

The SPEAKER pro tempore. The gentleman from Texas has 4¼ minutes remaining.

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

Mr. Speaker, our community financial institutions play a vital role in our local communities, particularly in rural areas like the Fifth District of Texas, our east Texas counties, and yet they are being crushed, crushed by the sheer weight, volume, complexity, and expense of regulation brought about by Dodd-Frank.

I hear so much from the ranking member about how much her side of the aisle cares about community banks, but their words are belied by their actions in supporting Dodd-Frank, supposedly meant for Wall Street, but it is hurting Main Street.

We have a bill before us today, Mr. Speaker, H.R. 4771, that will give a little bit of ability for community banks to protect themselves from the onslaught of this regulatory burden. The whole idea, again, Mr. Speaker, is to ensure that community banks can at least gather and merge amongst themselves so they are not gobbled up by the big banks that are vilified by the other side of the aisle in the first place.

Again, Mr. Speaker, this is actually—you wouldn't know it from the ranking member—a bipartisan proposal, supported by almost half—half—of the Democrats on the Financial Services Committee. And again, there is great bipartisan work on our committee. Almost three-quarters of our bills are bipartisan; it is just few of them that are supported by our ranking member.

Let's do one small thing today. Let's have the House do one small thing today, Mr. Speaker, that will help them survive a day more so that they can lend money to a hardworking family to buy that first home, so that they can lend money to somebody to realize their American Dream of perhaps starting their own small business. After having to get that paycheck at the local factory for so many years, now they can finally go out and start their own small business. Maybe it is a matter of sending the first kid to college.

But all of this, all of this disappears. These hopes and dreams disappear with our community banks who are still failing, unfortunately, at the rate of one approximately every other day. This is unacceptable. This is totally unacceptable.

So we have one deregulatory measure here—one—to help our community banks survive. And we hear from so many of them, Mr. Speaker.

Here is one from Indiana that says:

Regulations have significantly reduced our ability to make judgment calls on credit decisions. When I first came to First Savings Bank, I had a number of people tell me that the First Savings Bank gave them their first loan, probably when they didn't deserve it. Today, they are business and civic leaders. And I guess we made the right call then. However, today we cannot make that call. Washington has made that call, and the answer is no.

One reason, one voice of one banker telling us why we need the bill from the gentlewoman from Utah.

Here is another from a banker in Texas, who said:

When I started banking, the community bank business model was built around bankers helping their communities to thrive. Today, customers are confused when they have to sign so many papers to open a deposit account or borrow money. I can only think of one explanation, and that is our government thinks our customers are too stupid to come into the bank and negotiate a private transaction with their banker, the community banker that they go to church with, the community banker whose kids go to school with the customers' kids, and the community banker whose wife is in the local charity with the wives of the banker's customers' wives.

□ 1215

Here is another one from Nevada:

I have been a banker for over 30 years, and I have never been more discouraged than I am now. Good bankers are fleeing the industry. The days of making a commonsense decision for the benefit of a customer are gone. For me, retirement can't come soon enough.

I have got binders and binders full of these testimonies, Mr. Speaker. As the local community banks leave, so leave the credit opportunities of so many low- and moderate-income Americans. It has got to stop.

Mr. Speaker, it is time for the House to enact H.R. 4771. Let's stop the carnage, let's encourage community bank living, and I yield back the balance of my time.

The SPEAKER pro tempore. All time for debate has expired.

Pursuant to House Resolution 725, the previous question is ordered on the bill, as amended.

The question is on the engrossment and third reading of the bill.

The bill was ordered to be engrossed and read a third time, and was read the third time.

The SPEAKER pro tempore. The question is on passage of the bill.

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

Mr. HENSARLING. 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.

#### MESSAGE FROM THE SENATE

A message from the Senate by Ms. Byrd, one of its clerks, announced that the Senate has passed with an amendment in which the concurrence of the House is requested, a bill of the House of the following title:

H.R. 582. An act to amend the Communications Act of 1934 to require multi-line telephone systems to have a configuration that permits users to directly initiate a call to 9-1-1 without dialing any additional digit, code, prefix, or post-fix, and for other purposes.

#### 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.

#### IMPROVING RURAL CALL QUALITY AND RELIABILITY ACT OF 2017

Mr. LANCE. Mr. Speaker, I move to suspend the rules and pass the bill (S. 96) to amend the Communications Act of 1934 to ensure the integrity of voice communications and to prevent unjust or unreasonable discrimination among areas of the United States in the delivery of such communications.

The Clerk read the title of the bill.

The text of the bill is as follows:

S. 96

*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 "Improving Rural Call Quality and Reliability Act of 2017".

#### SEC. 2. ENSURING THE INTEGRITY OF VOICE COMMUNICATIONS.

Part II of title II of the Communications Act of 1934 (47 U.S.C. 251 et seq.) is amended by adding at the end the following:

#### "SEC. 262. ENSURING THE INTEGRITY OF VOICE COMMUNICATIONS.

"(a) REGISTRATION AND COMPLIANCE BY INTERMEDIATE PROVIDERS.—An intermediate provider that offers or holds itself out as offering the capability to transmit covered voice communications from one destination to another and that charges any rate to any other entity (including an affiliated entity) for the transmission shall—

"(1) register with the Commission; and

"(2) comply with the service quality standards for such transmission to be established by the Commission under subsection (c)(1)(B).

"(b) REQUIRED USE OF REGISTERED INTERMEDIATE PROVIDERS.—A covered provider may not use an intermediate provider to transmit covered voice communications unless such intermediate provider is registered under subsection (a)(1).

"(c) COMMISSION RULES.—

"(1) IN GENERAL.—

"(A) REGISTRY.—Not later than 180 days after the date of enactment of this section, the Commission shall promulgate rules to establish a registry to record registrations under subsection (a)(1).

"(B) SERVICE QUALITY STANDARDS.—Not later than 1 year after the date of enactment of this section, the Commission shall promulgate rules to establish service quality standards for the transmission of covered voice communications by intermediate providers.

"(2) REQUIREMENTS.—In promulgating the rules required by paragraph (1), the Commission shall—

"(A) ensure the integrity of the transmission of covered voice communications to all customers in the United States; and

"(B) prevent unjust or unreasonable discrimination among areas of the United States in the delivery of covered voice communications.

“(d) PUBLIC AVAILABILITY OF REGISTRY.—The Commission shall make the registry established under subsection (c)(1)(A) publicly available on the website of the Commission.

“(e) SCOPE OF APPLICATION.—The requirements of this section shall apply regardless of the format by which any communication or service is provided, the protocol or format by which the transmission of such communication or service is achieved, or the regulatory classification of such communication or service.

“(f) RULE OF CONSTRUCTION.—Nothing in this section shall be construed to affect the regulatory classification of any communication or service.

“(g) EFFECT ON OTHER LAWS.—Nothing in this section shall be construed to preempt or expand the authority of a State public utility commission or other relevant State agency to collect data, or investigate and enforce State law and regulations, regarding the completion of intrastate voice communications, regardless of the format by which any communication or service is provided, the protocol or format by which the transmission of such communication or service is achieved, or the regulatory classification of such communication or service.

“(h) EXCEPTION.—The requirement under subsection (a)(2) to comply with the service quality standards established under subsection (c)(1)(B) shall not apply to a covered provider that—

“(1) on or before the date that is 1 year after the date of enactment of this section, has certified as a Safe Harbor provider under section 64.2107(a) of title 47, Code of Federal Regulations, or any successor regulation; and

“(2) continues to meet the requirements under such section 64.2107(a).

“(i) DEFINITIONS.—In this section:

“(1) COVERED PROVIDER.—The term ‘covered provider’ has the meaning given the term in section 64.2101 of title 47, Code of Federal Regulations, or any successor there-to.

“(2) COVERED VOICE COMMUNICATION.—The term ‘covered voice communication’ means a voice communication (including any related signaling information) that is generated—

“(A) from the placement of a call from a connection using a North American Numbering Plan resource or a call placed to a connection using such a numbering resource; and

“(B) through any service provided by a covered provider.

“(3) INTERMEDIATE PROVIDER.—The term ‘intermediate provider’ means any entity that—

“(A) enters into a business arrangement with a covered provider or other intermediate provider for the specific purpose of carrying, routing, or transmitting voice traffic that is generated from the placement of a call placed—

“(i) from an end user connection using a North American Numbering Plan resource; or

“(ii) to an end user connection using such a numbering resource; and

“(B) does not itself, either directly or in conjunction with an affiliate, serve as a covered provider in the context of originating or terminating a given call.”.

The SPEAKER pro tempore. Pursuant to the rule, the gentleman from New Jersey (Mr. LANCE) and the gentleman from Pennsylvania (Mr. MICHAEL F. DOYLE) each will control 20 minutes.

The Chair recognizes the gentleman from New Jersey.

#### GENERAL LEAVE

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

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

There was no objection.

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

Mr. Speaker, I am pleased that we are considering S. 96 to improve rural call completion. S. 96 will require the Federal Communications Commission to establish call completion standards for intermediary providers that sometimes have not routed calls properly in rural areas of our country.

By focusing on these standards, we will ensure that the high-quality telephone service people in big cities may take for granted will be shared by those Americans living in harder-to-reach areas.

I appreciate the bipartisan work of Congressman DAVID YOUNG and Congressman PETER WELCH. Their companion bill, H.R. 460, passed the House on January 23, 2017.

I also thank Senator KLOBUCHAR and Senator THUNE for their work on rural call completion.

Without the bipartisan and bicameral work of all of these Members, we would not be here today.

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

Mr. MICHAEL F. DOYLE of Pennsylvania. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, I also rise to support S. 96, the Improving Rural Call Quality and Reliability Act. It is a bipartisan bill championed by Representative DAVID YOUNG and cosponsored by a number of other Members, including Representatives WELCH and LOEBSACK from the Energy and Commerce Committee.

We deal with a lot of technologically complicated issues on the Subcommittee on Communications and Technology, but this bill aims to address the most essential function of our telephone system: making sure that all Americans' calls go through.

Many people take for granted our modern communications tools. But in rural America, even the basic function of connecting a call is sometimes next to impossible.

Consumers tell us often when they call rural areas, they are met with false busy signals or calls not even arriving, just silence.

This isn't just an important problem for rural Americans, but also for people in all of our districts who want to reach loved ones across the country and can't.

This status quo is unacceptable. We need reliable telephone service to keep us connected. It is too important for everyday life, particularly in the wake of the terrible natural disasters that swept through our country earlier this year.

It is clearer than ever that basic phone service is critical when responding to emergencies and critical for everything from finding a job to managing your health.

We know that problems with call completion are often related to intermediate providers—the middlemen hired to route calls. This bill requires intermediate providers to register with the FCC and comply with service quality standards. These commonsense steps should make it easier to figure out when providers are cutting corners or not doing their jobs.

Ultimately, the bill puts consumers first by helping them make sure that we can stay connected to one another.

S. 96 is a bipartisan bill that passed on suspension earlier this Congress and last Congress, and I urge my colleagues to support it today.

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

Mr. LANCE. Mr. Speaker, I yield 2 minutes to the gentlewoman from Tennessee (Mrs. BLACKBURN), the distinguished chair of the Communications and Technology Subcommittee of the Energy and Commerce Committee.

Mrs. BLACKBURN. Mr. Speaker, I thank the vice chairman, Mr. LANCE, for the work that he has done on this issue and the ranking member, Mr. DOYLE, for his work on this.

As Mr. DOYLE mentioned, many of these issues are complex, and they are things that we do approach on a bipartisan basis.

The bill that we have before us on rural call completion is something that Mr. YOUNG and Mr. WELCH have put time and effort into. They fully understand that while so many of us who work here in an area where a call going through is something that you just take for granted that it is going to happen, that in many parts of our districts, like my district in Tennessee with rural counties, many times you will have those dropped calls or they are degraded calls, or you cannot get the call to go through at all.

In times of emergency and in times of trauma for families, when they are trying desperately to get in touch with elderly parents or with home healthcare providers, to get that constant busy signal just adds to that stress of life and that concern for the wellbeing of those who are on the other end of that phone.

Mr. Speaker, I commend Mr. WELCH and Mr. YOUNG for the job that they have done to push forward with this legislation.

As was mentioned earlier, we have previously passed this in the House, and we are pleased that the Senate has moved forward, has taken this up; and we are seeking to finish this up and move it to the President's desk.

Mr. Speaker, I thank my colleagues, and I encourage everyone to support this legislation.

Mr. LANCE. Mr. Speaker, I yield 3 minutes to the gentleman from Iowa (Mr. YOUNG), who has worked so hard on this issue.

Mr. YOUNG of Iowa. Mr. Speaker, I rise today in strong support of the Improving Rural Call Quality and Reliability Act.

This is a bill that I introduced in a bipartisan fashion with my colleagues here on both sides of the aisle in the 114th Congress, and we passed it in 2016. Here in the 115th Congress, we passed it again, but we didn't quite get it to the finish line. But here we are.

I want to thank my Democratic colleague from Vermont (Mr. WELCH) for joining me in introducing the legislation. It is much needed.

I want to thank Senator KLOBUCHAR and Senator THUNE for finally getting the Senate to act on this important legislation. This is the Senate bill. To me, it doesn't matter whose name or what number is on this bill. It is about good policy getting through to the finish line.

Telephone companies often rely on intermediate providers to connect calls from larger networks to local service providers. All too often, especially in rural areas, those calls are poor quality, looped, dropped, not even connected, or disconnected.

This failure hurts our families, small businesses, farms, and consumers in rural America who are in need of emergency assistance, public services, or are simply trying to do business.

Families and businesses in rural America should have the same communication access as those living in urban areas. Improving rural call completion rates and quality are important to ensuring the strength of small towns and granting Americans the choice to live and thrive in whatever community is best for them and their family—rural, urban, or wherever.

Our bill will help address this problem by requiring providers to register with the FCC, the Federal Communications Commission, in order to meet quality standards and ensure reliable phone service in rural areas. It also prohibits providers from using intermediary routing services not registered with the FCC.

After years of hard work in Congress and by stakeholders spread throughout Iowa, across the heartland, and across the country, I am happy to see this meaningful legislation finally moving again, and I urge my colleagues to support this bill.

Mr. Speaker, I want to thank the Energy and Commerce Committee Chairman WALDEN; Ranking Member PAL-LONE; and the subcommittee chair and ranking member, Mrs. BLACKBURN and Mr. DOYLE, for their help and leadership on this issue.

Mr. LANCE. Mr. Speaker, I yield 2 minutes to the gentlewoman from South Dakota (Mrs. NOEM).

Mrs. NOEM. Mr. Speaker, I rise today to support the Improving Rural Call Quality and Reliability Act.

Most Americans can rely on their phone service to keep in touch with loved ones. They can respond to urgent work when away from their place of

business and respond to emergencies. But many of my constituents in South Dakota continue to have these critical calls dropped with absolutely no warning.

More specifically, companies in the business of routing voice calls sometimes purposely drop long-distance calls headed for remote areas as a way to save money.

While this is inexcusable just for the sheer inconvenience, some of these calls involve emergencies, leaving families in unnecessarily dangerous situations.

The provisions within this bill are simple. We simply direct the FCC to establish basic quality standards for providers that transmit voice calls. This will help ensure businesses, families, and emergency responders can count on phone calls being completed.

Mr. Speaker, I love living in a small town in America. It is where I grew up, and it is where I have chosen to raise my family.

Dependable phone service shouldn't be a question for those who make the choice to live in wide-open spaces, especially when we are making new, amazing technological advances on a daily basis.

Mr. Speaker, I urge my colleagues to pass this legislation and ensure that those in South Dakota and rural areas across the country can rely on their phone calls going through.

Mr. MICHAEL F. DOYLE of Pennsylvania. Mr. Speaker, this is a good piece of legislation, and I hope all Members will vote for it when it comes to the floor.

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

□ 1230

Mr. LANCE. Mr. Speaker, the House should pass this legislation unanimously. We are one country: urban, suburban, and rural, and this will help rural America.

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

The SPEAKER pro tempore (Mr. BURGESS). The question is on the motion offered by the gentleman from New Jersey (Mr. LANCE) that the House suspend the rules and pass the bill, S. 96.

The question was taken.

The SPEAKER pro tempore. In the opinion of the Chair, two-thirds being in the affirmative, the ayes have it.

Mr. LANCE. Mr. Speaker, I object to the vote on the ground that a quorum is not present and make the point of order that a quorum is not present.

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

The point of no quorum is considered withdrawn.

#### KARI'S LAW ACT OF 2017

Mr. LANCE. Mr. Speaker, I move to suspend the rules and concur in the

Senate amendment to the bill (H.R. 582) to amend the Communications Act of 1934 to require multi-line telephone systems to have a configuration that permits users to directly initiate a call to 9-1-1 without dialing any additional digit, code, prefix, or post-fix, and for other purposes.

The Clerk read the title of the bill.

The text of the Senate amendment is as follows:

Senate amendment:

Beginning on page 4, strike line 10 and all that follows through page 5, line 2, and insert the following:

(b) *EFFECTIVE DATE.*—The amendment made by subsection (a) shall apply with respect to a multi-line telephone system that is manufactured, imported, offered for first sale or lease, first sold or leased, or installed after the date that is 2 years after the date of the enactment of this Act.

The SPEAKER pro tempore (Mr. YOUNG of Iowa). Pursuant to the rule, the gentleman from New Jersey (Mr. LANCE) and the gentleman from Pennsylvania (Mr. MICHAEL F. DOYLE) each will control 20 minutes.

The Chair recognizes the gentleman from New Jersey.

GENERAL LEAVE

Mr. LANCE. Mr. Speaker, I ask unanimous consent that all Members have 5 legislative days to revise and extend their remarks and to insert extraneous material in the RECORD on the bill.

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

There was no objection.

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

H.R. 582, or Kari's Law, was sponsored by my good friend, Congressman GOHMERT. This important bill passed earlier this Congress on January 23, 2017. I am pleased that at this time it will be sent to the President to be signed into law.

The residents of Texas know of a very painful story. Kari Hunt was murdered in a hotel room by her estranged husband in 2013. Kari's 9-year-old daughter did the exact right thing she knew to do, which was to call 911. Unfortunately, she did not know to dial another digit to get an outside line; and, parenthetically, I would not have known that.

This legislation will ensure that when you stay at a hotel, you can dial 911 and the call will go through without dialing another number. Kari's dad, Hank, and Mr. GOHMERT had been relentless advocates to make sure that this legislation becomes law. I commend their efforts and that of Senator KLOBUCHAR and her staff, along with Senator DEB FISCHER.

God bless Kari's family for not giving up and fighting for this law. It is impossible to express how important it is, especially as we approach the 50th anniversary of 911 service next week.

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

Mr. MICHAEL F. DOYLE of Pennsylvania. Mr. Speaker, I yield myself such time as I may consume.