There is also a call at some point to vote for a balanced budget amendment to the Constitution, and it's my belief in the importance of that last element that brings me to the floor today. I rise to urge all of my colleagues to keep an open mind on the Boehner plan, but also to keep an open mind about bringing a balanced budget amendment to the floor that could enjoy broad bipartisan support.

Look, Washington, D.C., is not only broke; it's broken. The American people have seen both political parties run up deficits and debt, both political parties live outside the means of the American people, and they know in their heart of hearts that something is missing. I believe that's a balanced budget amendment to the Constitution of the United States.

Now, I've authored the spending limit amendment to the Constitution. I support the stout version of a balanced budget amendment that Republicans marked up and referenced in the Cut, Cap, and Balance bill, a spending limit cap, a supermajority on tax increases. But I don't think it takes any great insight to know that that bill will likely not get the 290 votes that we need to send it to the Senate and send it to the States.

So in addition to voting on that bill, with spending constraints and others, I believe the time has come to bring the historic balanced budget amendment back to the floor of the Congress. I believe there should be no increase in the debt ceiling unless this Congress does everything in its power to send a balanced budget amendment to the Senate and to the States for ratification. And I believe we have that moment.

I've talked to some of the most prominent Members of the Democrat minority in this Congress today, and they've expressed support for this amendment. The American people overwhelmingly support a balanced budget amendment to the Constitution.

So I urge my colleagues to keep an open mind, keep an open mind to the Boehner plan. I'm continuing to study it and seeing if we can embrace it as an important first step on fiscal discipline and reform, finding a way to pay the Nation's bills, but change our fiscal direction. But I also encourage my colleagues to consider at some point in the near future. let us bring to this floor a balanced budget amendment that could enjoy broad bipartisan support, to know that we cannot only make progress for fiscal discipline and reform, but we can make history by restoring to the national charter or placing in the national charter those restraints on spending that this Nation's Capitol, under both parties, desperately needs.

THE DEFAULT CRISIS AND HOW IT IMPACTS JOBS

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

Ms. WATERS. Mr. Speaker, for the first time in American history we are at the brink of compromising the full faith and credit of the United States Government—the pledge that America has made to be the strongest, most trustworthy economy in the world, the promise that we will always keep our word and pay back the money we have already spent.

And why are we on the brink of a default crisis? Is it because of a natural disaster that has devastated our Nation? Is it because of a catastrophic national security threat? Is it because of another meltdown of our financial system like the one we saw in 2008? No.

The default crisis is for none of these reasons. Instead, it is a crisis wholly manufactured by my Republican colleagues, who are holding our economy hostage to pursue a radical agenda. This is an agenda that seeks to continue the Bush policies of wars and tax cuts paid for by undoing the New Deal, shrinking the social safety net, and pulling the rug out from under millions of Americans who are still struggling to recover from a financial crisis that was created by Wall Street.

Mr. Speaker, the debt ceiling is being used as political leverage to pursue this agenda. Remember, the debt ceiling was raised 18 times under President Reagan and seven times under President George Bush. Instead of this phony crisis, we should be debating the real crisis facing this Nation, the crisis that is consistently named as the number one concern of American taxpayers, that is, the jobs crisis.

Today, about 14 million people are unemployed, wages are declining, and home values are still plummeting. The unsurprising result is consumers aren't buying, businesses don't need to hire as many workers. And the cycle continues. In minority communities, these problems are even worse, with over 16 percent of African Americans and 11 percent of Hispanics out of work. In fact, just yesterday, the Pew Research Center reported that while all households lost wealth during the recession, minority families experienced disproportionate losses, and the wealth gap between minority and white households is actually growing. The median wealth of U.S. households in 2009 was \$13,000, compared to just over \$6,000 for Hispanics and \$5,600 for African Americans.

But to hear my Republican colleagues, it's as if these unemployed Americans are living in the shadows instead of the communities we represent. Because instead of pursuing a jobs agenda, my colleagues on the other side of the aisle have proposed a continuation of failed Bush policies, this time on steroids. First under the Ryan budget, and now under these debt ceiling hostage negotiations, my Republican colleagues are pushing to cut Medicare, Social Security, Medicaid, and job-creating domestic programs no matter the cost. Mr. Speaker, now is the time to invest in our communities, not retreat.

We need jobs to get people employed and get them back paying taxes to pay down our deficit. In fact, the Congressional Progressive Caucus is happy to provide for you, Mr. Speaker, a long list of ways to create jobs. We can create a new civilian conservation corps: we can close tax loopholes and bring jobs back from overseas: we can encourage investments in the new green economy; and we can provide incentives for businesses to train and hire the long-term unemployed. And guess what? We can do this while balancing the budget. In fact, the people's budget, offered by the Congressional Progressive Caucus, can balance our books at least 10 years before the Ryan budget.

Mr. Speaker, I encourage my colleagues to stand opposed to Republican efforts to perpetuate this default crisis and balance our budget on the backs of seniors and the middle class. It will amount to an unmitigated and unprecedented disaster to not only America's reputation, but to our capital markets, our job-creating businesses, and our economic recovery.

Mr. Speaker, I held two town hall meetings this past weekend on Saturday, one in the city of Inglewood and one in the area of Westchester. They made it very, very clear that they want us to increase this debt limit, they want us to get about the business of creating jobs, and they want to close tax loopholes for the richest corporations in America that receive tax breaks under the Bush administration. They are sick of us playing with this issue. They want us to do the people's business and look out for the interests of the least of these.

${\tt RECESS}$

The SPEAKER pro tempore. Pursuant to clause 12(a) of rule I, the Chair declares the House in recess until noon today.

Accordingly (at 11 o'clock and 8 minutes a.m.), the House stood in recess until noon.

\square 1200

AFTER RECESS

The recess having expired, the House was called to order by the Speaker at noon.

PRAYER

Reverend Rick Postell, Christian Renewal Church, Brunswick, Georgia, offered the following prayer:

Heavenly Father, we come to You in Jesus' name on behalf of this great Nation. We ask for Your forgiveness of our transgressions and to thank You for Your blessings and favor upon America. Keep us mindful of Your word that "righteousness exalts a nation, but sin is a reproach to any people."

Grant these Representatives wisdom to make decisions to strengthen our Nation, motivated more by Your hand than by bipartisan concern. Grant them grace to listen to one another with open hearts and minds. May the clarity and charity of their words reflect respect for their colleagues. May their decisions of today not become future apologies, but may they be a statement of this Congress' character, their firm resolve, and a hope for a better America.

All this we ask in the name of Jesus Christ, Your Son, and our Savior.

Amen.

THE JOURNAL

The SPEAKER. The Chair has examined the Journal of the last day's proceedings and announces to the House his approval thereof.

Pursuant to clause 1, rule I, the Journal stands approved.

PLEDGE OF ALLEGIANCE

The SPEAKER. Will the gentleman from New Jersey (Mr. SIRES) come forward and lead the House in the Pledge of Allegiance.

Mr. SIRES led the Pledge of Allegiance as follows:

I pledge allegiance to the Flag of the United States of America, and to the Republic for which it stands, one nation under God, indivisible, with liberty and justice for all.

MESSAGE FROM THE SENATE

A message from the Senate by Ms. Curtis, one of its clerks, announced that the Senate has passed bills of the following titles in which the concurrence of the House is requested:

S. 846. An act to designate the United States courthouse located at 80 Lafayette Street in Jefferson City, Missouri, as the Christopher S. Bond United States Courthouse.

S. 1406. An act to designate the United States courthouse under construction at 510 19th Street, Bakersfield, California, as the Myron Donovan Crocker United States Courthouse.

The message also announced that the Senate agrees to the request of the House that the Senate return to the House the bill (H.R. 1309) "An Act to extend the authorization of the national flood insurance program, to achieve reforms to improve the financial integrity and stability of the program, and to increase the role of private markets in the management of flood insurance risk, and for other purposes.".

WELCOMING PASTOR RICK POSTELL

The SPEAKER. Without objection, the gentleman from Georgia (Mr. KING-STON) is recognized for 1 minute.

There was no objection.

Mr. KINGSTON. Mr. Speaker, our guest chaplain today is Mr. Rick Postell from Brunswick, Georgia. Rick is a native of Gastonia, North Carolina, and received his BS in business man-

agement from Troy State University and later a master's degree in theology from Beacon University in Columbus, Georgia. He currently lives in Brunswick, Georgia, with his wife, Amy, and their three children.

After graduating from school, Rick served in the United States Air Force base at Moody Air Force from 1981 to 1986. He traveled extensively well in the Air Force and worked on the aircraft maintenance unit while at Moody facilitating F-4 Phantom aircraft.

After his service in the Air Force, Rick served in the United States Post Office from 1986 to 2000. And then he joined the staff of Christian Renewal Church in Brunswick. He currently teaches religious studies at Heritage Christian Academy in Brunswick and has served as guest chaplain not only with us here today but in the Georgia State legislature on the Senate and on the House side.

He travels extensively and has been to Mexico many times on mission trips. His wife, Amy, is with him today along with 18-year-old Sam and 16-year-old Charlie and 14-year-old Hayley.

Ladies and gentlemen, please welcome with me Pastor Rick Postell.

ANNOUNCEMENT BY THE SPEAKER PRO TEMPORE

The SPEAKER pro tempore (Mr. ROGERS of Alabama). The Chair will now entertain up to 15 further requests for 1-minute speeches on each side of the aisle.

ANOTHER GLITCH

(Mr. PITTS asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. PITTS. Mr. Speaker, the Hill newspaper recently reported that there's another prominent glitch in last year's health care law. Millions of families could struggle to purchase insurance because of the sloppy manner in which the bill was written.

The law mandates that every individual pay insurance. If the insurance offered by an employer is deemed affordable by the government, then an employee must purchase it. However, the Federal Government will only look at the individual plans offered by companies—not the family plans. While the plan for an individual may be affordable, the family plan could be significantly more expensive.

Correcting this mistake in the law would mean at least \$50 billion more per year in government subsidies. The President told the American people that the new health care law would not increase the deficit. Now we find yet another example of how this bill will cost both American families and the Federal Government far more than what was claimed.

Clearly, we need full repeal before this law full of glitches and mandates is fully implemented, bankrupting families and the government.

GOP ADULT MOMENT IS LONG OVERDUE

(Mr. GENE GREEN of Texas asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. GENE GREEN of Texas. Mr. Speaker, members of the House leader-ship have walked away from the negotiating table three times and continue to push their plan to cut Medicare, Social Security, and Medicaid benefits, protect the top 2 percent of Americans at the expense of 98 percent of our families, pass a short-term deal that would lead to credit downgrade, higher interest rates, and a tax hike on every American and repeat this crisis next year.

Let me read you some emails that I've received:

"I'm a disabled 57-year-old gentleman who is restricted in a wheel-chair. I thank God I live in a country where I am able to receive disability income like millions of other disabled Americans and Social Security recipients. I'm afraid if the Republican leadership gets their way, I'll soon be living on the street.

"I'm very concerned that the default would cause even more dire straits for the average homeowner/worker than even currently exists. That does not even count the repercussions that would result from higher interest rates, falling dollar in the global economy, and lower earnings on annuities and other investments, such as decreasing principles."

What we need is not a Republican plan or a Democratic plan; we need an American plan to deal with our debt that will take care of it so we don't have all of these dire consequences next Tuesday.

SPENDING CUTS SAVED CANADA— NOT HIGHER TAXES

(Mr. WILSON of South Carolina asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. WILSON of South Carolina. Mr. Speaker, in The Wall Street Journal, Fred Barnes documented on July 21 that in 1993 Canada faced a fiscal disaster similar to the one we're facing today. Government spending was on the rise, huge deficits were setting peacetime records, the economy was stagnant, an unemployment rate that was around 9 percent with interest payments on debt using 35 cents of every tax dollar.

The newly elected Prime Minister in 1993 listened to the voters by stating, "Canadians have told us they want the deficit brought down by reducing government spending, not by raising taxes, and we agree."

By cutting spending, the Canadian economy roared back from 1995 to 1998 and turned a \$36.6 billion deficit into a \$3 billion surplus. The Prime Minister was able to put aside partisan politics