

of incentive to actually watch those first-dollar costs that the Health Savings Account gives us, then there are not really those incentives to, again, force transparency and to ask simple questions as to how you best manage the resources that you have in partnership with the medical community, like I did when I was trying to reduce my own costs for that CAT scan. The doctor very willingly accommodated my request, and that community resource was better allocated.

To me, that is a commonsense solution that we all ought to be embracing. Instead, what we have now is a huge shift of cost to more unsustainable government spending and to many Americans being disproportionately hurt because of skyrocketing premiums or because they are losing the health care that they were promised they could keep. Now, that is simply not fair. There is a better way to fix this system.

In the last few weeks, because of the problematic rollout of the marketplace Web site—the “exchange” as it is called—it has brought more and more attention to this issue. It is my hope, Mr. Speaker, that we just don’t get into finger-pointing and “we told you so,” for those of us who are against this, but that we actually sit down and try to construct something that is much more reasonable and fruitful for the entire system.

Mr. Speaker, the formal definition of a “law” is: an ordinance of reason given by those in authority for the common good. You have a real question here as to the reasonableness of this law, because it is so unfairly and disproportionately hurting a lot of people, and whether that meets the definition of its being for the common good.

As I suggested, there are aspects of the current law that we can retain—keeping young people on insurance longer, removing the caps on insurance, and protecting people who have preexisting conditions. Those should be retained, I feel; but as we move forward with a robust debate, we ought to keep in mind: let’s do everything—let’s do all we can—to give America a better path forward, the path that they deserve, so that any health care reform meets the true definition of a truly just law in that it promotes the common good, which means society’s well-being.

What does that common good look like?

It is a vibrant marketplace for affordable, quality insurance. Persons who have had a condition shouldn’t be denied. There should be a dynamic by which the person controls his first-dollar cost because he owns those dollars, and he is protected, if something really goes wrong, through catastrophic policies.

That shift to the health care paradigm could lend itself to the right type of reform for the next generation for Medicare, for instance. If you have had a huge savings account accumulate

over time because you are not one of the unfortunate—you are one of the majority of people who, fortunately, does not get stricken by something serious over your lifetime—then you will be able to potentially use that money for your own well-being and retirement or as a further supplement to the Medicare program.

This is what is called “thinking outside the box.” Let’s think dynamically as to how these programs can mutually reinforce one another—the current health care reform and our important health safety nets in retirement. That is what we ought to be thinking about.

So, Mr. Speaker, I just submit these comments this evening because I think it is important to try to unpack what has gone wrong and why and to frame the debate in a manner that is actually constructive so that America gets the type of health care reform that we deserve—a robust health care system that leads the world, that improves health care outcomes while reducing costs, and that also protects vulnerable persons.

Mr. Speaker, I yield back the balance of my time.

#### LEAVE OF ABSENCE

By unanimous consent, leave of absence was granted to:

Mr. THOMPSON of Pennsylvania (at the request of Mr. CANTOR) for after 1:30 p.m. today on account of official business.

#### ADJOURNMENT

Mr. FORTENBERRY. Mr. Speaker, I move that the House do now adjourn.

The motion was agreed to; accordingly (at 7 o’clock and 8 minutes p.m.), under its previous order, the House adjourned until tomorrow, Wednesday, November 20, 2013, at 10 a.m. for morning-hour debate.

#### EXECUTIVE COMMUNICATIONS, ETC.

Under clause 2 of rule XIV, executive communications were taken from the Speaker’s table and referred as follows:

3727. A letter from the Secretary, Commodity Futures Trading Commission, transmitting the Commission’s “Major” final rule — Enhancing Protections Afforded Customers and Customer Funds Held by Futures Commission Merchants and Derivatives Clearing Organizations (RIN: 3038-AD88) received November 18, 2013, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Agriculture.

3728. A letter from the Director, Regulatory Review Group, Department of Agriculture, transmitting the Department’s final rule — Farm Loan Programs; Clarification and Improvement (RIN: 0560-A114) received November 12, 2013, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Agriculture.

3729. A letter from the Associate Administrator, Department of Agriculture, transmitting the Department’s final rule — Irish Potatoes Grown in Washington; Decreased Assessment Rate [Doc. No.: AMS-FV-13-0010;

FV13-946-1 FIR] received November 14, 2013, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Agriculture.

3730. A letter from the Chairman and Chief Executive Officer, Farm Credit Administration, transmitting the Administration’s final rule — Federal Agricultural Mortgage Corporation Funding and Fiscal Affairs; Farmer Mac Capital Planning (RIN: 3052-AC80) received November 12, 2013, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Agriculture.

3731. A letter from the Under Secretary, Department of Defense, transmitting account balance in the Defense Cooperation Account as of September 30, 2013; to the Committee on Armed Services.

3732. A letter from the Associate General Counsel for Legislation and Regulations, Department of Housing and Urban Development, transmitting the Department’s final rule — Public Housing Capital Fund Program [Docket No.: FR-5236-F-02] (RIN: 2577-AC50) received October 30, 2013, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Financial Services.

3733. A letter from the Chairman and President, Export-Import Bank, transmitting a report on transactions involving U.S. exports to China Southern Airlines Co. Ltd. (China Southern) of Guangzhou, China; to the Committee on Financial Services.

3734. A letter from the Chairman and President, Export-Import Bank, transmitting a report on transactions involving U.S. exports to Korean Air Lines Co., Ltd. (KAL) of Seoul, South Korea; to the Committee on Financial Services.

3735. A letter from the Chairman and President, Export-Import Bank, transmitting a report on transactions involving U.S. exports to Bulgaria pursuant to Section 2(b)(3) of the Export-Import Bank Act of 1945, as amended; to the Committee on Financial Services.

3736. A letter from the Chairman and President, Export-Import Bank, transmitting a report on transactions involving U.S. exports to Minsheng Financial Leasing Co., Ltd. of Tianjin, China; to the Committee on Financial Services.

3737. A letter from the Chairman and President, Export-Import Bank, transmitting a report on transactions involving U.S. exports to Australia pursuant to Section 2(b)(3) of the Export-Import Bank Act of 1945, as amended; to the Committee on Financial Services.

3738. A letter from the General Counsel, Federal Housing Finance Agency, transmitting the Agency’s final rule — Removal of References to Credit Ratings in Certain Regulations Governing the Federal Home Loan Banks (RIN: 2590-AA40) received November 7, 2013, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Financial Services.

3739. A letter from the Acting Assistant Secretary for Special Education and Rehabilitative Services, Department of Education, transmitting the Department’s final rule — Final Priority. Rehabilitation Training: Rehabilitation Long-Term Training Program—Vocational Rehabilitation Counseling [CFDA Number: 84.129B] received November 12, 2013, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Education and the Workforce.

3740. A letter from the General Counsel, Pension Benefit Guaranty Corporation, transmitting the Corporation’s final rule — Benefits Payable in Terminated Single-Employer Plans; Interest Assumptions for Paying Benefits received November 7, 2013, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Education and the Workforce.

3741. A letter from the Secretary, Department of Health and Human Services, transmitting the second biennial report concerning the Food Emergency Response Network mandated by the FDA Food Safety

Modernization Act (FSMA); to the Committee on Energy and Commerce.

3742. A letter from the Director, Regulatory Management Division, Environmental Protection Agency, transmitting the Agency's final rule — Addition of ortho-Nitrotoluene; Community Right-to-Know Toxic Chemical Release Reporting [EPA-HQ-TRI-2012-0111; FRL-9902-12-OEI] (RIN: 2025-AA35) received November 1, 2013, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Energy and Commerce.

3743. A letter from the Director, Regulatory Management Division, Environmental Protection Agency, transmitting the Agency's final rule — Approval and Promulgation of Air Quality Implementation Plans; Ohio: Bellefontaine; Determination of Attainment for the 2008 Lead Standard [EPA-R05-OAR-2012-0779; FRL-9902-33-Region 5] received November 1, 2013, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Energy and Commerce.

3744. A letter from the Director, Regulatory Management Division, Environmental Protection Agency, transmitting the Agency's final rule — Extension of Deadline for Action on the Section 126 Petition from Eliot, Maine [EPA-HQ-OAR-2013-0671; FRL-9902-55-OAR] received November 1, 2013, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Energy and Commerce.

3745. A letter from the Director, Regulatory Management Division, Environmental Protection Agency, transmitting the Agency's final rule — Significant New Use Rules on Certain Chemical Substances; Removal of Significant New Use Rules [EPA-HQ-OPPT-2013-0399; FRL-9902-16] (RIN: 2070-AB27) received November 1, 2013, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Energy and Commerce.

3746. A letter from the Director, Regulatory Management Division, Environmental Protection Agency, transmitting the Agency's final rule — Spirotetramat; Pesticide Tolerances [EPA-HQ-OPP-2012-0107; FRL-9399-4] received November 1, 2013, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Energy and Commerce.

3747. A letter from the Chief of Staff, Media Bureau, Federal Communications Commission, transmitting the Commission's final rule — Creation of a Low Power Radio Service; Amendment of Service and Eligibility Rules for FM Broadcast Translator Stations [MM Docket No.: 99-25] [MB Docket No.: 07-172] [RM 11338] received November 12, 2013, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Energy and Commerce.

3748. A letter from the Director, Office of Congressional Affairs, Nuclear Regulatory Commission, transmitting the Commission's final rule — Amendments to Material Control and Accounting Regulations [NRC-2009-0096] (RIN: 3150-AI61) received November 12, 2013, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Energy and Commerce.

3749. A letter from the Director, Office of Congressional Affairs, Nuclear Regulatory Commission, transmitting the Commission's final rule — Revisions to Radiation Protection [NRC-2012-0268] received November 7, 2013, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Energy and Commerce.

3750. A letter from the Director, Office of Congressional Affairs, Nuclear Regulatory Commission, transmitting the Commission's final rule — Qualification Tests for Safety-Related Actuators in Nuclear Power Plants; Regulatory Guide 1.73, Revision 1 received November 7, 2013, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Energy and Commerce.

3751. A letter from the Assistant Secretary, Department of Defense, transmitting a report that the Department intends to utilize a contribution to the Cooperative Threat Re-

duction (CTR) Program from the Foreign Office of the Federal Republic of Germany; to the Committee on Foreign Affairs.

3752. A letter from the Assistant Legal Adviser for Treaty Affairs, Department of State, transmitting a report prepared by the Department of State concerning international agreements other than treaties entered into by the United States to be transmitted to the Congress within the sixty-day period specified in the Case-Zablocki Act; to the Committee on Foreign Affairs.

3753. A letter from the Secretary, Department of the Treasury, transmitting as required by section 401(c) of the National Emergencies Act, 50 U.S.C. 1641(c), and section 204(c) of the International Emergency Economic Powers Act, 50 U.S.C. 1703(c), a six-month periodic report on the national emergency with respect to Syria that was declared in Executive Order 13338 of May 11, 2004; to the Committee on Foreign Affairs.

3754. A letter from the Chief, Administrative Law Division, Central Intelligence Agency, transmitting a report pursuant to the Federal Vacancies Reform Act of 1998; to the Committee on Oversight and Government Reform.

3755. A letter from the Archivist, National Archives, transmitting a draft bill entitled, "Federal Register Modernization Act"; to the Committee on Oversight and Government Reform.

3756. A letter from the Chairman, National Credit Union Administration, transmitting the Administration's semi-annual report on the activities of the Inspector General for April 1, 2013 through September 30, 2013, pursuant to 5 U.S.C. app. (Insp. Gen. Act), section 5(b); to the Committee on Oversight and Government Reform.

3757. A letter from the Acting Deputy Director, Office of Sustainable Fisheries, NMFS, National Oceanic and Atmospheric Administration, transmitting the Administration's final rule — Fisheries of the Northeastern United States; Northeast Multispecies Fishery; Trip Limit Adjustments for the Common Pool Fishery [Docket No.: 120109034-2171-01] (RIN: 0648-XC823) received November 14, 2013, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Natural Resources.

3758. A letter from the Director, Office of Sustainable Fisheries, NMFS, National Oceanic and Atmospheric Administration, transmitting the Administration's final rule — Magnuson-Stevens Fishery Conservation and Management Act Provisions; Fisheries of the Northeastern United States; Northeast Multispecies Fishery; Framework Adjustment 48, Framework Adjustment 50; 2013 Sector Operations Plans, Contracts, and Allocation Annual Catch Entitlements [Docket No.: 120814336-3739-04] (RIN: 0648-BC27, 0648-BC97, and 0648-XC240) received September 26, 2013, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Natural Resources.

3759. A letter from the Register of Copyrights and Director, Copyright Office, transmitting a schedule of proposed new copyright fees and the accompanying analysis; to the Committee on the Judiciary.

3760. A letter from the Attorney General, Department of Justice, transmitting the Department's decision not to appeal the decision of the district court in the case of Free Speech Coalition v. Holder, No. 09-4607 (E.D. Pa.); to the Committee on the Judiciary.

3761. A letter from the Director, Regulatory Management Division, Environmental Protection Agency, transmitting the Agency's final rule — Civil Monetary Penalty Inflation Adjustment Rule [FRL-9901-98-OECA] (RIN: 2020-AA49) received November 1, 2013, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on the Judiciary.

3762. A letter from the General Counsel, National Tropical Botanical Garden, trans-

mitting a letter notifying of a delay in the submission of the annual audit report; to the Committee on the Judiciary.

3763. A letter from the Secretary, Department of Veterans Affairs, transmitting a letter regarding the Department's decision to no longer defend section 3 of the Defense of Marriage Act; to the Committee on Veterans' Affairs.

3764. A letter from the Director, Legislative Affairs, Office of the Director of National Intelligence, transmitting the 2013 Annual Report of Advisory Intelligence Committees; to the Committee on Intelligence (Permanent Select).

3765. A letter from the Chief Privacy Officer, Department of Homeland Security, transmitting a report entitled, "DHS Privacy Office 2013 Annual Report to Congress"; to the Committee on Homeland Security.

3766. A letter from the Chairman, Defense Nuclear Facilities Safety Board, transmitting third periodic Report to Congress: Summary of Significant Safety-Related Issues at Operating Defense Nuclear Facilities; jointly to the Committees on Energy and Commerce and Armed Services.

3767. A letter from the Fiscal Assistant Secretary, Department of the Treasury, transmitting the annual reports that appear on pages 119-146 of the June 2013 "Treasury Bulletin", pursuant to 26 U.S.C. 9602(a); jointly to the Committees on Ways and Means, Transportation and Infrastructure, Natural Resources, Agriculture, Education and the Workforce, and Energy and Commerce.

#### REPORTS OF COMMITTEES ON PUBLIC BILLS AND RESOLUTIONS

Under clause 2 of rule XIII, reports of committees were delivered to the Clerk for printing and reference to the proper calendar, as follows:

Mr. BURGESS: Committee on Rules. House Resolution 420. Resolution providing for consideration of the bill (H.R. 1900) to provide for the timely consideration of all licenses, permits, and approvals required under Federal law with respect to the siting, construction, expansion, or operation of any natural gas pipeline projects, and for other purposes (Rept. 113-272). Referred to the House Calendar.

#### PUBLIC BILLS AND RESOLUTIONS

Under clause 2 of rule XII, public bills and resolutions of the following titles were introduced and severally referred, as follows:

By Mr. MEADOWS (for himself, Mrs. CAPITO, Mr. MURPHY of Florida, and Mr. BUTTERFIELD):

H.R. 3529. A bill to provide exemptions from certain mortgage, servicing, and appraisal requirements for non-profit low-income housing providers, and for other purposes; to the Committee on Financial Services.

By Mr. POE of Texas (for himself, Mrs. CAROLYN B. MALONEY of New York, Mr. NOLAN, Mrs. MILLER of Michigan, and Ms. GRANGER):

H.R. 3530. A bill to provide justice for the victims of trafficking; to the Committee on the Judiciary.

By Mr. RENACCI (for himself, Mr. PRICE of Georgia, Mr. WEBSTER of Florida, Mr. KELLY of Pennsylvania, Mr. STIVERS, Mr. CARNEY, Mr. BARBER, Ms. FUDGE, Mr. BUCSHON, and Mr. KILMER):

H.R. 3531. A bill to amend title XVIII of the Social Security Act to eliminate the 3-day