

UNEMPLOYMENT INSURANCE

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

Mr. TAKANO. Mr. Speaker, I rise today to show my support for the re-statement of emergency unemployment insurance for thousands of residents in the Inland Empire and millions of other Americans across the Nation. These Americans rely on these benefits so they can put food on their table, so they can pay for heat, and so they can continue their search for work.

Now, my friends on the other side of the aisle will have you believe that these millions of Americans are just too lazy to find work and that they are only interested in handouts. My Republican colleagues believe in making the long-term unemployed more desperate and that this desperation will be the necessary motivation for them to find work. Well, when has an unpaid gas bill ever created a job? When has forcing someone to go to sleep hungry ever created a job?

Let me remind my colleagues that the Great Recession was the worst economic downturn since the Great Depression and that there are still three people competing for every job opening. While our recovery is gaining momentum, it has been the wealthiest that have benefited the most, leaving far too many Americans behind.

Let's extend these emergency benefits for the long-term unemployed. Let's create jobs, not desperation.

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 22 minutes a.m.), the House stood in recess.

□ 1200

AFTER RECESS

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

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.

We ask Your blessing as well on the Members of this House, whose responsibility lies also beyond the local interests of constituents while honoring them. Give each Member the wisdom to represent both local and national inter-

ests, a responsibility calling for the wisdom of Solomon. Grant them, if You will, a double portion of such wisdom.

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. 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.

Mr. HOLDING. Mr. Speaker, pursuant to clause 1, rule I, I demand a vote on agreeing to the Speaker's approval of the Journal.

The SPEAKER. The question is on the Speaker's approval of the Journal.

The question was taken; and the Speaker announced that the ayes appeared to have it.

Mr. HOLDING. Mr. Speaker, on that I demand the yeas and nays.

The yeas and nays were ordered.

The SPEAKER. Pursuant to clause 8, rule XX, further proceedings on this question will be postponed.

PLEDGE OF ALLEGIANCE

The SPEAKER. Will the gentleman from Massachusetts (Mr. KENNEDY) come forward and lead the House in the Pledge of Allegiance.

Mr. KENNEDY 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

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

NEW YORK SSDI FRAUD

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

Mr. SAM JOHNSON of Texas. Mr. Speaker, this past summer, we learned of the largest disability fraud in the history of Social Security taking place in Puerto Rico.

Now, less than 6 months later, we hear of an even more shocking scandal in New York, where 106 people have been arrested, including former policemen, FBI employees, and firemen. Worse, about half of the defendants falsely claimed that their "disability" was caused as a result of the 9/11 terrorist attacks, even though many had never even worked at Ground Zero.

These individuals are stealing from a program that serves those who can no longer work due to a disability. This is unacceptable.

The American people are outraged and fast losing confidence in Social Security, and rightfully so.

That is why this Thursday I will be holding a hearing to ensure Social Security makes fighting fraud and protecting hardworking taxpayer dollars its number one priority. The time for excuses is over.

EMERGENCY UNEMPLOYMENT COMPENSATION EXTENSION ACT

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

Ms. KELLY of Illinois. Mr. Speaker, as we begin today's activities, 1.3 million individuals face a harsher reality because Congress failed to extend unemployment insurance benefits. That includes 2 million children and 20,000 veterans who face a more uncertain future because Congress failed to do the right thing.

The moms who attended my Chicagoland job fair don't want an unemployment check more than a job. They do want a Congress that recognizes that any one of us could use a little help when an economic crisis hits and leaves us vulnerable.

The families I represent aren't looking for handouts. They are my friends and neighbors and paid into the unemployment insurance system with the promise that, if times got tough, they would still be able to provide for their families using the benefits they paid for as a bridge over troubled waters.

I am a cosponsor of H.R. 3824, the Emergency Unemployment Compensation Extension Act, because I stand by my friends in tough times. I urge my colleagues in the House and Senate to do the same by passing a bipartisan unemployment insurance extension now.

MODERNIZING BANK TRANSFERS

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

Mr. PITTENGER. Mr. Speaker, I rise today to question why banks and their customers are still burdened by rules designed in an era that, when most bank transactions ended, a free lollipop was given to the customer.

Regulation D, which was implemented in the 1980s, restricts customers to just six transfers between their accounts for 1 month. These rules made a lot of sense in an era when most bank transactions were done manually; but today, through modern technology, this is truly obsolete.

Mr. Speaker, I therefore ask support for H.R. 3240, the Regulation D Study Act. This bill will direct the GAO, the Government Accountability Office, to study Regulation D and recommend appropriate changes to modernize the regulation. H.R. 3240 has strong bipartisan support. I am grateful for Congresswoman MALONEY's being the lead Democrat sponsor for the bill.

Credit unions tell us that modern customers today hit the six-transfer limit just in a matter of moments as they work online. We need to change this, Mr. Speaker, so that individuals can manage their money on a daily basis. Updating this regulation is important to benefit consumers and bank institutions.

MORTGAGE FORGIVENESS TAX EXCLUSION

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

Mr. COURTNEY. Mr. Speaker, on December 31, the tax exclusion for mortgage forgiveness expired. What does that mean? It means if someone sells their house for less than they owe, they have to pay tax on the difference.

The failure of the House Republican leadership to extend this forgiveness provision, which has been on the books since 2009, means that underwater properties all across the country—6 million of them—now basically face paying taxes in terms of trying to do the right thing and get these properties to move.

In Connecticut today, there are 772 pending short sale closings that, again, the owners are going to be taxed because of the failure of the Republican leadership to move.

Mr. CAMP said the other day that there is nothing to worry about; we have all year to deal with this. Well, the housing market can't wait. We need to move. H.R. 2994 will extend that mortgage forgiveness tax relief. It is time for this Chamber to take this measure up and vote on it.

Ask a realtor; ask a home builder; ask a mortgage broker. They all know. This market needs to get the overhang of distressed properties cleared out if we are going to have a healthy housing market and a strong recovery.

This Chamber needs to act. The Republican leadership needs to listen to people who are in the front trenches of the economy.

OBAMACARE IS HURTING SOUTH CAROLINIANS

(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, besides sticker shock, American families are beginning to realize that they were misled and that ObamaCare is not as great as advertised. Sheryl from Columbia says:

I realize the ACA is controversial, but it was billed as something better than what the insurance companies were offering to private parties. What we actually purchased is very inferior to the high deductible policy I currently have when out of network.

Edward from Chapin has made several attempts to enroll his family in the government health care insurance

program since the beginning of October. Unfortunately, due to the faulty government-run Web site and the complicated nature of the law, he tried for 2 months to successfully enroll his 17-year-old daughter in a government health plan.

The government's role is to protect our fellow citizens, not make tasks such as enrolling in health care more expensive or difficult. ObamaCare must be repealed and replaced to create jobs and put health care decisions back in the hands of the American people.

In conclusion, God bless our troops, and we will never forget September the 11th in the global war on terrorism.

UNEMPLOYMENT INSURANCE EXTENSION

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

Mr. VARGAS. Mr. Speaker, I ask that today we extend the crucial and critical unemployment insurance lifeline to the 1.3 million jobless Americans who have already lost coverage. In California alone, 214,000 people have already lost their unemployment coverage, including almost 19,000 people in San Diego County and 3,500 people in Imperial County.

With unemployment unacceptably high, now is not the time to take money out of the pockets of those who are struggling to find work. Unemployed Americans are actively looking for work but, unfortunately, are unable to find jobs in our economy.

We must continue to provide unemployment benefits to jobless Americans so they can purchase crucial life needs like food and shelter. So let us heed the better angels of our nature and immediately restore unemployment benefits to out-of-work Americans.

FIRST LEGISLATIVE ACT: REPEALING OBAMACARE

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

Mr. BYRNE. Mr. Speaker, last week I was sworn in as the newest Member of this body. As my very first legislative act, I have announced my cosponsorship of the American Health Care Reform Act, a bill that will repeal the destructive ObamaCare law and replace it with conservative, market-based solutions.

ObamaCare is hurting families across south Alabama, causing dropped coverage, skyrocketing premiums, and adding to the debt when we just can't afford it. It is becoming painfully obvious for families and small businesses in this country that this law is not working, and that it simply cannot be fixed.

We have a responsibility in this body to do what is right for the American people, and it is urgent and obvious we must act now to end this unworkable law.

To my colleagues on the other side: I respect you and stand ready to work with you to replace this law with solutions that will actually lower costs and provide quality care for all of the people in America.

THE VETERANS' RECORDS RECONSTRUCTION ACT

(Mr. HIGGINS asked and was given permission to address the House for 1 minute.)

Mr. HIGGINS. Mr. Speaker, I rise today in support of H.R. 3397, the Veterans' Records Reconstruction Act.

In 1973, a fire at the National Personnel Records Center in Overland, Missouri, destroyed as many as 18,000 military records. While efforts were made to reconstruct these records, many records were left incomplete, which makes it difficult to determine veterans' eligibility for service recognition.

This legislation would create guidelines and allow alternative methods of authenticity verifying veterans' records using unofficial sources, thus creating a pathway toward getting due benefits and recognitions for veterans whose files were destroyed.

Mr. Speaker, while this legislation does not completely solve the problem of missing records, it is a way for our Nation to thank veterans for their service by helping them to best have a chance to receive the recognition that they are due.

I want to thank my colleague, Congresswoman LOIS CAPPS, for her leadership in introducing the legislation. I urge its swift passage.

SECOND WAVE OF OBAMACARE CANCELATIONS' EFFECT ON SMALL BUSINESS

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

Mr. HOLDING. Mr. Speaker, due to ObamaCare, potentially millions of small business employees will be affected by a surge of health care plan cancellations. The hundreds of thousands of individual cancellation notices we saw last year were just the beginning, and there will be more before the next open enrollment period.

Mr. Speaker, small business owners are forced to buy more expensive comprehensive coverage, so they must find ways to offset the costs. They will have to cut employees' and workers' hours. And employees they can afford to keep will have restricted choices when selecting doctors and filling prescriptions; so they might not be able to keep the doctor they like, and if they can, it likely will be more expensive.

Mr. Speaker, small businesses create jobs and grow our economy. Around 40 million people have health insurance through their small business employer, and for them, the next wave of ObamaCare cancellations could be catastrophic.