

one for each of the 13 States and one for the National Archives. Twelve of them survive today.

When Franklin Delano Roosevelt signed that proclamation on December 15, 1941, he had no way of knowing what was coming. Just 9 days later, those who have long enjoyed such privileges as we enjoy forget in time that men have died to win them. They come in time to take these rights for granted and to assume their protection is assured. We, however, have seen these privileges lost in other continents and other countries.

Indeed, prescient words for the time.

#### CALIFORNIA WILDFIRES

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

Mr. PANETTA. Mr. Speaker, in California, wildfires have become a year-round threat. Because of these fires, communities across our great State have suffered devastating loss of life and property.

Last year, in my district on the central coast of California, we had the most expensive fire in United States history, the Soberanes fire. This year, we have had some of the deadliest and costliest fires in California history in Napa and Sonoma. This week, we watch fires burn in the hills from Los Angeles and Santa Barbara to Oakland and Big Sur.

Governor Jerry Brown calls this “the new normal.” We should call it unacceptable, and we must do something. We must fully fund the cost of fire suppression. We must include California fire relief in this year’s disaster package. We must think outside the box when it comes to fire prevention and focus our efforts to better manage our forests in the future.

#### TRUCKERS’ ELECTRONIC TRACKING DEVICE

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

Mr. BABIN. Mr. Speaker, millions of American truck drivers helped elect President Trump last November, and I am calling on him to step in and give them a hand.

President Obama left office back in January, but a \$2 billion regulation that he wrote in 2015 to require electronic tracking devices be put in every truck in America is still scheduled to go into effect this Monday. Yes, an Obama regulation that shamefully seems to remain on the books is going into effect this Monday under a Republican Congress and White House.

The Department of Transportation can give a 90-day waiver for all truckers from this mandate, giving several waivers for specific industries, including one just this week. Instead of offering fairness and relief, they are picking winners and losers.

Millions of American truckers are pleading 24/7 for relief from this mandate using the hashtag #eldorme, but it has fallen on deaf ears at the Department of Transportation.

Mr. President, you call the shots in this administration. Please issue an executive order today and instruct the Department of Transportation to give all truckers relief from this mandate for 3 months. Don’t implement this colossal Obama mandate a week before Christmas.

The SPEAKER pro tempore (Mr. WOMACK). Members are advised to direct their remarks to the Chair.

#### NEWTOWN ANNIVERSARY

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

Mr. SCHNEIDER. Mr. Speaker, on this day in 2012, we watched together in horror as news broke of a shooting in Newtown, Connecticut. Twenty innocent children and six brave educators were gunned down at Sandy Hook Elementary School.

In the 5 years since, this House has paused 40 times for moments of silence to recognize the victims of mass shootings. The names are now familiar: Emanuel AME, Pulse nightclub, Las Vegas, and Sutherland Springs.

Since Newtown, there have been more than 1,700 mass shooting events, nearly one every single day.

Across the country, there have been nearly 170,000 gun deaths—let me repeat that figure—170,000 gun deaths since Newtown.

But in those 5 years, this House has taken no significant action to improve our gun safety laws. We are not debating universal background checks or restricting assault weapons or even banning the bump stock used 2 months ago in Las Vegas, the worst mass shooting in our history.

I have met some of the parents of Newtown. We all grieve for them and their loss. But our moments of silence are not enough. The 26 who lost their lives deserve more. We must honor them with action.

I urge this House to end the obstruction and finally consider legislation that would improve safety for all of our communities.

#### TAX REFORM

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

Mr. CURTIS. Mr. Speaker, the House is in the midst of historic tax reform. Now that the House and Senate have almost reached agreement, I would like to take a moment to express a few ideals that I hope will be guiding principles as we complete this process.

The final tax bill should cut taxes for all Americans while also retaining important incentives making homeownership, raising a family, and obtaining higher education possible.

Additionally, the bill should continue to uphold American values by encouraging our people to be generous and charitable.

The lowering of our corporate tax rates is critical. As a former business owner, I know firsthand the difficulty of the tax burden.

Most importantly, the bill must help working American families keep more of their hard-earned money.

I am confident that Congress will deliver on its promise to simplify the Tax Code and to cut taxes for all Americans. I know that this historic legislation will spur economic growth and prosperity.

#### A PARTISAN TAX BILL

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

Mr. SCHRADER. Mr. Speaker, how do you make a bad, partisan tax bill better? For my Republican colleagues, apparently that means cutting tax rates for the wealthy even more than the original bill, as we have heard over the last couple days.

Where is the fairness for average, hardworking Americans?

Medical expenses are no longer deductible.

Student loans and tuition waivers are no longer deductible.

Interest is not deductible for families, but it is for business.

The mortgage interest deduction is reduced.

State and local taxes are not fully deductible.

Small businesses don’t get the same tax cuts that big businesses do.

No help for capital gains.

No help for dividends, advertising, or entertaining.

Other business expense is no longer deductible.

Renewable energy tax credits go away.

Private activity bonds that help veterans and many others are also gone.

Worst of all, individual tax cuts flip back and are rescinded in a few years, while corporations go on forever.

Where is the fairness for seniors, for our youth, for our families, and for small businesses? Not in this partisan tax bill.

#### CONGRATULATING THE UNIVERSITY OF CENTRAL MISSOURI’S WOMEN’S SOCCER TEAM

(Mrs. HARTZLER asked and was given permission to address the House for 1 minute.)

Mrs. HARTZLER. Mr. Speaker, I rise today to congratulate the University of Central Missouri’s women’s soccer team on winning the NCAA Division II national championship. This is the Jennies first NCAA women’s soccer national championship in program history.

The Jennies completed the season with a perfect record of 26 and 0, making them only the third women’s Division II national champion to finish a

season with a perfect record. The team's 26 wins set a new single-season NCAA Division II women's record.

In addition to winning the national championship, the Jennies had five athletes join the Division II Conference Commissioners Association All-American teams.

The team's outstanding accomplishments mark a great milestone for the University of Central Missouri's athletics department and its head coach of 11 years, Lewis Theobald.

Please join me in congratulating the Central Missouri Jennies on this momentous achievement.

#### OBSERVING THE SANDY HOOK ANNIVERSARY

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

Mr. MCEACHIN. Mr. Speaker, I stand here today on the anniversary of the tragic shooting at Sandy Hook Elementary School.

On December 14, 2012, Newtown, Connecticut, lost 20 innocent children—most, 6 years old—to gun violence. We also lost six brave teachers and staff who did everything possible to protect the students in their care.

As a father, I cannot imagine anything more painful than the loss of a child. As an American, I struggle to imagine a more horrific tragedy than that which happened in Newtown.

Mr. Speaker, many of us thought this tragedy would fairly move the needle on policy. That did not happen. Just last week, the House passed major legislation loosening gun safety laws.

I want to remind my colleagues in the majority that it is not too late to act. We cannot bring back those whom we have lost, but we can and must ensure that more families do not face the pain that Newtown families faced.

I urge my colleagues in the majority to join this side of the aisle in supporting commonsense gun safety reform. Thoughts and prayers are not enough. Help us to end this scourge.

□ 0915

#### PRIVACY NOTIFICATION TECHNICAL CLARIFICATION ACT

Mr. HENSARLING. Mr. Speaker, pursuant to House Resolution 657, I call up the bill (H.R. 2396) to amend the Gramm-Leach-Bliley Act to update the exception for certain annual notices provided by financial institutions, and ask for its immediate consideration.

The Clerk read the title of the bill.

The SPEAKER pro tempore. Pursuant to House Resolution 657, the amendment in the nature of a substitute recommended by the Committee on Financial Services, printed in the bill, is adopted, and the bill, as amended, is considered read.

The text of the bill, as amended, is as follows:

H.R. 2396

*Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,*

#### SECTION 1. SHORT TITLE.

*This Act may be cited as the "Privacy Notification Technical Clarification Act".*

#### SEC. 2. EXCEPTION TO ANNUAL NOTICE REQUIREMENT.

*Section 503 of the Gramm-Leach-Bliley Act (15 U.S.C. 6803) is amended by adding at the end the following:*

#### "(g) ADDITIONAL EXCEPTION TO ANNUAL NOTICE REQUIREMENT.—

*"(1) IN GENERAL.—A financial institution that has not changed its policies and practices with regard to disclosing nonpublic personal information from the policies and practices that were disclosed in the most recent disclosure sent to consumers in accordance with this section shall not be required to provide an annual disclosure under this section if—*

*"(A) the financial institution makes its current policy available to consumers on its website and via mail upon written request sent to a designated address identified for the purpose of requesting the policy or upon telephone request made using a toll free consumer service telephone number; and*

*"(B) the financial institution conspicuously notifies consumers of the availability of the current policy, including—*

*"(i) with respect to consumers who are entitled to a periodic billing statement, a message on or with each periodic billing statement; and*

*"(ii) with respect to consumers who are not entitled to a periodic billing statement, through other reasonable means such as on its website or with other written communication, including electronic communication, sent to the consumer.*

*"(2) TREATMENT OF MULTIPLE POLICIES.—If a financial institution maintains more than one set of policies described under paragraph (1) that vary depending on the consumer's account status or State of residence, the financial institution may comply with the website posting requirement in paragraph (1)(A) by posting all of such policies to the public section of the financial institution's website, with instructions for choosing the applicable policy."*

The SPEAKER pro tempore. The bill, as amended, shall be debatable for 1 hour equally divided and controlled by the chair and ranking minority member of the Committee on Financial Services.

After 1 hour of debate on the bill, as amended, it shall be in order to consider the further amendment printed in House Report 115-462, if offered by the Member designated in the report, which shall be considered read, shall be separately debatable for the time specified in the report equally divided and controlled by the proponent and an opponent, and shall not be subject to a demand for a division of the question.

The gentleman from Texas (Mr. HENSARLING) and the gentlewoman from California (Ms. MAXINE WATERS) each will control 30 minutes.

The Chair recognizes the gentleman from Texas.

#### GENERAL LEAVE

Mr. HENSARLING. Mr. Speaker, I ask unanimous consent that all Members may have 5 legislative days in which to revise and extend their remarks and include extraneous material on the bill under consideration.

The SPEAKER pro tempore. Is there objection to the request of the gentleman from Texas?

There was no objection.

Mr. HENSARLING. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, I rise today in support of H.R. 2396, the Privacy Notification Technical Clarification Act, which is an important bill cosponsored by a bipartisan group of Members of the House and a bill that was approved by the Financial Services Committee with a strong bipartisan vote of 2-1, quite literally: 40-20. Additionally, this bill builds upon an issue that has a long track record of strong bipartisan support in Congress.

I thank Congressman Trott, a member of the Financial Services Committee, for introducing this legislation and for leading congressional efforts to modernize the privacy notification process for consumers and to provide regulatory relief for our struggling financial institutions.

There is a serious issue, Mr. Speaker, with the sheer volume, complexity, weight, load, and cost of the regulatory burden upon, particularly, our struggling community financial institutions, our community banks, and credit unions.

It is no one specific regulation, but the totality, the combination of them all, are causing us to lose a community bank or credit union a day in America. As we lose them, our constituents lose their opportunity for credit opportunities to share in their version of the American Dream. It makes it more costly, more difficult for them to finance someone to go to college, for them to perhaps buy an auto to get them to work, or perhaps capitalize their own small business. So we frequently hear from our community financial institutions.

I heard from a community banker in Nebraska, not long ago, who explained: "I have explained about how things have changed since I started in banking 10 years ago. In efforts for our government to make things more fair or easier for consumers, it has actually become increasingly more difficult for people to obtain favorable loan terms and, not to mention, obtain loans in a timely manner."

I heard from a banker in Alabama about real estate regulations, who said: They were intended to help customers, but it is actually hurting them. As wait times increase and banks are no longer offering certain products, not all of these people can be protected from themselves, no matter how many rules and regs the banks follow to protect them.

I heard from a community banker in Utah, who said: I have been in banking for 29 years. In that time, the regulatory burden has increased dramatically. The ability to help customers and small businesses succeed in rural America has been greatly hampered by regulation intended to protect the customer from Wall Street banks, but in the process, smaller community banks, such as mine, have been caught in the fray or broad brush of regulations.

A banker in Oklahoma said that, because of Dodd-Frank regulations: "We no longer offer/purchase house loans."