Today, the House will consider my legislation renaming a post office in the name of Sergeant Rodgers. With this legislation, we worked closely with the U.S. Postal Service; local State Representative Dan Brady; and Joshua's mother, Vonda Coulter Rodgers. This is a way to pay tribute to Sergeant Rodgers by renaming the post office in his hometown of Bloomington-Normal, Illinois.

This legislation has the backing and bipartisan support of the entire Illinois delegation. We hope that the renaming of this post office will forever remind the Bloomington-Normal community of their hometown hero and Joshua's commitment to serving our country.

While we can never fully repay Sergeant Rodgers and his family for the sacrifices he made, renaming the post office in his honor is a small way to thank him for his service and dedication to protecting America, the greatest country in the world.

INTERNATIONAL DAY FOR THE ELIMINATION OF VIOLENCE AGAINST WOMEN

(Mrs. WALORSKI asked and was given permission to address the House for 1 minute and to revise and extend her remarks.)

Mrs. WALORSKI. Mr. Speaker, I rise today to recognize the International Day for the Elimination of Violence Against Women, which was November

According to the World Health Organization, one in three women around the world experience violence in their lifetimes, across all class, race, country, and age groups, but less than 10 percent of abused women seek judicial or legal help.

That is why I recently cosigned a bipartisan letter to Secretary of State Pompeo and USAID Administrator Green, urging their continued support for the citizen security program in Guatemala, which addresses crime and violence at the community level while working with Guatemala's Attorney General and judiciary to bring criminals to justice. The letter also called for the creation of similar programs in countries that have high levels of corruption and violence against girls and women.

It is crucial that nations work together to strengthen the rule of law and support institutional structures that protect women and girls from abuse and violence.

RECOGNIZING ERIN SMITH

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

Mr. YODER. Mr. Speaker, I rise today to congratulate a young woman in my district for creating a remarkable application to help detect Parkinson's disease

Erin Smith, a Shawnee Mission West High School graduate, created

FacePrint, a facial expression recognition system that uses a web camera or smartphone to detect facial masking, a common Parkinson's symptom caused by stiff facial muscles. FacePrint will analyze facial movements and compare them to a database of people with and without Parkinson's.

Erin's app will help lead to early detection of Parkinson's. Early diagnosis means early treatment, and appropriately targeted therapies can be initiated before further tissue damage is done.

This creation earned Erin a spot on the Forbes 30 Under 30 list, making her the youngest person to make this list in a decade.

We are extremely proud to have Erin in the Third District of Kansas. She is a testament to our local schools and a shining example of the hardworking and innovative Kansas spirit. I wish the best for Erin as she continues this important work to combat Parkinson's

RECOGNIZING MAYOR HARVEY SKOOG

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

Mr. GOSAR. Mr. Speaker, I rise today to recognize Mayor Harvey Skoog of Prescott Valley, Arizona, who will be retiring next month after a long career of public service. Mayor Skoog has served the community of Prescott Valley for almost three decades on the city council, 19 years of which he served as mayor.

Along with his many years of public service, Skoog is known for his pride and appreciation for his family. He moved with his family from the Valley of the Sun to Prescott Valley in 1982. He and Edna, his wife of 60 years, have 9 children, 61 grandchildren, and 43 great grandchildren.

During his time as mayor, he has received many honors, including serving on the League of Arizona Cities and Towns executive board and as the chairman of the Greater Arizona Mayors Association. He was also appointed by Governor Jan Brewer to the Homeland Security Senior Advisory Committee for the State of Arizona.

Outside of public service, Mayor Skoog has been a successful small-business owner, developing three accounting practices in the Prescott Valley

Mayor Skoog has been a shining example of a true public servant and an outstanding friend to me and my staff over my years in Congress. I wish him well in his retirement and thank him for his service to the Prescott Valley and the entire State of Arizona.

RECESS

The SPEAKER pro tempore. Pursuant to clause 12(a) of rule I, the Chair declares the House in recess until approximately 3:30 p.m. today.

Accordingly (at 12 o'clock and 36 minutes p.m.), the House stood in re-

□ 1530

AFTER RECESS

The recess having expired, the House was called to order by the Speaker pro tempore (Mr. VALADAO) at 3 o'clock and 30 minutes p.m.

COMMUNICATION FROM THE CLERK OF THE HOUSE

The SPEAKER pro tempore laid before the House the following communication from the Clerk of the House of Representatives:

> OFFICE OF THE CLERK, HOUSE OF REPRESENTATIVES, Washington, DC, November 29, 2018.

Hon. PAUL D. RYAN,

The Speaker, House of Representatives,

Washington, DC.

DEAR MR. SPEAKER: Pursuant to the permission granted in Clause 2(h) of Rule II of the Rules of the U.S. House of Representatives, the Clerk received the following message from the Secretary of the Senate on November 29, 2018, at 3:06 p.m.:

That the Senate passed without an amendment H.R. 6651.

Appointments: Federal Law Enforcement Congressional Badge of Bravery Board.

With best wishes, I am Sincerely.

KAREN L. HAAS.

PROVIDING FOR CONSIDERATION OF SENATE AMENDMENT TO H.R. 88, SHILOH NATIONAL MILITARY PARK BOUNDARY ADJUSTMENT AND PARKER'S CROSSROADS BATTLEFIELD DESIGNATION ACT

Mr. SESSIONS. Mr. Speaker, by direction of the Committee on Rules. I call up House Resolution 1160 and ask for its immediate consideration.

The Clerk read the resolution, as fol-

H RES 1160

Resolved, That upon adoption of this resolution it shall be in order to take from the Speaker's table the bill (H.R. 88) to modify the boundary of the Shiloh National Military Park located in Tennessee and Mississippi, to establish Parker's Crossroads Battlefield as an affiliated area of the National Park System, and for other purposes, with the Senate amendment thereto, and to consider in the House, without intervention of any point of order, a motion offered by the chair of the Committee on Ways and Means or his designee that the House concur in the Senate amendment with an amendment consisting of the text of Rules Committee Print 115-85 modified by the amendment printed in the report of the Committee on Rules accompanying this resolution. The Senate amendment and the motion shall be considered as read. The motion shall be debatable for one hour equally divided and controlled by the chair and ranking minority member of the Committee on Ways and Means. The previous question shall be considered as ordered on the motion to its adoption without intervening motion.

The SPEAKER pro tempore. The gentleman from Texas is recognized for 1 Mr. SESSIONS. Mr. Speaker, for the purpose of debate only, I yield the customary 30 minutes to the gentleman from Massachusetts (Mr. McGovern), the ranking member, pending which I yield myself such time as I may consume. During consideration of this resolution, all time yielded is for the purpose of debate only.

GENERAL LEAVE

Mr. SESSIONS. Mr. Speaker, I ask unanimous consent that all Members have 5 legislative days to revise and extend their remarks.

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

There was no objection.

Mr. SESSIONS. Mr. Speaker, I rise today in support of this rule and the underlying legislation. The rule provides for consideration of the Senate amendment to H.R. 88, showing the text of the Retirement Savings and Other Tax Relief Act of 2018 and the Taxpayer First Act of 2018

This past December, Congress passed the Tax Cuts and Jobs Act in the interests of the American people. It was done around December 18, this last year.

The legislation was a bold, progrowth bill that helped overhaul our Tax Code, and I believe it has unleashed the free enterprise system all across this great Nation.

Mr. Speaker, this was done because 8 years of anemic economic growth is what America had been working through. We had been working through that were taking American jobs away from Americans and moving them elsewhere. It was limiting the future of not only America, but also Americans: the newest Americans in the job market, whether they be high school graduates, or whether they be those that entered and finished professional school.

The bottom line, Mr. Speaker, is that for too long, for some 8 years, we had had a circumstance where the American Dream for so many fathers and mothers became to get their child out of the house after college, and that became an American Dream if a job was possible.

No longer, as a result of this tax act, do we find America in that sort of circumstance.

Today we find not only are there jobs aplenty, but the market is rising, wages are being increased, and the opportunity for all Americans is bright again. That is because Republicans and President Trump worked together to pass not only a jobs and tax bill, but we had a bill that would increase the amount of revenue that is flowing into the United States coffers and Treasury right now.

Despite what is being told by many in the marketplace, that we are simply running at a huge deficit, more money is coming into the Treasury supporting not only America, but the American Dream, and more people have money in their pockets.

So growth and competition have always been keys to an expanding economy, more jobs, increased wages. And in my home city of Dallas, Texas, and across the country, it is seen by people every single day.

Now, does that create new responsibilities and new issues? Yes, it does. And I will tell you that we must be prepared as a Nation to tackle those issues also.

But today, this legislation is about the person that goes to work. This bill today is about the entrepreneur, the family, the small business owner, the American people.

And also, as we will soon learn as we work through this debate, people who were impacted by disaster, whether it be floods, typhoons, tornados, fires, or other things that have occurred in this great Nation, we are turning the attention to ask for people back home to help and to help more, and we are going to do that through encouraging them as a part of the Tax Code.

We are going to do much more. We are going to help the soldier and the soldier's family. We are going to help the people who are those that see tax cheats and tax fraud, and protect the whistleblower.

We are going to take what is 300 pages of a small bill that can easily be read in a short period of time and understood, this is all about, not helping any one person or persons, it is helping millions across the country for an extension of their taxes and tax relief for yet one more year.

This is simply a jump-start to make sure that the economy looks forward, not backwards, does not look to one year, but looks to two in the relief that we are going to have.

Mr. Speaker, the question is, how is it going in America today?

Well, the answer is we have the lowest number of people who are searching for jobs and entering the jobless market to about the same number since 1996.

The annual skyrocketing amount that we have of business investment, of people who are taking jobs, people who are reinvesting in America is at a high level.

This package today will build upon that, it will build upon the successes that we are presently having and will make sure that we are doing the right thing.

We know that America is still hurting. We know that not all of America has recovered. As a matter of fact, we know that about 40 percent of Americans would not be able to cover an emergency expense of \$400 or more without having to take out a loan. We know that half of American working age adults say they do not still have enough savings to be prepared for their retirement.

That is why Republicans are here, once again at the end of the year, to say we need to look at the aggregate, the whole country, and to make sure that we are looking at the effects of a

year. We are trying to make sure that we continue making sure that the American family has a chance with an opportunity, not just to save, but to be able to use the Tax Code to their advantage.

Mr. Speaker, what this is about is continuing economic success, economic development, the ability that we have to continue giving the American worker, the American who is out of perhaps work, the newest student, or someone who was deeply impacted by a natural disaster, or a person who serves in the United States military, or for a person who sees a tax fraud or tax cheat to have a fair and equal footing to continue to call out those that take advantage of our system rather than using it properly.

That is what this small bill is about. It is about trying to end the year to give the American people the advantage that they need.

Mr. Speaker, I reserve the balance of my time.

Mr. McGOVERN. Mr. Speaker, I yield myself such time as I may consume, and I thank the gentleman from Texas (Mr. Sessions) for yielding me the customary 30 minutes.

(Mr. McGOVERN asked and was given permission to revise and extend his remarks.)

Mr. McGOVERN. Mr. Speaker, let me first of all say to the gentleman from Texas, the distinguished chairman of the Rules Committee, that I like him a lot, he is a great friend, and I respect him a lot, but I don't like this bill and I don't respect this process.

Mr. Speaker, we are here today with the majority's last ditch effort to ram through another partisan tax bill before the end of this Congress.

And like so many of the Republican tax bills that came before it, this legislation hasn't been considered by the relevant committee. There was no hearing. There was no markup. Regular order was thrown to the wind. And Republicans didn't even consult with us, us Democrats, on this legislation.

This 300-page bill was drafted in the dark of night behind closed doors in some back room somewhere. Apparently the majority has completely abandoned any semblance of responsible governing.

My friends on the other side of the aisle are rushing to discuss how this is a commonsense plan and the result of some kind of negotiation.

Mr. Speaker, are they discussing the same bill? Because this one was introduced late Monday night. Democrats learned about it after it was released to the press. To claim otherwise is revisionist history.

This legislation goes beyond a traditional tax extenders deal. It is a vehicle for the majority to rush in fixes to their disastrous tax scam, which added \$2.3 trillion to the debt to give the wealthy more tax cuts, fixes that are necessary because they rushed the bill through the House and the Senate in just 51 days. That is not a deliberative

process, Mr. Speaker. That is a disastrous process.

This majority just had its worst election since Watergate. Democrats earned 9 million more votes, and counting. But apparently Republicans still haven't gotten the message, because they are continuing to fight for corporations instead of truly working with us to advance changes to our Tax Code that actually improve the lives of hardworking Americans.

Let me say it as clearly as I can: this is no real fix for the tax scam monstrosity. So why are we wasting legislative time?

We have real work to do, by the way. There are seven appropriation bills that still need to be signed into law over the next 5 legislative days, otherwise, our Nation faces yet another Republican shutdown. I read an interview with President Trump yesterday. He said he would "totally be willing" to shut down the government if taxpayers aren't forced to pay for his offensive border wall with Mexico. This is the same wall the President promised Mexico would pay for.

Apparently the majority is willing to have the American taxpayer get stuck with the bill, because instead of fulfilling our most basic responsibility of keeping the lights on, we are here today with another Band-Aid for their tax scam.

They are also ignoring the need to reauthorize the farm bill, which expired on October 1.

Oh, and the Violence Against Women Act will expire on December 7. It deserves a full reauthorization after a comprehensive floor debate so it could be updated to reflect the changing times.

We still have no long-term plan to reauthorize the National Flood Insurance Program. This majority continues to kick the can down the road little by little, leaving millions of Americans that rely on this important program in limbo.

But the only thing the majority apparently wants to debate over and over and over again are partisan tax bills.

And by the way, for all their talk about the importance of providing disaster relief, the Republicans are refusing to support nationwide relief. They are picking and choosing which disaster victims deserve aid.

Mr. Speaker, where is the coverage for the devastating flooding in Wisconsin or Montana or Kansas or many other States that aren't included here? Apparently to this majority, getting disaster relief depends on your ZIP Code.

So I hope everyone watching here today isn't fooled when the majority presents its bill as just some mundane tax extenders bill, because this is really another partisan attempt to fix their tax scam before a Democratic majority takes over in January.

□ 1545

The American people made abundantly clear that they want Congress

to listen to them. Yet today we are once again considering a tax bill to try and fix the Republicans' unfixable tax scam. This is the same agenda the American people rejected from coast to coast.

The majority may be content continuing to turn a deaf ear to the public, but we will not.

Mr. Speaker, I reserve the balance of my time.

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

Yesterday, we had an opportunity in the Rules Committee to hear many of the same words, words certainly of very kind and sincere remarks. I appreciate the distinguished gentleman. He and I personally get along very well and have enjoyed my time during the some, I guess, 18 years or so that we have worked together in the Rules Committee.

But, Mr. Speaker, I also would say to you that there is kind of a different story to be told, and the different story is the actual bill. That is what we are going to focus on today.

I had a chance to read the bill—I actually read it—and there was a conversation yesterday about that. I actually read it for comprehension to understand what is in it rather than to read it with the viewpoint of opposing it—actually, read it to learn more about it, to learn the business behind a lot of work that had been taking place by the Ways and Means Committee, a lot of work that had been public debate and public discussion for a long time.

For instance, if we were to talk about those seniors who are required to begin taking part of their IRA at 70½ and start spending down that money that they have saved hard for over the years, government coming and telling them how they are going to become less able to support themselves by diminishing, taxing, using their IRA when they may not want to, that is a policy discussion. That is not related to millionaires and our GOP friends. That is related to some common sense and some policy.

Perhaps, page 73, as an example, Mr. Speaker, disaster-related tax relief. providing for people who were in hurricanes. tornadoes, typhoons, wildfires, it says here the Camp and Woolsey wildfire disaster area. These were declared disasters that had become national priorities, not only people from my home State of Texas, my home city of Dallas going to help our neighbors to the west, but actually getting this in legislation quickly to make sure that people who live there are able to give more charitable deductions and get credit not just for that, but doing the right thing.

Mr. Speaker, it goes on and on, treatment of payments to Guam and the Commonwealth of the Northern Mariana Islands.

It is undeniable, as you read the bill, that you do this with an idea of understanding, comprehension. This isn't about special interests. This is about everybody who lived in these areas.

The deferral of people who are in the military, for reservists of the armed services. For the American people, Mr. Speaker, and you, page 131 of the bill, this is what we are attempting to get across, that this is for the American people.

Mr. Speaker, page 203, the IRS Free File Program, this is something that came from lots of work with one of my colleagues, LYNN JENKINS. Ms. JENKINS from Kansas, as a member of the Ways and Means Committee, worked carefully for a long period of time with a large group of people who were involved in this program.

We were able to upgrade not just tax law, but also to look at retaliation when people see tax cheats, tax frauds. They were given on page 238, Mr. Speaker, antiretaliation whistleblower protection for employees who see this.

Mr. Speaker, I could keep going and might in a few minutes. That is what this bill is about.

This bill is not as you have heard, but, as advertised, it is a year-end extension to make sure that the things during the year that needed to be addressed are getting addressed.

I read for comprehension to find a good deal, and, Mr. Speaker, I found one.

The Ways and Means Committee, our young chairman, KEVIN BRADY, his membership, these hardworking people, this is done for the American people. This is not done, as we have heard, for special interests, rich people, or millionaires. It is done for the right reason.

Mr. Speaker, I reserve the balance of my time.

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

Mr. Speaker, let me just make a couple of points before I yield time to the gentleman from Wisconsin (Mr. KIND).

First of all, Mr. Speaker, the distinguished chairman of the Rules Committee mentioned the great people on the Ways and Means Committee. I just want to say that there are great people on the Ways and Means Committee, both Democrats and Republicans. Unfortunately, they didn't get to do their job.

When I think of committees doing their work, I think of them holding a hearing. I think of them doing a markup, or amendments are offered and things are adjusted and changed where everybody has an input. This bypassed the committee.

We can say all the nice things we want about the members of the Ways and Means Committee, but they had nothing to do with this. Leadership kind of drafted this in the back room and put it forward.

The gentleman talks about disasters. We need to help the areas of this country that have been subjects of natural disasters. The problem is—and I have a list that I am happy to share with the gentleman—there are, like, 38 areas of this country that have experienced disasters that get nothing in this bill—not

a thing. Maybe if you had a hearing, you might have figured that out.

Finally, there are a couple of good things in this bill we all can agree on, but let's not kid ourselves. This bill really is a way to fix the disastrous tax scam monstrosity which was about giveaways to corporations and wealthy individuals that they rushed through so quickly that it is filled with errors. That is what this is about.

I stand by what I said when I said that this is not a good bill and this is a lousy process. We need to do better. I hope in the future, when we talk about tax legislation, we come to the floor where the committee of jurisdiction takes the time to deliberate on it, to do hearings, to do markups, and to hear from both sides.

Mr. Speaker, I yield 3 minutes to the gentleman from Wisconsin (Mr. KIND), a distinguished member of the Committee on Ways and Means.

Mr. KIND. Mr. Speaker, I thank my friend from Massachusetts for yielding me this time.

Mr. Speaker, I am a member of that committee of jurisdiction. I also remember growing up as a kid in Wisconsin, and many of us looked forward to this radio program that Paul Harvey would deliver giving the news of the day.

There was also a special segment of that program called "The Rest of the Story," where he would fill in the blanks of what actually is taking place here. That is what I am here today to explain, the rest of the story of what is happening with this legislation and why I rise in opposition to the rule and opposition to the underlying bill.

A little over a year ago, this Chamber passed comprehensive tax reform for the first time in over 30 years. I thought the process then was deplorable with no hearing, with no vetting, with no stakeholders, with no feedback from people back home, or with no opportunity for there to be any constructive review of what was attempting to be passed. In a little over 50 days, a major overhaul of the Tax Code.

And yet, today, we have a process with this tax bill before us that is even worse. Not only was there no hearing held on it or vetting or feedback from any experts or feedback from people back home about the impact this is going to have, we didn't even have a markup in committee for us Members to be involved and try to find where mistakes were being made, and now with the rush to judgment with this bill that was finally offered late Monday night.

I have been poring over this document over the last 2 years. I will guarantee the American people that the average Member of Congress had no way of reviewing this or even understanding what was in this bill, especially given all of the legalese that is involved with it.

They will be forced to come to the floor tomorrow morning expecting to vote on a major piece of legislation with no clue of what it does or what the mistakes and the unintended consequences are. That alone is reason to reject this process and say "no" on the bill.

But the other reason why this process is so bad is because of what we discovered the last time they jammed a major tax bill through: the mistakes that were made in it.

They are attempting to try to clean this up again without any hearing or without any scrutiny of what policy needs to be corrected, and that, too, is wrong.

Let me just give you one example, as my friend from Massachusetts pointed out. There is also tax relief for nationally declared Federal disaster areas in this country. Unfortunately, 44 disaster areas were declared in the last year. Only nine of them are qualifying for tax relief assistance under this bill, and they are on the coast: the East Coast, the West Coast, down South. It is the wildfires. It is the hurricanes.

There were other regions of the country, including my home State of Wisconsin that was hit with devastating flooding this summer. For whatever reason, the chairman of the committee decided to exclude those areas. The pain that those communities are facing—the homeowners and the small businesses—are just as real in the upper Midwest due to the devastating flooding as what has been taking place on the coast, yet there is no logical explanation why there has been this wholesale exclusion of other areas around the country that don't qualify for these tax provisions. That is something I would have anticipated we could have brought up in committee and tried to correct through the normal regular process but was deferred.

Finally, let me add this thought. The last tax bill that they passed is going to increase our national debt over the next 10 years by \$2.3 trillion. This bill is another \$53 billion downpayment on the fiscal irresponsibility that has been coming out of this Congress for too long.

This last session of Congress under Republican majority leadership is going to go down in history as one of the most fiscally irresponsible Congresses that has dug such a deep fiscal hole for the future of our children and grandchildren. It is going to be incumbent upon us as the new majority in January to start cleaning up the mess.

Let me tell you how things will be done differently:

We will immediately start having hearings on that massive tax bill in order to correct the problems and the mistakes and the unintended consequences by calling people with knowledge before us to get feedback.

We will go through the regular process of having hearings, of having markups, of doing proper vetting, and giving Members who aren't even on the committee an opportunity to weigh in on significant pieces of legislation rather than it coming out of one person's of-

fice—the chairman, in this case—in the dead of night on Monday night and rushing this to the House floor later on expecting the rest of the body to make an informed and reasoned judgment on it

This whole process is embarrassing. We can do better in January.

I encourage my colleagues to vote "no" on this rule and oppose this legislation tomorrow morning.

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

I appreciate the feedback from the gentleman from Wisconsin, a very dear and very good friend of mine, and I appreciate the differences between our parties.

The differences between the philosophies of the parties and the differences of the direction are apparent. But what is also apparent, Mr. Speaker, is that what these dadgum Republicans did is working: more money is coming into the Treasury; millions more people have a job.

The opportunity that happened—a result of the Tax Code changes—have brought, at minimum, \$50 billion back into America in less than about 9 months, money flowing back in, which is the reverse of what was described in the nineties with that sucking sound of jobs leaving America. It is now the rush of the beautiful breeze of jobs coming back in, manufacturers not just in Wisconsin, but all through the Midwest, down even as far as Dallas, Texas.

Mr. Speaker, there was one point where I held a meeting and a press conference at a manufacturer, and that manufacturer said that this is the most robust period of time he had had in the history of the company and actually challenged the TV stations to say he was looking for 12 more workers. He found two the next day, people who called who were looking for jobs.

□ 1600

Mr. Speaker, we are talking about things that work, not axioms of these feel-good things: Oh, we can do better.

Well, for 8 years, they didn't do better. For 8 years, the philosophy was tax, spend, regulate, overregulate, move jobs overseas, blame somebody else for their problem.

That is not a winning hand. A winning hand is more people having jobs. Today, the highest numbers of people ever are working in America. The facts of the case are: more African Americans today work than ever, more Hispanics, more women, more opportunity, better chances for you to get a higher paying job, better opportunities.

Mr. Speaker, I wouldn't have to say too much, but these same policies that they talk about here today are the same policies that you would get out of the State of California that has 125,000 homeless people, 55,000 homeless people in Los Angeles. How can that be?

Well, it is easy to understand. The same policies that they want for us in Washington are the same policies they have in Los Angeles and in California. That is called overregulate, overtax, and run them the heck out of town.

That is why there are so many unemployed people. That is why there are 55,000 homeless people in Los Angeles. Friends of mine who visit the beautiful, coveted city of San Francisco come back and tell the story of heartbreaking demise of people living on the streets of San Francisco, a drug-ridden, crime-ridden, despicable opportunity for people to see a great city in despair, in ruin.

That is what you get when you raise taxes, when you don't give opportunity, and when America fails to be able to look forward for the best opportunity.

Mr. Speaker, I get what they want. They don't want this bill that gives opportunity. They don't want the opportunity for people to have a fighting chance, and then they will blame it on somebody else.

Mr. Speaker, we are going to stand behind this bill, and we are going to pass it. I think there will be some Democrats who will vote for it. We are going to be proud to have them.

Mr. Speaker, I reserve the balance of my time.

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

Mr. Speaker, the gentleman from Texas, the distinguished chairman of the Rules Committee, is right. There are differences between Democrats and Republicans on how we should approach some of these issues, including tax issues. We believe that the focus ought to be on the middle class and those struggling to get in the middle class.

My friends on the other side are more interested in helping those who are well-off and well connected. We are horrified by the fact that my Republican friends seem to have no regard for adding to the debt the way they have. We think that there has to be some responsibility.

But we can have those fights. I think whether you are a Democrat or a Republican, whether you are a liberal or a conservative, the one thing that we should all agree on is that the process should have some integrity.

When you bring bills to the floor like major tax bills, it ought to have been the result of the committee process. There should have been hearings where you have people who are pro and con come forward and testify and give their advice, or you have a markup where Democrats and Republicans can offer amendments to try to make the bill better.

I still don't understand why so many areas of the country that have been victims of disasters are not even mentioned in this so-called wonderful bill that the gentleman from Texas talks about.

Process has to matter. The committees of jurisdiction—in this case, it is the Ways and Means Committee—matter. But this is not unique. We have

seen bills come to the Rules Committee time and time again that have bypassed committees of jurisdiction, have had no hearings, have had no markups no nothing.

If I were a Republican on the Ways and Means Committee, I would be upset that a major piece of legislation would come to the Rules Committee without having gone through the committee that I am on. That is not the way this place is supposed to work. We need to do better.

I would say that if this were subjected to a normal process where committees could work their will, maybe we would be here having a different discussion. Maybe there would be more bipartisanship here, not just on a couple of items that are tucked into this bill, but on the whole package. I don't know. But I would like to see us go back to having committees matter again.

Mr. Speaker, I yield 3 minutes to the gentleman from Kentucky (Mr. YAR-MUTH), the distinguished ranking member of the Budget Committee.

Mr. YARMUTH. Mr. Speaker, I thank the gentleman for yielding.

Mr. Speaker, for years now, certainly over the last few months, we have been hearing concerns from our Republican colleagues about the exploding national debt. Yet, here they are today asking us to vote for another unpaidfor, multibillion-dollar, partisan tax cut. With the clock ticking on this lame-duck Congress and the Republicans' unchecked control here in Congress, they are rushing through another round of costly, reckless cuts.

Now, as my colleague from Massachusetts (Mr. McGovern), the soon-to-be chairman of the Rules Committee, said, Democrats were locked out of the process for this 300-page bill. There were no hearings, no debate, no markup. It went straight to the floor with the hope that the American people aren't looking.

The thing is that the American people have made it very clear, both in polling and at the polls, that they did not support the Republicans' trillion-dollar tax cuts for wealthy corporations last time, and they certainly won't support even more tax cuts this time.

The distinguished chairman of the committee, a very thoughtful and sincere individual, talked about all of the successes of the prior tax cut. But remember what they promised when they rammed this thing through in 2017: that the corporate tax cut from 35 to 21 percent was going to unleash incredible investment in the country, creating thousands of jobs and new facilities and new investments in plants and equipment.

What has happened? This year alone, there was \$800 billion in stock buybacks—let me repeat, \$800 billion in stock buybacks—increased dividends that mostly go to wealthy investors, about a third of which actually go to foreign investors.

Where are all of these new investments? They weren't realized, and they weren't realized because the corporations said at the time that they don't need these crazy tax cuts. Republicans insisted on it. Part of the reason they insisted on it was because it is part of their three-step plan, which we talked about in 2017 during the debate on the tax cuts. We had charts. Here is what they are going to do: cut taxes; then complain about the additional debt; and then ask for cuts in Medicare, Medicaid, and Social Security in order to pay for those new debts.

That is exactly what we have seen this year. The majority leader of the Senate from my State complained the other day: Oh, these deficits are getting really high. The debt is getting really high. We need to look at these mandatory spending programs.

That is the playbook we have seen time after time after time. Let's stop pretending that my colleagues across the aisle are there for the American people. They aren't the party of fiscal responsibility or economic growth. They are the party of one thing and one thing only, and that is tax cuts for their wealthy corporate donors. This is a reflection of that truth.

The American people don't want these tax cuts, and our country can't afford them. I, therefore, urge my colleagues to oppose this rule and the underlying bill.

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

Mr. Speaker, I appreciate the distinguished gentleman who will, presumptively, be the new chairman of the Budget Committee.

I think what is interesting is, he said that Republicans promised more investment. Yes, that happened. Republicans promised more jobs. He said thousands. It is millions, Mr. Speaker, not thousands. We promised millions more jobs. He then said we promised thousands.

Mr. Speaker, then he went to a very interesting perspective, and that was: all companies really use this money just to buy back their own stock. Mr. Speaker, investment in a company is great, and while that might not be necessarily one of the greatest ways to do it, it buoyed the stock market up 40 percent.

It buoyed the stock market up to where every senior, every person that would have a stock market account, a savings account, a saving for their future, saving for their children, it buoyed that opportunity with value.

That is what we promised, and it worked, and they don't like that. They don't like the success of the stock market. They don't like the success, and so they act like it didn't even happen.

Mr. Speaker, the difference between thousands and millions is literally a thousand times difference. I spoke about this earlier when we were talking about this bill right here.

Oh, it is full of giveaways, they say, to millionaires and GOP fat cats.

It is extenders. It is continuing the success. It is doing the right thing. It is about people who had fire ravaging their homes and their areas, not just the Republican houses. It was about helping members of the military. It was about good policy from the Ways and Means Committee that was equally known as bipartisan with the work that was done there to make sure that we acknowledged tax cheats and let the employees who saw that get a better footing.

There were lots of hearings, lots of information. But if you simply read to have a jaundiced view of the world and to oppose it, as opposed to reading for substance, I see how you could get it wrong, Mr. Speaker. I see clearly how you could get it wrong if you don't read for comprehension.

Mr. Speaker, I reserve the balance of my time.

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

Mr. Speaker, the chairman of the Rules Committee keeps on talking about success and how the Republicans delivered and how great everything is. If that were the case, I think the election results in November would have been much different.

The bottom line is that—this is according to exit polls that were conducted by major news outlets—28 percent of the people surveyed said that the Republican tax bill has helped them—only 28 percent. That is it. Sixty-eight percent say it has had absolutely no impact or has hurt them. That is what the American people think.

So my friends can pontificate all they want and talk about how wonderful everything is, and it may be good therapy. But at the end of the day, the American people have a very different opinion of the performance.

When the gentleman talks about investing in our country, where is the infrastructure bill? Where is the infrastructure bill that the President promised, that the Republicans said they were going to work on to rebuild our country, to put millions of people to work in good-paying jobs? It is nowhere to be found.

So the bottom line is, the American people issued their verdict on the Republican performance, and, quite frankly, it wasn't a positive one.

Mr. Speaker, I yield 3 minutes to the gentleman from Oregon (Mr. BLU-MENAUER), a distinguished member of the Committee on Ways and Means.

Mr. BLUMENAUER. Mr. Speaker, I appreciate the gentleman's courtesy in allowing me to speak on this bill.

Mr. Speaker, I hear my friend from Texas talking about the booming stock market and the increase in employment. Actually, the statistics will bear out that the increase in employment has been a steady line through the Obama administration. It hasn't spiked. It is just kind of continuing the slow recovery.

About that stock market, now maybe my friend was distracted for the last

few weeks, but the gains for the entire year disappeared in a couple of weeks. The uncertainty troubles people who care about the future of this country.

As the 115th Congress staggers to its conclusion, this rule enshrines the failure of the Republicans to deal meaningfully with America's scandalous Tax Code, although promising to reform the Tax Code.

□ 1615

I was one of the people on the Ways and Means Committee who worked the 8 years they were in charge to try and find areas of bipartisan cooperation, but they have repeatedly failed at reform. Instead, every year, they made the Tax Code more complicated and less fair. That came to a glorious conclusion with their tax scam which made a hash out of the Tax Code. It means that millions of people actually will pay more. Irony of irony, Americans trying to deal with a more complicated Tax Code won't even be able to deduct the accounting expenses to deal with this monstrosity.

The centerpiece of the 8 years in charge was the tax scam costing tax-payers \$2.3 trillion of additional debt. Now, you would think if we were going to borrow \$2.3 trillion and lavish tax breaks, admittedly on people who need them the least, that you would think that would at least be popular. My friend from Massachusetts cited some of the perceptions of the American public. But what I think is most telling is that their tax cut that costs the American taxpayer \$2.3 trillion in additional debt was less popular than Bill Clinton's tax increase.

What was supposed to be the centerpiece of a ride to victory in November ended up being the largest net increase for Democrats since Watergate, and at the end they weren't touting it. They weren't campaigning on it.

The SPEAKER pro tempore (Mr. Barton). The time of the gentleman has expired.

Mr. McGOVERN. Mr. Speaker, I yield the gentleman from Oregon an additional 1 minute.

Mr. BLUMENAUER. In fact, if that was such a great idea, don't you think they would have had a hearing on this bill?

Don't you think they would get their Members involved?

Where are the dozens of Republicans coming to the floor to celebrate the rule for this flawed piece of legislation?

It is complex, and it is unfair. It is raising taxes on millions, destabilizing our economic future, and making it harder for us to compete in the future.

Mr. Speaker, reject the rule, and reject the bill.

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

Once again, I will reiterate that this bill is about doing great things for events that have happened in this country. I really can't imagine that Members would want to simply take the things that the leadership class of people from Mrs. Pelosi want to vote against—disaster tax relief for people all across California, all across the Mariana Islands, and all across the country—except just to say that I do know that people in their party oppose the tax bill. I get that.

But there is more money coming in today than there was yesterday. There are millions of more people who have a job today than yesterday. I do know the numbers that were expressed are numbers that they want to tout, but that is not the way it worked. That was what the CBO said. But the reality of the circumstance is some 4 million people today have a job who did not have one and had been looking.

Mr. Speaker, just a few years ago, the major newspapers and major magazines across America said:

We are going to just have to get used to this is the way the world is now—high unemployment, higher taxation.

Newsweek magazine had on its cover: "Is America Really Turning Socialist?"

The answer came back that the American people disagree with unemployment. The American people disagree with high taxes. The American people see what is happening in California, 55,000 homeless people in Los Angeles. That is not an accident. That is policy in action; 125,000 homeless people in California, that is not an accident, that is policy directly from the Democratic Party that ran jobs out of the State so that the average family there didn't have a job.

That is what they are pushing right here. We are not going to do that. We are going to stand up and say: We read the bill. We read the bill. That is what it is here for. That is why we can stand up and tout this.

By the way, Mr. Speaker, when you are from Texas, if there is one riot, all it takes is one Ranger.

Mr. Speaker, I reserve the balance of my time.

Mr. McGOVERN. Mr. Speaker, may I inquire from the gentleman from Texas how many more speakers he has?

Mr. SESSIONS. Just one Ranger, Mr. Speaker.

Mr. McGOVERN. Mr. Speaker, I yield myself the balance of my time.

Mr. Speaker, people are beginning to read the bill. Members should have just received a letter from 27 national groups, including labor unions, good government groups, and anti-poverty groups, who just sent us a letter strongly urging us to oppose this partisan tax bill. These groups represent millions and millions of people in this country. They don't represent the big corporations or the people who are well-connected and well-off. They represent working-class people and middle-class people, those who are struggling in poverty. But they are asking us to oppose this, and I urge my colleagues to take note of their appeal.

Mr. Speaker, this very week, General Motors announced that they are laying off nearly 50 percent of their workers in North America and shuttering five plants. That is thousands of workers—thousands of families—who are going to spend their holiday season applying for unemployment and worrying about what is next. They don't have the luxury of waiting until the Democratic majority takes over in January. They are hurting right now. Many of them believed President Trump when he visited Ohio last year. He told them:

Don't move. Don't sell your house. The jobs are all coming back. They are all coming back.

So what are House Republicans doing to help? Are they making good on their promise to help support working families?

The answer is absolutely not.

They are spending their last month in power doubling down on their tax scam to help the corporate elite. I have to ask my friends on the other side of the aisle: Are you kidding me?

All the while, the President's disastrous trade war has been making things even worse. According to General Motors, his tariffs have cost the company an extra \$1 billion—that is billion with a B.

Tell me, is this what winning is supposed to look like? Because it feels an awful lot like losing.

This bill is what happens when Republicans rush bills through so fast that there is no time to understand its impact.

Let me tell you: things have to change around here. They really do. I say this over and over and over again, but I believe it. This should not be a partisan matter for debate, and that is that committees of jurisdiction in this House ought to do their job. They ought to do their work. On major issues like this, there ought to be hearings. There ought to be markups. People ought to be able to express themselves.

People fight to get on the Ways and Means Committee because they want to have their fingerprints on tax legislation. They don't fight to get on committees like Ways and Means so that somebody in the leadership just bypasses the committee totally, we go right to the Rules Committee with a closed rule.

So much of what has happened in this last session has happened with total disregard to regular order. I think, quite frankly, it has negatively impacted the products that have come out of this Congress. But I also think it has been insulting to, not just Democratic Members, but to Republican Members as well.

So we really need to step back and to figure out how we can run this place better, and I hope that a Democratic majority will do that.

We are days away from a possible government shutdown. We have seven appropriation bills left to sign into law, and we are helping corporations instead. What an embarrassment and what a shame.

Lastly, Mr. Speaker, I do want to take a moment, despite my strong res-

ervations with how we are proceeding here today, to recognize the chairman of the Rules Committee, Congressman SESSIONS, for his service. He and I, obviously, don't agree on every policy or every piece of legislation, but despite our disagreements, he has always had my respect, and I have always appreciated his professionalism and the courtesy that he has shown those of us on both sides of the aisle who have testified before the committee over the years.

The Rules Committee has a reputation for long hearings, and that is because the chairman insists that everybody has an opportunity to say what is on their mind, and sometimes people can't say it in 5 minutes. Sometimes they say it in 5 hours. Nonetheless, he has presided over a committee that has always been receptive to people's views.

It is important as we discuss policy here that we don't lose sight of the people we serve with, and I know he will lead a professional transition as we prepare for the next Congress. But I wanted to say, for the RECORD, that despite our sharp disagreements on issues like today, and even on process, that I have high regard for him, and I thank him for his service.

Mr. Speaker, I urge my colleagues to vote "no" on the rule and vote "no" on the underlying bill, and I yield back the balance of my time.

Mr. SESSIONŠ. Mr. Speaker, may I inquire as to how much time is remaining on my side?

The SPEAKER pro tempore. The gentleman from Texas has 5½ minutes remaining.

Mr. SESSIONS. Mr. Speaker, I yield myself the balance of my time.

I, of course, want to acknowledge and thank the distinguished gentleman from Massachusetts. His time in the committee has been forthright, honest, and straightforward. The opportunity that he has to serve in the minority will be reflected with an opportunity for him to serve in the majority.

I think the Rules Committee is also headed for a bright future with an opportunity to fully vet ideas, the opportunity to talk, and to hear dialogue. I must say I have been through a number of chairmen, several at least, and I attempted to craft my own way for the committee.

I appreciate and respect the gentleman. I think it is also important to state that it extended to his young wife and his daughter who visited the committee several times. His wife, who, in a most genuine, professional and straightforward spousal context, to my wife, Karen, enjoyed a relationship and they found common interests, not only in working with cancer, but JIM's wife sent me a gracious letter acknowledging the work that I personally have done in cancer and in the areas of the FDA and dealing with cancer research and trials. That professionalism extended not just from JIM but to his young bride who was most genuine in her remarks.

Mr. Speaker, the opportunity for us to close today is a chance to reflect upon not just the ideas that we represent, but really our commitment to the American people. The American people do deserve a right to see a better process, and that I acknowledge. They have a right to know that the forthrightness of a committee, whether they are up at 2 in the morning or 8 in the morning because we had not completed necessarily our work the night before, the Rules Committee did its service. It did its service to this body on a bipartisan basis. It did it from professional content of a professional staff, not only from the minority that was led at the very top with Don Sisson, who did an awesome job, but also Steve Cote, the staff director. It was a relationship that has been successful for this body.

Mr. Speaker, I do want to say this, that just as the distinguished gentleman from Massachusetts, the soonto-be chairman—I assume chairman of the Rules Committee—as he has asked his side to look at and how they would vote, I would also ask you, Mr. Speaker, and the team, which today is in the majority, to make sure they read this bill with content orientation to the needs of the American people, to look at the real successes as we walk outside today to see that the booming economy that is taking place in America where people who did not have jobs do: for those who have been on our TV sets and in our prayers where some natural disaster has claimed them. whether it be through a mistake or through necessarily Mother Nature, that we as America are better when we work to solve problems together.

□ 1630

We are better in America when we believe there is no problem bigger than a solution, where we in America want to put our best foot forward and can work together.

Mr. Speaker, we are all better, all of us, than any one of us. My party is better with the Democratic Party than without the Democratic Party. My ideas are better to be vetted and even challenged. That way, the American people have a chance to see not only the possibility and probability, but also to vet the ideas that have made this Nation a great nation for so many years.

While it is true my service to this body will be coming to a close after 22 years, I would say to you, Mr. Speaker, that your service, too, to this great Nation has made our country better.

For those who are on the floor today, I would thank the distinguished gentleman from Texas. I would thank the distinguished gentleman from Massachusetts. I would thank the distinguished gentleman from Florida, one of my fraternity brothers, who has brought forth ideas on this for other colleagues of Texas, like Mr. Green, who might be in attendance today.

I would say that we have tried to make this work as evidence that the American people can see, and I think they can see it today. Mr. Speaker, I end my statement with a focus on this innovation and entrepreneurship.

Mr. Speaker, I yield back the balance of my time, and I move the previous question on the resolution.

The previous question was ordered. The SPEAKER pro tempore. The question is on the resolution.

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

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

The yeas and nays were ordered.

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

ANNOUNCEMENT BY THE SPEAKER PRO TEMPORE

The SPEAKER pro tempore. Pursuant to clause 8 of rule XX, the Chair will postpone further proceedings today on motions to suspend the rules on which a recorded vote or the yeas and nays are ordered, or votes objected to under clause 6 of rule XX.

The House will resume proceedings on postponed questions at a later time.

NATIONAL FLOOD INSURANCE PROGRAM FURTHER EXTENSION ACT OF 2018

Mr. HENSARLING. Mr. Speaker, I move to suspend the rules and pass the bill (H.R. 7187) to extend the National Flood Insurance Program until December 7, 2018.

The Clerk read the title of the bill. The text of the bill is as follows:

H.R. 7187

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 "National Flood Insurance Program Further Extension Act of 2018".

SEC. 2. PROGRAM EXTENSION.

(a) FINANCING.—Section 1309(a) of the National Flood Insurance Act of 1968 (42 U.S.C. 4016(a)) is amended by striking "November 30, 2018" and inserting "December 7, 2018".

(b) PROGRAM EXPIRATION.—Section 1319 of the National Flood Insurance Act of 1968 (42 U.S.C. 4026) is amended by striking "November 30, 2018" and inserting "December 7, 2018"

The SPEAKER pro tempore. Pursuant to the rule, the gentleman from Texas (Mr. Hensarling) and the gentlewoman from California (Ms. Maxine Waters) each will control 20 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 this bill.

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 3 minutes to the gentleman from Wisconsin (Mr. DUFFY), the chairman of the Housing and Insurance Subcommittee. He is also the author of the 21st Century Flood Reform Act, which was passed by this body over a year ago, and we still await the Senate to take up this version.

Mr. DUFFY. Mr. Speaker, I thank the chairman for yielding and for his great work as the chairman of the Financial Services Committee and on flood insurance reform.

There are a lot of things we could talk about today in regard to flood insurance:

We could talk about the fact that repetitive loss properties make up 2 percent of all the policies but account for 25 percent of all of the claims.

We could talk about the fact that the NFIP is \$30 billion in debt, and that is after last year when we forgave \$16 billion in debt. Again, we forgave \$16 billion. We are still \$25 billion in debt and actually racked up \$10 billion of new debt in this program over the last year.

I have got to tell you I am frustrated. We passed a bipartisan bill in this Chamber. We actively and aggressively negotiated it. This is a big issue for families back home, for constituents of our Members. We have listened to them. We heard them. We modified, we tweaked a bill, and we passed it—and the Senate won't take it up.

Mr. Hensarling and I have worked across the aisle with Members not just in the Democratic Party, but also in the Senate. I have come to the opinion that there are very powerful players in this Chamber and in the Chamber next door that don't want anything done with flood insurance.

It is a sick and broken program that goes deeper and deeper in debt, that incentivizes people to build in dangerous places. And they say: No, no, no. We don't want any reform. Let's march on with a program that doesn't work.

I listened to all the conservatives in this Chamber. They throw out: Who is more conservative? Who is less?

You have some really great conservatives who absolutely refuse to deal with a program that is burning billions of dollars in our Federal budget.

My question is: Why don't we start looking out not just for the Federal budget, but also have a program that will work for our people?

We were willing to make one offer of reform for a long-term extension. We said: Let's let the private market work. Let's let the private sector come in and take up some of the policies that are paying more than what the market would bear, let people get a lower rate and reduce the risk to the Federal taxpayer.

And guess what. No one said yes. We couldn't get a "yes" from the opposition to flood insurance reform.

I guess I thought conservatives wanted a free market. They like markets to work. In flood insurance, the NFIP, the

Federal program, is the only program in town. We are saying: Let it open. Let the private sector come in.

That is the one thing it would have taken for a long-term extension, and the answer to that from the conservatives and some of the liberals was no.

I think that is a sad shame. I think we owe better to our constituents, and we owe better to the Federal debt and deficit on a program that doesn't work.

Mr. Speaker, I appreciate the chairman's leadership.

Ms. MAXINE WATERS of California. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, I would like to take some of my time to tell Mr. DUFFY: Just calm down. This is easy. We are all together on this. I want to make sure he doesn't damage himself in all of the display that he is doing today.

It is disappointing that we find ourselves on the House floor yet again to temporarily extend the National Flood Insurance Program's authorization.

The NFIP provides flood insurance coverage to more than 5 million families across the country. Communities rely on NFIP for flood maps and mitigation assistance, and small businesses rely on the NFIP to pick up the pieces when the inevitable storm hits. Yet the long-term stability of this critical program continues to fall victim to our inability to agree on a number of items.

Mr. Speaker, Americans across the country are experiencing natural disasters of an absolutely catastrophic magnitude. Just this month, the Camp fire devastated California, amounting to the deadliest and most destructive wildfire in California history. Current estimates are that 88 individuals have lost their lives and tens of thousands of structures, including over 13,000 single-family homes, have been destroyed.

2017 was an absolutely catastrophic year in terms of hurricanes. In 2017, for the first time on record, three Category 4 hurricanes made landfall in the United States. Hurricane Maria decimated Puerto Rico.

Meanwhile, the administration's National Climate Assessment, which is a report prepared by 13 Federal agencies and more than 3,000 scientists, recently documented the numerous impacts of our warming climate. According to the report, climate change is costing billions of dollars in property damage from sea level rise. High tide flooding has increased by factors as high as 10 in some communities, and fire season is now over 80 days longer than a couple of decades ago.

Faced with these realities, we stand here today still lacking a credible plan to end the partisan problems that we have that has brought the NFIP to the brink of a lapse several times already in this Congress.

I, too, and others, are disappointed that we have missed opportunities to responsibly help homeowners, businesses, and renters who all need access to affordable flood insurance by taking sensible steps to stabilize flood insurance premiums, deal with the NFIP's