

you want your FEMA to be, how generous your disaster relief payments, and how much do you want to pay?

In today's New York Times op-ed section, there is an article that points out the potential liability for flood insurance alone is \$1.25 trillion, second only to the liability for Social Security. Right now, we have arguably the worst of both worlds. The Federal Government responds to disaster, usually paying too much for the wrong people to do the wrong things. We provide Federal money to put people back in harm's way and sometimes provide infrastructure to make future, risky development worse. We often take remedial action like fortifying beaches, a temporary solution that can actually accelerate erosion elsewhere, shift storm damage down the coast to another spot or more serious flooding down river. By giving the illusion of protection, more people locate in dangerous areas, and the vicious cycle is repeated with untold damage to families, with loss of life, loss of property, disruption of business.

Perhaps we'd be better off if we began with a serious conversation about what people expect from FEMA and heavily subsidized flood insurance.

What if the balance of responsibility between individuals, local, State, and Federal governments were analyzed?

What if we required individual property owners to assume more of the cost of disaster mitigation and recovery by paying the full cost of their flood insurance premiums and having recovery benefits provided on a declining scale after repetitive incidents?

What if local developers were required to insure their buildings withstood the cost of certain foreseeable disaster events? Would they be less likely to pressure local governments to approve risky development proposals?

If individual homeowners absorbed more of their cost with slightly higher home prices, would it make it less likely that they're going to be buying homes in dangerous locations?

Shouldn't local governments be required to have stronger zoning and building codes to make loss less likely and recovery less expensive? What if these local governments were put on notice that when they invest in infrastructure, that the Federal disaster relief is only going to cover a portion of the loss and that portion will decline with increasing frequency of events?

While there appears to be little appetite for overall Federal control, there ought to be even less appetite for the Federal Government to pay for the failure of local control to plan, zone, enact, and enforce strong code provisions and consumer protection. The notion that this is all going to be a one-way street for the Federal taxpayer to pay for repetitive disaster costs is something that needs to be challenged and rejected out of hand.

Make no mistake; I think it would be foolish to privatize FEMA because there is a need for Federal response to

true disasters. That's precisely the time that the local economy and taxpayer are least able to pay the full cost of recovery. They need money, personnel, and assistance, but that doesn't mean a permanent entitlement to risky behavior. The Federal Government should deal with what is truly catastrophic and with the humanitarian costs. Families obviously should not be left destitute, hungry, and homeless in the aftermath of natural disaster. There is, however, no reason that we encourage the repetition of these terrible events.

In a time of fiscal stress and budgetary realignment, we should include government disaster spending, liability and development policy as we address the fiscal cliff. Done right, this will not only save money, but countless lives, as well.

□ 1010

THE TRUE MEANING OF THE FISCAL CLIFF

The SPEAKER pro tempore. The Chair recognizes the gentlewoman from New York (Ms. HAYWORTH) for 5 minutes.

Ms. HAYWORTH. Mr. Speaker, our work in Congress during these final weeks of 2012 is focused on the fiscal cliff. We're worried—and rightly so—about what it means to our economy, to our future, to the daily lives right now of hardworking Americans who are, in all too many cases, already struggling to make ends meet, like the mother in Carmel, New York, who told me her kids are going to have to limit their sports activities because she's having trouble finding the money to fill her gas tank a couple of times a week.

I came to Congress 2 years ago to help that mom who is doing all she can just to get by. She cares for her family, she has a job, and she is a taxpayer. She is in the middle class, and she is being squeezed from all sides. She knows, even though she has to set and keep a budget, the Federal Government hasn't been able to do that, and that's why we're facing the fiscal cliff. The Federal Government has been spending her hard-earned tax dollars like water, running trillion-dollar deficits year after year. She is angry, and she has every right to be angry.

So what are we going to do about it?

Lately, we've heard a lot of talk about raising revenues but not nearly enough talk about bringing the Federal Government down to the right size, about matching spending to the resources we have, about balancing the Federal budget. Oh, we hear about a "balanced approach," but that's just a way of saying we need to increase taxes. Actually, we don't need to increase taxes. The best thing we could do would be to not increase taxes.

The best thing we can do to raise revenues is by making our economy as healthy and strong as it can be. That

means we need to help our businesses grow and hire. That has become way too hard to do in the past couple of years. A businessman in Dutchess County, New York, told me that he's going to have to limit the number of employees he has to fewer than 50 so that he won't be subject to penalties under the 2010 health law. So, right now, the Federal Government is keeping him from offering jobs. That hurts the people who need jobs and who would be happy to be on a payroll on which they would be putting their own contributions into Social Security and Medicare.

Increasing taxes means less growth and fewer jobs, and that's not balanced. Three years ago, I made a pledge to oppose tax increases. I made that pledge to the citizens I serve and to no one else, and I made it because tax increases will hurt them. When Jen, the owner of La Petite Cuisine in Warwick, New York, tells me that the best thing I can do for her small business is to give her a break from high taxes, I believe her. I ran for Congress to help Jen and all the small business people like her, who are the engines of job creation. I ran for Congress to help all the people who need employers like Jen to hire them.

These good people deserve better than temporary fixes that mean we lurch from one crisis to the next. They deserve a plan that solves our economic problems for the long term. They deserve a plan that goes beyond politics and shows a commitment to putting the Federal Government on a budget and on track to eliminate our crushing debt, that respects our citizens' rights to enjoy the fruits of their labors and to spend and save and invest as they see fit, which is the best way to grow the economy and add jobs, and that allows each of them, regardless of their station in life or where they live or their ethnic background or their gender, to use their energy, talent, and common sense as free people in a Nation that must remain the strongest in the world, which it simply cannot be if it is drowning in debt.

I am here to fight for what is best for my constituents—every one of them—today and every day, in every single way I can. I am here to serve them and not any party or ideology. My constituents' future extends far beyond any election. They deserve that future to be as secure and prosperous as it can be, and it surely can be if we in Congress and the White House can have the courage to move forward together in a spirit of true cooperation. I stand ready to do that, and I stand with the people of the Hudson Valley.

TURNING THE CORNER ON REAL IMMIGRATION REFORM

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

Mr. GUTIERREZ. Mr. Speaker, let me tell you how you know you've

turned the corner on the immigration debate.

When Sean Hannity and Senator RAND PAUL and a group of others in the Republican Party begin saying it's time to rethink the party's approach to immigration, we've probably reached a milestone. When Donald Trump says the Republican policy of asking 12 million people to self-deport is a "crazy policy" that likely cost the Republicans the White House, you've turned a corner. Any time I agree with Donald Trump, hope for a bipartisan agreement should be running high.

Most Americans believe that Election Day demonstrated that it's time to move beyond the same old politics, the same tired blame game on immigration. So, when I saw a Republican-sponsored STEM visa bill on the House calendar this week, I thought, well, maybe House Republicans are changing their tune. On the campaign trail, we heard Governor Romney say he supported stapling green cards to the diplomas of every math and science graduate from our universities. Why should we educate some of the best minds on Earth and then say, "Sorry, no room in the U.S. economy for you"? It makes no sense. They go away and compete against us rather than innovating and creating jobs here.

Then I took a closer look at what the Republicans are actually proposing. They haven't turned a corner at all. In fact, they haven't even stepped out of their houses. They certainly didn't learn anything from the last election. The STEM visa bill on the House floor this week was actually voted down in September. It was introduced with a few changes but with absolutely no consultation with Democrats.

I want to find a bipartisan solution on immigration. I am committed to it. I know it won't be easy. They say a journey of a thousand miles begins with just one step. The problem is my colleagues on the other side of the aisle want to take one step and have the Democrats travel the other 999.9 miles. Certainly, this bill isn't even a step—it's a shuffle; it's a shell game. It has exactly the same problem that the STEM bill in September had. It moves visas from a legal immigration program, which works, over to a new visa category where there may or may not be sufficient demand to use those visas each year.

Immigration is always a zero-sum game for my colleagues on the other side: we will only increase visas for immigrants we like if we can eliminate immigration for immigrants we don't like. But it isn't even a zero-sum trick they're pulling here. Best estimates are that only 20,000 STEM visas would be issued to graduates, meaning that the other 35 visas would just disappear.

Which immigrants do they want to exclude in order to play this game?

They're people from around the world who want a chance to make a new life for themselves in the U.S., people like the fathers and mothers and grand-

parents of almost every Member of Congress. In this case, half of the people who come to America legally, through the Diversity Visa program, come from the continent of Africa, over half of them. Yet they come from all over. So the Republicans would have us say to the good people of Ghana or South Africa—but also to the people of Sweden and Ireland and New Zealand and Taiwan who apply to come here legally—sorry, we have to withdraw the chance you had at 50,000 visas so we can divert them to, maybe, 20,000 STEM graduates. Maybe. Once again, the Republicans' math doesn't add up.

Here is something I'll bet you didn't know about the Diversity Visa program, which is that many of them come to this country and join the Armed Forces of the United States of America. But these legal immigrants are the target of the Republican bill.

I have news for my friends on the other side of the aisle: you can't fool immigrants. You can't pretend to be pro-immigrant and then eliminate immigration from one group to allow another group to come.

I woke up the day after the election and I saw a new landscape for the immigration debate. It is one in which Democrats and Republicans work together to solve tough problems facing the United States. We should not treat this as an opportunity for politicians to score political points again, but sadly, that is what is happening here. I want Republicans to know that Democrats support STEM visas. We don't need to kill other legal immigration programs to create a STEM program, but Republicans are more interested in killing the Diversity Visa program than in creating a program for STEM graduates. For this bill, no matter what happens on Friday, it will not pass in the Senate.

Mr. Speaker, I believe we can turn the corner on real immigration reform but only if Republicans are willing to put on their walking shoes and take a few steps with Democrats, walking side by side, for a greater, better America.

□ 1020

HONORING LOUIS GIACOMELLI

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

Mr. FITZPATRICK. Mr. Speaker, I rise today to honor the life of Louis Giacomelli of New Britain in my home of Bucks County, Pennsylvania. A devoted husband and a loving father, Louis passed away earlier this week after a long life of service to his community and to his country.

As a young man in the Army, Louis answered his country's call and honorably served in the Korean War and was awarded a Purple Heart for his service. Upon returning home from the war, Louis went on to serve his community with the Philadelphia Police Department for over 20 years.

I had the opportunity to visit the Korean War Memorial here in our Nation's capital with Louis earlier this year. I was fortunate to have been able to spend that time with him and proud to have called him my friend.

His life of service is an example to each of us, and I wish his family all the best in these difficult times.

PITS FOR PATRIOTS

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

Mr. QUIGLEY. Mr. Speaker, I rise today to highlight the exceptional work of an organization operating in my district called Pits for Patriots. This innovative program strives to save not just one life, but two.

The Chicagoland organization currently trains rescued pit bulls to become service dogs for veterans in need. In addition to helping our country's patriots, the program is committed to educating the public about the loyalty, devotion, and commitment of the pit bull breed. Their service dogs are trained to help improve a veteran's quality of life in their day-to-day activities, such as opening and closing doors, retrieving items, and assisting with mobility problems.

I had the honor of attending a training session and meeting a dedicated veteran, Sergeant Danny Randall, and his companion dog, Shiloh. After serving for 9 years in the Army, Danny felt an emotional disconnect between military and civilian life. Reentering the civilian workforce had been a difficult adjustment. Danny suffers from posttraumatic stress disorder, making it difficult for him to remain calm in large crowds or tight spaces. He is not comfortable sitting with his back to a door or window and feels stress when strangers enter his personal space. But Danny has found a way to help battle some of the aftereffects of war. Danny's medicine is in the form of a four-legged pit bull dog that goes by the name of Shiloh. Shiloh helps Danny to remain calm when going out in public and increases his comfort level and socialization skills.

Shiloh and other pit bulls do more than just facilitate the day-to-day lives of the recipients; they provide a sense of independence and unconditional love. For the veterans, caring for a companion animal can provide a sense of purpose and fulfillment, while lessening feelings of loneliness, isolation, and depression.

There are over 22 million veterans in America today. And although the number of servicemembers being deployed in today's wars are fewer than in wars of the past, those returning from war are suffering from increasingly severe disabilities, such as traumatic brain injury, numerous amputations, and posttraumatic stress disorder.

Over the past decade, the number of vets in need of disability compensation has more than doubled, from 600,000 in