

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

□ 1045

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

under the law. Additionally, it remains a huge concern that FEMA does not have the data it needs to accurately determine risk under this new policy regime and is incapable of creating a new mapping system that truly reflects true actuarial rates.

While 80 percent of policyholders will not see increases as a result of the new policy, a small portion of properties are being hit with staggering increases. This is a serious concern for communities and individuals across the country, including many from the Fifth District of Pennsylvania, which I am proud to represent.

I joined yesterday with colleagues on both sides of the aisle as an original cosponsor of the Homeowner Flood Insurance Affordability Act, legislation to delay, for 2 years, the higher rates brought on by the 2012 law until there is an affordability study completed by FEMA. The bill also makes structural changes at FEMA to assure that there is an advocate for homeowners when flood maps are drawn or adjusted.

Mr. Speaker, improving the financial viability of the Nation's Flood Insurance Program while ensuring that the program protects those it was designed to support is something every Member of Congress should support. I encourage my colleagues to join in this common-sense effort to protect and improve our Nation's Flood Insurance Program by cosponsoring the Homeowner Flood Insurance Affordability Act.

#### 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 10 o'clock and 54 minutes a.m.), the House stood in recess.

□ 1200

#### AFTER RECESS

The recess having expired, the House was called to order by the Speaker pro tempore (Mr. POE of Texas) at noon.

#### PRAYER

The Chaplain, the Reverend Patrick J. Conroy, offered the following prayer: Eternal God, we give You thanks for giving us another day.

Once again, we come to ask wisdom, patience, peace, and understanding for the Members of this people's House.

On this day, we ask Your blessing on the men and women, citizens all, whose votes have populated this people's House. Each Member of this House has been given the sacred duty of representing them.

Today, we mourn the loss of former Congressman Ike Skelton, a true public servant and staunch supporter of our military. May he and his family find solace and peace at this time. Bring each of us, at last, to that place where our hearts will rest in You.

Bless us this day and every day, and may all that is done within the people's House this day be for Your greater honor and glory.

Amen.

#### THE JOURNAL

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

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

#### PLEDGE OF ALLEGIANCE

The SPEAKER pro tempore. Will the gentleman from Oklahoma (Mr. LANKFORD) come forward and lead the House in the Pledge of Allegiance.

Mr. LANKFORD 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.

#### ANNOUNCEMENT BY THE SPEAKER PRO TEMPORE

The SPEAKER pro tempore. The Chair will entertain up to 15 requests for 1-minute speeches on each side of the aisle.

#### AMERICANS DESERVE BETTER

(Ms. FOXX asked and was given permission to address the House for 1 minute.)

Ms. FOXX. Mr. Speaker, in 2009, President Obama made a promise his administration had no intention of keeping:

If you like your doctor, you will be able to keep your doctor, period. If you like your health plan, you will be able to keep your health care plan, period. No one will take it away, no matter what.

Today's Washington Post bestows upon this moment of rhetorical splendor, and others like it, four Pinocchios for the grievousness and frequency of their erring.

It turns out, by design, the Affordable Care Act is diminishing private health insurance plans, particularly in the individual market.

The Post concludes:

The President's promise apparently came with a very large caveat: "If you like your health care plan, you will be able to keep your health care plan—if we deem it to be adequate."

For millions, Washington has deemed their personal health care preferences deficient, and come January they won't have access to the plans they had before.

Americans deserve better.

#### DOMESTIC VIOLENCE AWARENESS MONTH

(Ms. SINEMA asked and was given permission to address the House for 1 minute.)

Ms. SINEMA. Mr. Speaker, October is Domestic Violence Awareness Month.

My first real job back in 1993 was at a domestic violence shelter. I was in college studying to become a social worker. During my time at the shelter, I helped women and children at our shelter escape the cycle of abuse. Some women came through our doors again and again before finally getting free.

That is why I worked hard to pass the Violence Against Women Act for these very families. Yet too often, women in our country escape their abusers for only a short time. Some abusers track down women and children in order to keep the cycle of abuse going.

VAWA helps these families stay safe from their abusers, like Jane, who lives in Phoenix with her three kids. Jane and her kids fled their home State and moved to Arizona to escape their abuser. He had been chasing Jane and the kids for years, following them from home to shelter to their next home. Jane couldn't get away from him. When she came to Arizona, Arizona's Address Confidentiality Program provided her with an alternative address to use legally instead of her real address. It prevented her abuser from finding her. Thanks to VAWA Jane is safe.

Mr. Speaker, I hope we will all double down to end domestic violence in this country.

#### HONORING RUTH HERRINK

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

Mr. WITTMAN. Mr. Speaker, I rise today to honor the memory and the spirit of a true community leader, Ruth Herrink. Ruth served as the editor and publisher of the King George Journal in King George County, Virginia.

Ruth passed away on Saturday, October 12, at the age of 87 after decades of service to her community.

Ruth was "indomitable," in the words of her daughter, Jessica, and "always wanted to promote things that were positive for the community."

The communities in and around King George County and our great Commonwealth of Virginia have lost an eminent spirit that connected and energized those around her.

Ruth's daughter, Jessica, will assume her mother's duties at the King George Journal and no doubt has a difficult, yet wonderful, challenge ahead of her to continue in the spirit of Ruth's intentions for the community.

My condolences extend to Ruth's family and the entire community of King George County.

To truly honor Ruth, we can all learn from her example and her passion to truly improve her community and the lives of those around her.