

Therefore, they created this system, this system that we have, with separation of powers, checks and balances, one that provides elected Representatives with the authority to make the laws, an executive to implement them, and a judiciary to call the balls and strikes about disputes over that.

However, through the decades of congressional disinterest in lawmaking and an ever-growing Federal bureaucracy, the executive branch has usurped Congress' role as the rulemaking authority in America.

It is important to note that this development has been somewhat of a slow creep, and it is not a sinister plan to upend Congress' authority. You can mostly blame the Congress itself for this having happened.

Here is what has occurred: For decades, Congress has really willfully delegated its authority to Federal agencies, through passage of a patchwork of spending bills and the "vote now, read later" mindset. It also allows some of the duly elected Representatives of the people to evade their responsibilities because they don't have to take tough votes. If you can just make bureaucrats do it, it is a lot easier.

However, think of the results of this. Just consider this one statistic: In 2021 alone, Congress here passed 143 laws, that is bills that passed both Chambers and were signed into law by the President. In that same year, by comparison, Federal agencies enacted 3,257 rules. That is 23 times the number of laws actually duly passed by the Congress.

Unfortunately, these rules often serve the interests of liberal and progressive causes. That is the effect of it. They cater to the desires of environmental groups, unions, LGBTQ activists, and those who want to abolish the Second Amendment. We have example after example after example.

Progressives have realized that congressional inaction has opened a window to usher in this agenda outside of the legislative or electoral framework. Their ideas aren't popular at the ballot box, so they entrust Federal agencies to do all that bidding behind closed doors. It is not American.

Frankly, my concerns with the growth of the administrative state are viewpoint neutral. I don't somehow quietly hope for a similarly sized Federal Government that serves conservative political interests. No, we are intellectually consistent in this.

Reining in the administrative state is not about retribution. It is about restoration; restoration of our founding principles, the things that made our great Nation in the first place. That is why passing the REINS Act is a critical first step in achieving these goals.

This bill would reassert the Article I legislative authority of Congress and prevent excessive overreach by the executive branch in the Federal rule-making process. What it means is that every new major rule proposed by Fed-

eral agencies would be subject to congressional scrutiny before going into effect. We define "major rule" as any regulation with an annual effect on the economy of over \$100 million, any major increase in cost or prices for consumers, or any significant adverse impact on competition, employment, investment, or productivity of U.S.-based enterprises.

By quick way of example, if Congress would have passed this bill in the last session, President Biden's student loan bailout, his ban on oil and gas lease sales, his plan to allow retirement funds to consider ESG, and even the mandated climate risk disclosures would all have been subject to an up-or-down vote by the people's duly elected Representatives in this body.

Instead, in President Biden's first year, he finalized 69 regulations that carried over a \$100 million price tag or significantly impacted the economy. Those regulations add up to more than \$200 billion—billion with a b—in regulatory costs, and Congress wasn't even consulted to approve one dime of it.

The REINS Act represents a long overdue first step in restoring accountability and reducing government overreach. I am really grateful that House Republicans have prioritized this bill this week. We will pass it off this floor. We will send it to the Senate, and hopefully we can rein in the bloated government that is controlling all of our lives.

ACCOUNTABILITY FOR CHARTER SCHOOLS

The SPEAKER pro tempore. The Chair recognizes the gentlewoman from Michigan (Ms. TLAIB) for 5 minutes.

Ms. TLAIB. Madam Speaker, for far too long for-profit charter schools have operated without accountability. Without the necessary oversight for charter schools, our children will continue to suffer while taxpayers bankroll charter school fraud, waste, and abuse.

I know our children deserve better, and this is why this week I am introducing the Charter Oversight, Accountability, and Transparency Act, which we call the COAT Act. I am doing this with Representative BOWMAN and Representative WILSON to help strengthen our country's public education system by promoting the same type of accountability from charter schools nationwide that the law requires of our public school systems.

Charter schools are publicly funded, Madam Speaker, but are managed by private charter management organizations. This bill would require these management organizations to file financial disclosures to the Department of Education in order to receive Federal Elementary and Secondary Education Act funds.

Michigan's experiment with charters has led to a system of poor-run schools for for-profit companies, failing thousands of our students. The COAT Act is commonsense legislation that will in-

crease transparency and accountability to ensure that charter schools provide necessary information to local, State, and Federal agencies to detect and prevent fraud and abuse.

ENDING AUTO INSURANCE DISCRIMINATION

Ms. TLAIB. Mr. Speaker, I don't know what our education level, marital status, or credit scores have to do with how much our auto insurance rates should be. The Prohibit Auto Insurance Discrimination Act, PAID Act, that I introduced with Congresswoman WATSON COLEMAN, who has led this effort, as well as Congressman TAKANO, would end insurance discrimination.

It would prohibit auto insurance companies from using our education levels, occupation, employment status, credit scores, previous insurer information, ZIP Code, census tracts, or homeownership status in insurance rating or underwriting decisions.

Auto insurance discrimination continues to keep our residents in the cycle of poverty, Mr. Speaker.

Your education level, ZIP Code, and marital status don't determine whether or not you are a good driver; neither does your credit score. Yet our neighbors, especially in Detroit, regularly face higher auto insurance rates than other folks.

Someone with a perfect driving record—no tickets, crashes, or claims—who has poor credit can pay hundreds of thousands of dollars more for auto insurance, sometimes twice as much. I read somewhere that somebody with a DUI, drinking under the influence, with a higher credit score was paying three times less than someone with a lower credit score but no DUI violation.

We must stop the predatory discrimination practices by auto insurance companies. This is why I urge my colleagues to support the PAID Act to help level the playing field and eliminate factors, proxies to discriminate, that contribute to our growing inequality.

HONORING RUTH ELLIS

Ms. TLAIB. Mr. Speaker, during Pride Month, I honor a trailblazer in our community, Mother Ruth Ellis, a former Detroit resident who was the oldest surviving open lesbian and an LGBTQ+ rights activist.

She was born in 1899, living until the age of 101. She came out as a lesbian around 1915. She took in unhoused LGBTQ+ youth, and her home became known as a refuge for LGBTQ+ young people. We now lovingly call it the Ruth Ellis Center.

Not only did she give shelter to our young people but provided books, food, even assistance with college education. Around 40 percent of our unhoused youth today are LGBTQ+.

My team and I were proud to secure \$1 million in Federal funding for the Ruth Ellis Center in our community to honor Mother Ruth Ellis and her lifesaving work. Mr. Speaker, the center

provides safe, affordable, identity-affirming housing for those in need, especially, again, our LGBTQ+ young people.

This month, as we celebrate Pride Month, we recognize and honor the legacy of Ruth Ellis and the incredible advocacy of the Ruth Ellis Center and their team.

CELEBRATING 75 YEARS OF KOVENER'S KORNER

The SPEAKER pro tempore (Mr. JOHNSON of Louisiana). The Chair recognizes the gentlewoman from Indiana (Mrs. HOUCHIN) for 5 minutes.

Mrs. HOUCHIN. Mr. Speaker, Kovenor's Korner Ice Cream has been a summertime staple in Seymour, Indiana, for decades. In fact, Kovenor's Korner opened in 1949 as one of Seymour's very first drive-in restaurants, serving up sweet treats and their famous chocolate malt-flavored ice cream.

During its 75 years in business, this family-owned brick store on 2nd Street has employed hundreds of Hoosiers, with the majority being young adults in high school or college.

As we celebrate their 75th season, I am bringing well-deserved appreciation all the way from the House floor. I thank them for not only their delicious ice cream, but their commitment to the community and a summertime tradition for generations of families in Seymour.

We are proud to have so many special small businesses in southern Indiana, and Kovenor's Korner is an exceptional example.

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REMEMBERING THE VICTIMS OF EMANUEL AME CHURCH MASSACRE

The SPEAKER pro tempore. The Chair recognizes the gentleman from South Carolina (Mr. CLYBURN) for 5 minutes.

Mr. CLYBURN. Mr. Speaker, I rise today to announce that I have just filed a discharge petition on the resolution providing for the consideration of H.R. 2403, the Enhanced Background Checks Act of 2023.

Saturday, June 17, will mark 8 years since the massacre at one of the country's most historic churches, Emanuel AME Church in Charleston, South Carolina.

That racially motivated attack took nine parishioners' lives and injured three others as they participated in a Bible study. It also exposed a loophole in our firearm background check system known as the "Charleston loophole," that allows individuals to purchase firearms prior to an approval of their background check.

Tragically, that very loophole enabled the gunman, who I might add was not eligible to purchase a firearm, to acquire a firearm and commit that horrendous act.

The Brady Act mandates criminal background checks for all gun sales at licensed firearm dealers through the National Instant Criminal Background Check System, NICS. Though most checks process within minutes, and 97 percent are completed within 3 business days, if NICS has not completed its background check in 3 days, regardless of the reason, the dealer can proceed with the firearm sale.

In Charleston, just because a gunman's background check had not been completed within the 3 days, the shop had already sold the gun before he was deemed to be ineligible.

Every year, thousands of weapons are purchased through this loophole that otherwise should be prohibited due to criminal records or other factors—more than 5,200 in 2021 alone. Though this problem was discovered too late for the 12 victims at the Emanuel AME Church, we must narrow this loophole to prevent future tragedies.

Since 2015, I have introduced the Enhanced Background Checks Act, and it passed the House in the 116th and 117th Congresses. This bill provides the FBI with crucial additional time to complete the background check on a potential firearms purchaser before a licensed dealer can transfer a gun.

If a background check has not been completed after 10 business days, a purchaser may request an expedited review by the FBI. This request for an expedited review will trigger a more intensive FBI investigation, designed to resolve the case within an additional 10-business-day period.

If the additional 10 business days elapse without a response from the NICS system, only then may the dealer sell or transfer the gun to the purchaser. Transactions for prospective purchasers who do not request an expedited review cannot proceed until their background check is resolved.

While I would hope that House Republican leadership would recognize the harm caused by the Charleston loophole and would bring this bill to the floor for a vote, this discharge petition would make that happen even if they remain unwilling. With strong support in the Democratic Caucus, we just need a handful of Republican colleagues willing to put partisanship aside and do the right thing for the American people.

I would respectfully ask that they reflect upon the nine parishioners who lost their lives at Emanuel AME Church 8 years ago. I hope they will conclude that to prevent lives from being needlessly lost in the future, they must ensure that the Enhanced Background Check Act of 2023 be enacted into law to finally close the Charleston loophole. That starts with signing this discharge petition.

Madam Speaker, I close my comments by indicating that on Saturday, while I will be pausing in the morning to say a prayer for the families of these nine souls, I will go to Bethel AME Church in Columbia to celebrate the

homegoing of Ms. Elise Martin, who when she lived in Charleston and came into my life, often worshipped at Emanuel AME Church.

Fortunately, the good Lord allowed her to live for 108 years. The pastor of Emanuel AME Church lost his life.

HONORING THE LIFE OF JOSEPH COSTNER

The SPEAKER pro tempore (Mrs. HOUCHIN). The Chair recognizes the gentleman from South Carolina (Mr. NORMAN) for 5 minutes.

Mr. NORMAN. Madam Speaker, I rise today to honor the life and the dedicated service of Joseph Costner who entered eternal rest on March 26, 2023.

Throughout the duration of his life, Mr. Costner unfailingly answered the call to serve his country and his community. He was raised in Lawndale, North Carolina, and he joined the Army at the age of 18 where he dedicated the remainder of his life to fighting for the country he loved proudly and profoundly.

First, serving in the Korean war, Mr. Costner later completed two terms in Vietnam, where his unwavering courage resulted in numerous medals of honor, including the Presidential Unit Citation and the Bronze Star.

He eventually retired after 26 years with the rank of chief warrant officer 4 specializing in Army intelligence.

Following his retirement from the Army, Mr. Costner continued to serve his country for the next 17 years with the Defense Investigative Service where he rose to regional director in Roanoke, Virginia.

His dedication to serving his country and his people was perpetual, and he spent the last 27 years of his life with the Volunteer Income Tax Assistance Program in Rock Hill, South Carolina, where he prepared taxes free of charge for low-income, disabled, and elderly citizens of his community.

Within Rock Hill, South Carolina, and the greater community, Mr. Costner was widely referred to as a hero, a role model, and most of all, a friend.

He was greatly loved and cherished by his wife of 60 years, Helen; his three children; five grandchildren; great-grandson; and countless friends.

Mr. Costner set the gold standard for over 70 years of service dedicated and committed to his country for which he will long be remembered. For all that, we join in saying good-bye to a hero.

IN MEMORY OF CHIEF LUTHER REYNOLDS OF CHARLESTON, SOUTH CAROLINA

The SPEAKER pro tempore. The Chair recognizes the gentlewoman from South Carolina (Ms. MACE) for 5 minutes.

Ms. MACE. Madam Speaker, I rise today to recognize Chief Luther Reynolds, the city of Charleston's police chief who died recently to cancer. He