

and those who don't; those who live in a world where math actually has a value. And this will make sense, hopefully, in a moment.

I am right now holding a CBO report, the "2013 Long-Term Budget Outlook." Yet I have not heard someone else come to this microphone, but there is just the beginning of a paragraph that should terrify you:

Federal debt as a percentage of GDP in 2038 under the extended baseline is projected to be about twice as large as the amount estimated in last year's report.

Do you understand what this report is saying? That because of the policies from this administration, the policies coming out of our bureaucracies and the things we need to actually deal with in this House, the numbers are almost twice as bad as they were last year. That is the speed we are going to hit 100 percent of debt to GDP. And the thing you need to understand is that it is worse than in the long-term budget outlook forecast because there are delusions built into that, because we here as a body instruct the Congressional Budget Office saying, Follow current law; that's what you need to budget off of.

How many of us here come January when the SGR is up, and many of you will know it as "doc fix," are going to hold the numbers, hold the current law with the understanding at the end of about a dozen years, doctors who see Medicare patients are going to be paid 73 percent less. So we will walk onto the floor here probably in December or January and fix the SGR so doctors are compensated so they continue to see their Medicare patients, and we blow up the numbers in the long-term budget forecast, and we do that on lots of things. So when you actually do the adjustment for math reality, policy reality, the long-term budget numbers are much, much worse than we talk about around here.

And now to my point.

A year and a half ago, we actually did something bipartisan. We did something called the JOBS Act. In the scale of things, it was small; but there were some neat things in there. One of the things I fixated on was something called "crowdfunding," an opportunity to help the truly little entrepreneur. This was only up to \$1 million, and it was using this thing called the Internet to be able to raise money so if you are the cupcake shop or the mechanic shop, or you have some idea where you can begin getting some angel investment and get going, well the SEC took a year and a half to do what was supposed to be a simple rule set, so they are a year late.

And here is what they brought us: this is the law, these handful of pages, six, seven pages is the crowdfunding portion of the JOBS Act. Here is the 550-page proposed rule-set.

So if we are in a world where we have crushing debt screaming towards us, and some of that is coming now because we are being told that the new

normal is a 2 percent GDP growth, we need to be doing things that accelerate that economic growth, or we are in incredible trouble.

So as the House, bipartisan, we passed the JOBS Act, which is one of the little increments that is supposed to reach out and help grow the economy, and then the bureaucracy hands us crushing rules that make it almost impossible to use.

So for whoever is listening, watching, caring about things like the crowd-funding rules that are before the SEC, you have 90 days from now. Please go online, make comments, help them understand that this is supposed to be helping the next generation of small entrepreneurs in this country, and don't make it 550 pages of bureaucratic legalese. It can be simpler. We can handle this. We can do great things in this country, but we can't do it if the bureaucracy continues to crush our opportunities.

BREAST CANCER AWARENESS MONTH

The SPEAKER pro tempore. The Chair recognizes the gentlewoman from Florida (Ms. WASSERMAN SCHULTZ) for 5 minutes.

Ms. WASSERMAN SCHULTZ. Mr. Speaker, I rise today as we close out the month to recognize October as Breast Cancer Awareness Month.

Even as Congress has struggled with the basic task of funding our Federal Government, we are mindful that we have pressing problems and important work to do to raise awareness and help women survive this deadly disease.

Over the last few decades, these public efforts have helped educate people and promote awareness about breast cancer, but we must remain vigilant in the fight because there is so much more to be done.

The statistics are sobering: one in eight women will get breast cancer in her lifetime. This disease strikes women—and some men—of all backgrounds, races, ethnicities, and ages. While all women are at risk, many still think it can't happen to them, especially young women. But I know all too well that it can. In 2007, when I was just 41 years old, I learned I had breast cancer.

While we have made significant advances on some fronts, recent studies show that more and more young women are being diagnosed with breast cancer, and metastasis rates are not going down.

I believe we have a responsibility as Members of Congress to take Breast Cancer Awareness Month one step further and turn awareness into action. We must take action to implement the Affordable Care Act and continue to ensure that every single person in this country has access to the information they need to make informed decisions about their health.

We must take action to ensure women get the preventative services

and screenings they need, while understanding their risks and treatment options.

With this in mind, in 2009 I sponsored the Education and Awareness Requires Learning Young Act, or the EARLY Act. The EARLY Act focus on equipping young women with the tools they need to take charge of their health.

Currently, the Centers for Disease Control is developing evidence-based interventions and working with advocacy organizations on programs that provide support services for young breast cancer survivors and their families, as well as a national education and awareness campaign to help young women understand their risk and take charge of their health.

Even with the CDC's work under the EARLY Act, we must do more to assist those women who survive breast cancer, and I am developing new legislative efforts on this front. I am working with my colleagues on both sides of the aisle.

Young cancer survivors face very different life challenges than older survivors—from fertility preservation issues to the long-term health and neurocognitive effects of cancer treatments. With cancer care, one size does not fit all. The young face many more years as survivors and have unique challenges that arise that are not experienced by survivors who are diagnosed later in life.

There was good news from the Supreme Court earlier this year when they took some action to help improve our ability to detect, diagnose, and treat breast cancer. This past June, the Justices ruled unanimously that a company cannot patent naturally occurring genes. This decision paves the way for more companies to offer genetic tests for gene mutations that significantly increase the risk of developing diseases like breast or ovarian cancer. Thanks to this ruling, more women will have access to affordable testing and second-opinion testing about their risks and courses of treatment.

Like many others before me, when I was diagnosed with breast cancer and later identified as a BRAC2 gene mutation carrier, I had to make life-altering decisions without the benefit of a second opinion or even a second test. That will now be a thing of the past thanks to the Supreme Court decision.

Again, though, there is still so much more to be done. We must work to guarantee that insurers, including programs like Medicare, cover testing where appropriate and preventative surgery where necessary.

And there is still work left to be done to fully implement the Affordable Care Act. While implementation of any major change comes with great changes—and we have certainly had some of those—it also comes with great reward. For example, I am thrilled that this coming January, with the opening of the health insurance marketplaces, no woman will ever have to worry

again about being dropped from her health coverage when battling breast cancer.

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Before the Affordable Care Act, too many Americans were just one diagnosis away from having to face cancer without affordable, quality coverage that could not be taken away.

A case in point is my friend Mary Ann Wasil of the Get in Touch Foundation. She wrote me a few weeks ago to say her life literally depends on the Affordable Care Act. Mary Ann is battling advanced breast cancer. She is currently on COBRA insurance. When that runs out, she would surely be uninsurable without the Affordable Care Act. Mary Ann's chemotherapy treatment for the month of July alone was \$110,000. Simply put, without coverage she could not afford the treatment she needs. Her note to me said: "This is real for me. It is life or death for me."

This is why the Affordable Care Act is so important for breast cancer warriors like Mary Ann.

I have had so many women come up to me, Mr. Speaker, and confess that they haven't had a mammogram in years because before the Affordable Care Act, they could not afford the expensive copays and deductibles or feared the prohibitive costs of treatment. They were literally afraid to get a diagnosis because they were worried they couldn't afford treatment.

That worry is a thing of the past. Education and awareness is only half the battle. For breast cancer or any serious disease, access to affordable, quality health insurance is a necessity. It is not a privilege. It is a right for every American. Looking forward, we must work together to help women know their risks, discover cancer early, and access the best treatment possible.

As we continue to learn more and help more young women, let us commemorate Breast Cancer Awareness Month with a renewed dedication to support our mothers, sisters, daughters, and sister-friends. Together, let's eradicate breast cancer once and for all.

THE AMERICAN HELLENIC INSTITUTE

The SPEAKER pro tempore. The Chair recognizes the gentlewoman from Florida (Ms. ROS-LEHTINEN) for 5 minutes.

Ms. ROS-LEHTINEN. Mr. Speaker, I rise to recognize the American Hellenic Institute, known as AHI.

This year, AHI will be holding its 12th annual conference in my hometown of Miami. The conference provides an opportunity for the Greek American community to reflect on its role in American society and to advance and, indeed, strengthen U.S.-Greek relations.

This will also include an awards banquet in which two members of the Miami area will be recognized for their

service to the south Florida community and for promoting Hellenic ideals and values. This year's recipients of the Hellenic Heritage Public Service Award are Gus Andy and John Haralambides.

John, who passed away, sadly, earlier this year, was the embodiment of all that AHI stands for. His legacy will forever live on through his deeds and through the school that he founded, the Archimedean Academy. I have had the privilege of being at that school, and I can account for its academic curriculum, which is simply outstanding.

I congratulate the American Hellenic Institute, Gus Andy, and the family and friends of John for this important and meaningful recognition.

IN RECOGNITION OF TONY ARGIZ

Ms. ROS-LEHTINEN. Mr. Speaker, I would like to recognize and congratulate my good friend, Tony Argiz, who has been selected by the American Jewish Committee in south Florida to receive its 2013 National Human Relations Award.

Tony has been an active member of our south Florida community for many years, so this honor is well deserved. He continues to play a vital role in enhancing and promoting the important relationship between the United States and Israel.

This Human Relations Award is presented to leaders whose work within the community reflects the mission of the AJC, building bridges of understanding, and promoting freedom and democracy throughout the world. As Tony Argiz understands, in this dangerous time, we must stand together with our ally, the Democratic Jewish State of Israel, and continue to work together to preserve this oasis of freedom in a desert of oppression.

Congratulations to Tony Argiz and to the American Jewish Committee in south Florida.

PROTECTING WOMEN AND GIRLS

Ms. ROS-LEHTINEN. Mr. Speaker, involved citizens help our communities on important issues in order to raise awareness on human trafficking and help put an end to domestic violence.

Domestic violence and human trafficking are widespread human rights violations that continue to plague our world, cutting across racial lines, ethnic lines, geographic borders. As a wife, mother, grandmother, and a female Member of Congress, I realize the profound responsibility that I have to work together with my congressional colleagues to pass legislation in a bipartisan manner that would speak to the very heart of each and every woman.

As long as young girls and women across the globe continue to struggle to break through the shame and the silence that surrounds domestic violence and sexual trafficking, we must continue to put these issues on every national and global agenda. This year, Congress reauthorized the Trafficking Victims Protection Act and the Violence Against Women Act, two critical

pieces of legislation to address the needs of these vulnerable members of our global society.

I recently cosponsored two important resolutions to raise awareness on the need to protect women from the horrible attacks that they face. I will soon introduce legislation to amend current U.S. law that unintentionally facilitates domestic violence by forcing the return of a child in international child abduction cases despite a recognized risk to the child or the parent.

But the reality is, Mr. Speaker, that government alone cannot combat these horrendous crimes against girls and women. We need your help. As a community, we have the obligation to fight these crimes and protect girls and women from domestic violence and human trafficking. Awareness is key in stopping these human rights abuses. These crimes are on the rise, but together we can make a difference. We must make a difference.

Be the difference today in your community.

THE HOMEOWNER FLOOD INSURANCE AFFORDABILITY ACT

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

Mr. THOMPSON of Pennsylvania. Mr. Speaker, today I rise to discuss the Homeowner Flood Insurance Affordability Act, a bipartisan bill to delay further implementation of flood insurance rate increases that took effect on October 1, 2013, under the National Flood Insurance Program.

Congress last year, on a bipartisan basis, passed the Flood Insurance Reform Act of 2012. The measure included long overdue reforms to strengthen the financial solvency and administration efficiency of the National Flood Insurance Program. The rationale for the 2012 law was the need for the National Flood Insurance Program to more accurately reflect flood risk.

Historically, most low-risk States subsidize high-risk coastal States. Similarly, low-risk areas within States tended to subsidize those areas with higher risk, which were more prone to flooding.

The linchpin of the 2012 law was to use true actuarial rates in order to prevent very low-risk areas from subsidizing moderate- to high-risk areas.

The unintended consequence has been drastic premium increases for those plans that were traditionally subsidized by the National Flood Insurance Program. Under the 2012 law, Congress mandated that the Federal Emergency Management Agency, FEMA, complete an affordability study to further evaluate any unintended consequences as a result of the changes. This study was to be completed before the rate increases went into effect, which was crucial to understanding the full scope of the new risk model.

FEMA has failed to complete the affordability study that was required