk. We now in America, the richest nation on the face of the Earth, have the largest number of people living in poverty that we have had in over seven decades.

And so as we engage in this debate, it is important that we take this time to focus on those who all too often are invisible, who all too often are not the center of our discussion, who all too often are perceived to simply be those who will not matter at the voting booth.

Each of us in this House has a compass formed in many respects by our faith. My faith teaches me I have a responsibility to my God to reach out to the least among us to lift them up, to care for them, to clothe them, to feed them, to house them, to make sure that as a part of our American family, they are not forgotten. They are not by negligence driven more deeply into despair, unhealth, sickness, and a negative lifestyle which costs us all and costs those individuals.

I come from the State of Maryland, and I want to quote somebody you would think it may be unusual for me to quote, but I was elected to the State senate in 1966. Ted Agnew was elected Governor of our State in 1966, and he was inaugurated 2 weeks after I was sworn in as a member of the State senate at the age of 27. In his inaugural address he said: The cost of failure far exceeds the price of progress. What he meant by that, the failure to invest in the welfare of our people, as well as our infrastructure and the creation of jobs and the expansion of opportunity for our people, the failure to make those investments would in the long run cost us far more than the investments would cost us in the short run.

My colleagues, I suggest to you that our failure to invest in the welfare of all of our citizens will cost us far greater sums in the long run for the failure to invest in the short run.

And so I congratulate BARBARA LEE from California for making sure that the least of us are not forgotten in this very important debate.

Do we need to bring down spending? We do. But one of the interesting facets

of every report that has been issued in a bipartisan way, most recently by the so-called Gang of Six, or the Simpson-Bowles Commission, or the Senator Domenici-Alice Rivlin Commission—all had a central premise: Do not take actions that undermine the most vulnerable among us. Those were all bipartisan commissions.

I know my friends on the Republican side of the aisle who pride themselves on being the party of Lincoln understand Lincoln's message of healing and bringing us together and making sure that we lifted up our fellow citizens and cared for the sick and the homeless and for the young and, yes, for the old.

So as I said, I thank Chairwoman LEE, such a courageous and powerful voice on behalf of those who sometimes have no voice. I am pleased to join my voice to hers and hopefully to all 435 of us who have been given the privilege of serving in this body to raise our voices on this day on behalf of a Nation that has been perceived around the world as being a Nation of hope, of opportunity, of heart, and of soul. Let us reflect that in whatever way we go forward in ensuring the fiscal health of our Nation, both in the short term and in the long term. And understand that the health of our people physically, mentally, financially will be equally important to the health of our Nation.

I thank the gentlelady for leading this debate.

PASS FREE TRADE AGREEMENTS

The SPEAKER pro tempore. The Chair recognizes the gentleman from Texas (Mr. CANSECO) for 5 minutes.

Mr. CANSECO. Mr. Speaker, if one were to ask the average American what their top three priorities for the Congress to work on would be, I think you would get the answer of jobs, jobs, and more jobs.

That's the answer because the employment situation in America is not good. Over 14 million Americans are out of work. We have had 29 straight months with the unemployment rate at 8 percent or higher and monthly jobs reports that show anemic job growth.

Clearly, we need to turn our economy around so robust job creation can occur. The American people want and expect nothing less.

Much of why our economy is not creating jobs is because of uncertainty in the economy that has been created by policies passed by Washington, like the government takeover of health care, the credit-restricting financial regulation bill, and the out-of-control spending.

We tried it the way desired by President Obama and Washington liberals, attempting to spend and borrow our way to a better economy. And their bills, all they did was add to the debt that is dragging the economy down.

Worst though is that Washington is ignoring three very easy actions that, if taken, will immediately help our economy. There are three pending

trade agreements with Colombia, Panama, and South Korea that will create jobs and are at no cost to the taxpayer.

□ 1050

Altogether, it's estimated by the Business Roundtable that these three agreements will create 250,000 jobs. How can we not pass these agreements that will create jobs and not cost the taxpayers?

Today I want to talk about the benefits of the Panama Free Trade Agreement. In 2010, U.S. exports to Panama accounted for \$6.1 billion, creating \$5.7 billion in trade surpluses with Panama. The United States is Panama's largest trading partner. And once the agreement goes into effect, 88 percent of U.S. goods will enter Panama duty free.

What are some of the products that we export to Panama that could benefit from this agreement? Well, our top exports to Panama now are aircraft, machinery, and agricultural products. In the 23rd District of Texas, which I have the privilege of representing in the United States House of Representatives, agriculture is an important source of economic activity. The Panama Free Trade Agreement will help agricultural products in my district and those districts across the United States. This agreement is helping level the playing field for American agricultural producers.

In 2009, the U.S. exported \$362 million in agricultural exports to Panama. Less than 40 percent of those exports received duty-free status, while more than 99 percent of Panama's agricultural exports to the United States received duty-free status. Upon implementation of the agreement, 56 percent of U.S. agricultural exports will enter Panama duty free, and the remaining tariffs will phase out within 15 years.

While there are benefits to passing this agreement, there are also consequences for failing to pass it. American jobs are at stake as our competitors, notably Canada and the European Union, have their own trade deals with Panama. And once these deals are implemented, their exports will have an advantage over U.S. exports currently going into Panama. This will lead to a loss of market share for the United States exporters and a loss of jobs here at home.

Mr. Speaker, we have the ability to create jobs without spending taxpayer money. With over 14 million Americans unemployed, we must stop waiting. It's time to pass the Panama Free Trade Agreement.

POVERTY CRISIS IN AMERICA

The SPEAKER pro tempore. The Chair recognizes the gentlewoman from California (Ms. LEE) for 5 minutes.

Ms. LEE. I rise today as the founding cochair of the Congressional Out of Poverty Caucus to join my colleagues to discuss the urgent crisis of poverty and to provide a voice for those people

living in poverty and who we feel that could get disproportionately hurt by any negotiations that take place that cut too deeply.

I want to thank our leadership, especially our whip, Mr. HOYER, for his powerful words this morning and for his leadership; Leader PELOSI and our Assistant Leader, Mr. CLYBURN, for each and every day standing and working for the least of these.

Mr. Speaker, a daunting statistic speaks for itself: One in 5 million children in America are growing up in poverty, and nearly 45 million Americans are living in poverty today. Our national unemployment rate is 9.2 percent, but for African Americans it is 16.2 percent and for Latinos it is 11.6 percent. And we know it's twice these statistics, given the millions of people who have lost hope in looking for jobs.

Given these heart-wrenching statistics, the Congressional Out of Poverty Caucus, our cochairs—Representatives BACA, BUTTERFIELD, CONYERS, HONDA, and I—sent a letter to the President, the Vice President, and the congressional leadership on both sides of the aisle asking them to protect those programs that support those facing or living in poverty in the debt ceiling negotiations.

My colleagues and I are here on the floor today to remind every Member that it was not American families or children or the working poor that forced Congress to run a deficit, and it definitely was not America's seniors on Social Security or Medicare or people on Medicaid that forced Republicans to turn the first budget surplus into decades of record deficits. Two wars, massive tax breaks for millionaires and billionaires, Big Oil, and Wall Street running wild caused these deficits. The American people are willing to work, they want to work and pay their fair share, but they should not be asked to fill a hole that they did not dig.

We should quickly pass clean legislation to raise our debt ceiling to end this default crisis so that we can move on doing the critical work of creating jobs and responsibly addressing the national debt. Making heartless cuts on the backs of hungry children and struggling American families will not balance the budget. Every Member of Congress should consider the millions of Americans who are struggling—struggling to find work, struggling to pay for health care if they have health care, struggling to stay in their homes, and struggling to feed their children.

Mr. Speaker, more and more Americans are facing poverty every day, and the Congressional Out of Poverty Caucus is on the floor once again to be the voice for these Americans struggling day in and day out just to survive, demanding that we protect these vital safety net programs and help support the poor, especially in this Great Recession.

We are here today to share some stories from people who have benefited from those programs. I have a story