

that those small business owners who now have lost their businesses have access to investors who are willing to give them another chance.

The beauty of this is it doesn't require a large check from the Treasury today. We are sort of saying: Take a risk on the American people. Take a risk on our economy today. A couple of years from now, if it worked, you get a benefit.

We need to be looking more for ideas, I believe, like this that we can demonstrate a stimulus into our society and our communities without immediately putting ourselves more into debt.

□ 1815

So these are just a handful of ideas that, if the body—and being in the minority, you know, sometimes we have to sort of persuade by hopefully having

good ideas and just getting here on the floor and telling everyone about them. But there are ideas like this, whether it is the permanency of telemedicine, expanding the definition of such, providing individuals that ability to do testing at home, ideas like this or the previous one, and ideas of allowing small businesses to be able to get a tax credit for providing testing to their employees to keep them healthy.

But I think this one is sort of how a reverse capital gains tax holiday actually works. It is creative, and we can put in some turning rules so someone doesn't take an asset and sell it and then immediately buy it again. Those things actually already exist in the IRS Code.

But these are ideas that I am hoping the body will step up, move forward, and say we can get this economy roar-

ing again, we can get back to the economic miracle that 2018 and 2019 were, using creativity like this.

And that is my pitch for this evening.

Madam Speaker, I thank the Chair for allowing me to tell our story, and I yield back the balance of my time.

ADJOURNMENT

The SPEAKER pro tempore. Pursuant to section 4(b) of House Resolution 967, the House stands adjourned until 10 a.m. tomorrow for morning-hour debate and noon for legislative business.

Thereupon (at 6 o'clock and 16 minutes p.m.), under its previous order, the House adjourned until tomorrow, Wednesday, November 18, 2020, at 10 a.m. for morning-hour debate.

BUDGETARY EFFECTS OF PAYGO LEGISLATION

Pursuant to the Statutory Pay-As-You-Go Act of 2010 (PAYGO), Mr. YARMUTH hereby submits, prior to the vote on passage, the attached estimate of the costs of H.R. 2281, the Easy MAT for Opioid Addiction Act, as amended, for printing in the CONGRESSIONAL RECORD.

ESTIMATE OF PAY-AS-YOU-GO EFFECTS FOR H.R. 2281

	By fiscal year, in millions of dollars—												
	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2021– 2025	2021– 2030	
Statutory Pay-As-You-Go Impact	–7	–8	–8	–9	–9	–10	–10	–11	–11	–11	–41	–94	

Components may not sum to totals because of rounding.

Pursuant to the Statutory Pay-As-You-Go Act of 2010 (PAYGO), Mr. YARMUTH hereby submits, prior to the vote on passage, for printing in the CONGRESSIONAL RECORD, that H.R. 2610, the Fraud and Scam Reduction Act, as amended, would have no significant effect on the deficit, and therefore, the budgetary effects of such bill are estimated as zero.

Pursuant to the Statutory Pay-As-You-Go Act of 2010 (PAYGO), Mr. YARMUTH hereby submits, prior to the vote on passage, the attached estimate of the costs of H.R. 2914, the Housing Survivors of Major Disasters Act of 2020, as amended, for printing in the CONGRESSIONAL RECORD.

ESTIMATE OF PAY-AS-YOU-GO EFFECTS FOR H.R. 2914

	By fiscal year, in millions of dollars—											
	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2021– 2025	2021– 2030
Statutory Pay-As-You-Go Impact	19	8	0	0	0	0	0	0	0	0	27	27

Components may not sum to totals because of rounding.

Pursuant to the Statutory Pay-As-You-Go Act of 2010 (PAYGO), Mr. YARMUTH hereby submits, prior to the vote on passage, for printing in the CONGRESSIONAL RECORD, that H.R. 3878, the Block, Report, And Suspend Suspicious Shipments Act of 2020, as amended, would have no significant effect on the deficit, and therefore, the budgetary effects of such bill are estimated as zero.

Pursuant to the Statutory Pay-As-You-Go Act of 2010 (PAYGO), Mr. YARMUTH hereby submits, prior to the vote on passage, for printing in the CONGRESSIONAL RECORD, that H.R. 4806, the DEBAR Act of 2020, as amended, would have no significant effect on the deficit, and therefore, the budgetary effects of such bill are estimated as zero.

Pursuant to the Statutory Pay-As-You-Go Act of 2010 (PAYGO), Mr. YARMUTH hereby submits, prior to the vote on passage, for printing in the CONGRESSIONAL RECORD, that H.R. 4812, the Ensuring Compliance Against Drug Diversion Act of 2019, as amended, would have no significant effect on the deficit, and therefore, the budgetary effects of such bill are estimated as zero.

Pursuant to the Statutory Pay-As-You-Go Act of 2010 (PAYGO), Mr. YARMUTH hereby submits, prior to the vote on passage, the attached estimate of the costs of H.R. 5919, the National Children's Museum Act, as amended, for printing in the CONGRESSIONAL RECORD.

ESTIMATE OF PAY-AS-YOU-GO EFFECTS FOR H.R. 5919

	By fiscal year, in millions of dollars—											
	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2021– 2025	2021– 2030
Statutory Pay-As-You-Go Impact	0	1	1	1	1	1	1	1	1	1	4	9

Components may not sum to totals because of rounding.

Pursuant to the Statutory Pay-As-You-Go Act of 2010 (PAYGO), Mr. YARMUTH hereby submits, prior to the vote on passage, the attached estimate of the costs of H.R. 5953, the Preventing Disaster Revictimization Act, as amended, for printing in the CONGRESSIONAL RECORD.

ESTIMATE OF PAY-AS-YOU-GO EFFECTS FOR H.R. 5953

By fiscal year, in millions of dollars—

	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2021– 2025	2021– 2030
Statutory Pay-As-You-Go Impact	4	0	0	–1	–1	–2	0	0	0	0	2	0

Components may not sum to totals because of rounding.

Pursuant to the Statutory Pay-As-You-Go Act of 2010 (PAYGO), Mr. YARMUTH hereby submits, prior to the vote on passage, for printing in the CONGRESSIONAL RECORD, that H.R. 6435, the Combating Pandemic Scams Act of 2020, as amended, would have no significant effect on the deficit, and therefore, the budgetary effects of such bill are estimated as zero.

EXECUTIVE COMMUNICATIONS,
ETC.

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

EC-5613. A letter from the Deputy Director, Legislative Affairs, Division of Swap Dealer and Intermediary Oversight, Commodity Futures Trading Commission, transmitting the Commission's Major final rule — Capital Requirements of Swap Dealers and Major Swap Participants (RIN: 3038-AD54) received November 16, 2020, pursuant to 5 U.S.C. 801(a)(1)(A); Public Law 104-121, Sec. 251; (110 Stat. 868); to the Committee on Agriculture.

EC-5614. A letter from the Chief of Staff, Division of Swap Dealer and Intermediary Oversight, Commodity Futures Trading Commission, transmitting the Commission's Major final rule — Prohibitions and Restrictions on Proprietary Trading and Certain Interests in, and Relationships With, Hedge Funds and Private Equity Funds (RIN: 3038-AE93) received November 16, 2020, pursuant to 5 U.S.C. 801(a)(1)(A); Public Law 104-121, Sec. 251; (110 Stat. 868); to the Committee on Agriculture.

EC-5615. A letter from the Administrator, Regulations Management Division, Rural Development Innovation Center, Rural Development-RBCS, Department of Agriculture, transmitting the Department's Major interim final rule — Guaranteed Loanmaking and Servicing Regulations [Docket No.: RBS-20-BUSINESS-0016] (RIN: 0570-AB07) received November 16, 2020, pursuant to 5 U.S.C. 801(a)(1)(A); Public Law 104-121, Sec. 251; (110 Stat. 868); to the Committee on Agriculture.

EC-5616. A letter from the Director, Bureau of Consumer Financial Protection, transmitting the Bureau's Major final rule — Qualified Mortgage Definition under the Truth in Lending Act (Regulation Z): Extension of Sunset Date [Docket No. CFPB-2020-0021] (RIN: 3170-AA98) received November 16, 2020, pursuant to 5 U.S.C. 801(a)(1)(A); Public Law 104-121, Sec. 251; (110 Stat. 868); to the Committee on Financial Services.

EC-5617. A letter from the Secretary, Division of Corporation Finance, Securities and Exchange Commission, transmitting the Commission's Major final rule — Procedural Requirements and Resubmission Thresholds under Exchange Act Rule 14a-8 [Release No.: 34-89964; File No. S7-23-19] (RIN: 3235-AM49) received November 16, 2020, pursuant to 5 U.S.C. 801(a)(1)(A); Public Law 104-121, Sec. 251; (110 Stat. 868); to the Committee on Financial Services.

EC-5618. A letter from the Secretary, Division of Investment Management, Securities and Exchange Commission, transmitting the Commission's Major final rule — Use of Derivatives by Registered Investment Companies and Business Development Companies

[Release No.: IC-34078; File No. S7-24-15] (RIN: 3235-AL60) received November 16, 2020, pursuant to 5 U.S.C. 801(a)(1)(A); Public Law 104-121, Sec. 251; (110 Stat. 868); to the Committee on Financial Services.

EC-5619. A letter from the Secretary, Division of Investment Management, U.S. Securities and Exchange Commission, transmitting the Commission's Major final rule — Fund of Funds Arrangements [Release Nos.: 33-10871; IC-34045; File No. S7-27-18] (RIN: 3235-AM29) received November 16, 2020, pursuant to 5 U.S.C. 801(a)(1)(A); Public Law 104-121, Sec. 251; (110 Stat. 868); to the Committee on Financial Services.

EC-5620. A letter from the Secretary, Division of Trading and Markets, U.S. Securities and Exchange Commission, transmitting the Commission's Major final rule — Publication or Submission of Quotations Without Specified Information [Release Nos.: 33-10842; 34-89891; File No. S7-14-19] (RIN: 3235-AM54) received November 16, 2020, pursuant to 5 U.S.C. 801(a)(1)(A); Public Law 104-121, Sec. 251; (110 Stat. 868); to the Committee on Financial Services.

EC-5621. A letter from the Acting Deputy Director, Office of Legislative Affairs, Federal Deposit Insurance Corporation, transmitting the Corporation's Major final rule — Regulatory Capital Rule: Revised Transition of the Current Expected Credit Losses Methodology for Allowances (RIN: 3064-AF42) received November 16, 2020, pursuant to 5 U.S.C. 801(a)(1)(A); Public Law 104-121, Sec. 251; (110 Stat. 868); to the Committee on Financial Services.

EC-5622. A letter from the Secretary, Office of General Counsel, Securities and Exchange Commission, transmitting the Commission's final rule — Whistleblower Program Rules [Release No.: 34-89963; File No. S7-16-18] (RIN: 3235-AM11) received November 16, 2020, pursuant to 5 U.S.C. 801(a)(1)(A); Public Law 104-121, Sec. 251; (110 Stat. 868); to the Committee on Financial Services.

EC-5623. A letter from the Acting Assistant Secretary, Employee Benefits Security Administration, Department of Labor, transmitting the Department's Major interim final rule — Additional Policy and Regulatory Revisions in Response to the COVID-19 Public Health Emergency RIN: 1210-AB98) received November 16, 2020, pursuant to 5 U.S.C. 801(a)(1)(A); Public Law 104-121, Sec. 251; (110 Stat. 868); to the Committee on Education and Labor.

EC-5624. A letter from the Director, Regulations Policy and Management Staff, Food and Drug Administration, Department of Health and Human Services, transmitting the Department's Major final rule — Importation of Prescription Drugs [Docket No. FDA-2019-N-5711] (RIN: 0910-A145) received November 16, 2020, pursuant to 5 U.S.C. 801(a)(1)(A); Public Law 104-121, Sec. 251; (110 Stat. 868); to the Committee on Energy and Commerce.

EC-5625. A letter from the Biologist, Branch of Delisting and Foreign Species, U.S. Fish and Wildlife Service, Department of the Interior, transmitting the Department's Major final rule — Endangered and Threatened Wildlife and Plants; Removing the Gray Wolf (*Canis lupus*) From the List of Endangered and Threatened Wildlife [Docket No. FWS-HQ-ES-2018-0097; FXES1113090FEDR212] (RIN: 1018-BD60) received November 16, 2020, pursuant to 5 U.S.C. 801(a)(1)(A); Public Law 104-121, Sec. 251; (110 Stat. 868); to the Committee on Natural Resources.

EC-5626. A letter from the Regulations Coordinator, Centers for Medicare and Medicaid Services, Department of Health and Human Services, transmitting the Department's Major Notice — Medicare Program; CY 2021 Inpatient Hospital Deductible and Hospital and Extended Care Services Coinsurance Amounts [CMS-8074-N] (RIN: 0938-AU14) received November 16, 2020, pursuant to 5 U.S.C. 801(a)(1)(A); Public Law 104-121, Sec. 251; (110 Stat. 868); to the Committee on Ways and Means.

EC-5627. A letter from the Regulations Coordinator, Centers for Medicare and Medicaid Services, Department of Health and Human Services, transmitting the Department's Major notice — Medicare Program; CY2021 Part A Premiums for the Uninsured Aged and for Certain Disabled Individuals Who Have Exhausted Other Entitlement [CMS-8075-N] (RIN: 0938-AU15) received November 16, 2020, pursuant to 5 U.S.C. 801(a)(1)(A); Public Law 104-121, Sec. 251; (110 Stat. 868); to the Committee on Ways and Means.

EC-5628. A letter from the Regulations Coordinator, Centers for Medicare and Medicaid Services, Department of Health and Human Services, transmitting the Department's Major final rule — Medicare Program; Medicare Part B Monthly Actuarial Rates, Premium Rates, and Annual Deductible Beginning January 1, 2021 [CMS-8076-N] (RIN: 0938-AU16) received November 16, 2020, pursuant to 5 U.S.C. 801(a)(1)(A); Public Law 104-121, Sec. 251; (110 Stat. 868); jointly to the Committees on Energy and Commerce and Ways and Means.

REPORTS OF COMMITTEES ON
PUBLIC BILLS AND RESOLUTIONS

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

Mr. PALLONE: Committee on Energy and Commerce. H.R. 7310. A bill to require the Assistant Secretary of Commerce for Communications and Information to submit to Congress a plan for the modernization of the