The Prohibit Auto Insurance Discrimination Act, or PAID Act, would prohibit auto insurance companies from using education level, marital status, credit scores, ZIP Codes, Census tracts, or homeownership status in insurance rating or underwriting decisions.

Madam Speaker, these factors don't determine your driving ability, yet our neighbors, especially in my district, regularly face higher auto insurance rates.

Currently many people are charged hundreds or even thousands of dollars more based on these factors, even though they aren't related to driving.

Madam Speaker, I don't know what the heck marital status or education level have to do with whether or not you are a good driver.

This summer Michigan residents saw a 42 percent fee increase adding on to higher fees that are still unaffordable for many families.

I am really grateful to be working with Congresswoman BONNIE WATSON COLEMAN on the PAID Act.

Madam Speaker, I encourage my colleagues to please fight against this discriminatory practice.

HONORING MARY ANN RILEY OF INMAN, SOUTH CAROLINA

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

Mr. TIMMONS. Madam Speaker, I rise today to honor Mary Ann Riley of Inman, South Carolina, for her decades of service to our community and dedication to the South Carolina Republican Party.

Ms. Riley moved to South Carolina in 1982. That same year she began attending community meetings, getting involved in local campaigns, and was appointed president of the Spartanburg County Republican Women where she has served ever since.

More than politics, Ms. Riley is a major contributor to her local pregnancy center and supports upstate veterans undergoing hospice care. She is also active in her church and other organizations that work to assist our fellow South Carolinians every single day.

A former teacher, her life's work has been to make the world a better place for her students, her neighbors, and future generations.

Ms. Riley is a true public servant who has made a significant and lasting impact on South Carolinians. I thank Mary Ann for over 30 years of service to the people of Spartanburg County and the upstate as a whole.

CELEBRATING DIWALI

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

Mr. HARDER of California. Madam Speaker, I rise today to celebrate Diwali and honor its message of light triumphing over darkness. This Sunday, families in San Joaquin County and across the world will gather to celebrate the festival of lights with their families and friends.

Diwali holds a special place in the hearts of the South Asian community and serves as a beacon of hope, unity, and joy.

My wife grew up celebrating Diwali with her own family. From lighting diyas to decorating her doorstep with rangoli, it is a chance now to make sure that that tradition lives on with my own daughter and her Indian heritage celebrating the values that Diwali embodies.

I am so grateful to the South Asian community whose hard work, dedication, and vibrant culture are such an important part of San Joaquin County and across the United States.

Madam Speaker, I hope this year's Diwali is filled with joy, love, and plenty of good sweets.

RECOGNIZING MR. GERALD MCCLELLAN ON VETERANS DAY

(Ms. LETLOW asked and was given permission to address the House for 1 minute.)

Ms. LETLOW. Madam Speaker, in honor of Veterans Day, I would like to take the time to recognize one of our very own veterans from the Fifth District of Louisiana.

Mr. Gerald McClellan, a resident of Pineville, Louisiana, is a retired Master Sergeant E-8 of the United States Army. He joined the Army straight out of high school in 1973, went through vigorous training, and spent his deployment in the demilitarized zone between North and South Korea.

He distinguished himself with outstanding achievements, going on to receive the Meritorious Service Medal upon retirement for impeccable service to the military.

On Veterans Day, we reflect on the service and sacrifice of our Nation's veterans like Gerald. They are responsible for protecting and ensuring that our freedoms continue to last from generation to generation.

We must never forget that we are the land of the free because of the brave.

Today we give our most sincere gratitude to our veterans. Their duty and fidelity to the cause of freedom is something for which they will forever be honored. Today and every day we thank them for their service.

REPUBLICANS ARE CUTTING FUNDING FOR AFFORDABLE HOUSING

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

Ms. ROSS. Madam Speaker, I rise today in strong opposition to House Republicans' transportation and housing appropriations bill.

This week Republicans are fast-tracking a bill that would make it

more difficult for people in North Carolina to commute to work and find an affordable place to live.

Specifically, this legislation slashes funding for the HOME program, the sole Federal housing program dedicated to affordable housing construction.

Under their plan, funding will be cut by two-thirds, and 17,000 fewer affordable homes will be built or rehabilitated in the coming fiscal year.

I consistently hear from constituents about the high cost of housing and how it is an unbearable burden. Across North Carolina, 25 percent of all renter households are categorized as extremely low-income. These families need our help.

Madam Speaker, we must do more to make housing affordable, and we must reject this deeply flawed bill.

BIDEN DEFICIT THREATENS FAMILIES

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

Mr. WILSON of South Carolina. Madam Speaker, last month the Committee for a Responsible Federal Budget reported on the final Monthly Treasury Statement for 2023 by the Department of the Treasury.

The U.S. deficit totaled \$2 trillion. This figure is double the deficit of 2022 and higher than the Congressional Budget Office projected in June.

Officially, the deficit grew \$320 billion from 2022. As a share of the economy, the deficit was 7.5 percent of the gross domestic product. This is larger than at any time in American history outside of war, recession, or national emergency.

Republicans, led by Speaker MIKE JOHNSON, will continue to fight to pass legislation to reduce the deficit helping American families.

In conclusion, God bless our troops, who successfully protected America for 20 years, as the global war on terrorism continues moving from the Afghanistan safe haven to America with Biden open borders.

The New York Post this week warns a 9/11 attack in America is imminent.

□ 1215

HONORING AMERICANS WHO SACRIFICED SO MUCH

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

Mr. GOOD of Virginia. Madam Speaker, I rise to recognize the 16 million brave men and women alive today who valiantly served this Nation in the United States military.

Every year, on November 11, we unite as a nation to celebrate and honor all veterans who selflessly put their lives on the line, fighting for the freedoms that make this the greatest country on Earth.

Veterans have made considerable sacrifices serving this Nation. We must honor them and ensure they receive the benefits promised for their noble service. That is why I am introducing the Veterans Education is Timeless Act of 2023, removing arbitrary expiration dates for education benefits for veterans and their families.

Mr. Speaker, I urge my colleagues to support this bill and uphold the commitments we have made to the men and women who serve and fought on our behalf.

As we approach Veterans Day, I express my profound gratitude to all veterans and especially recognize the 45,000 who live in Virginia's Fifth District. It is an honor to recognize and represent these Americans who sacrificed so much to defend the freedoms we enjoy.

REMEMBERING THE LIFE OF ENVI-RONMENTAL JUSTICE CHAMPION CINDY MONTANEZ

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

Ms. BARRAGÁN. Madam Speaker, I rise today to remember the life of an environmental justice champion, fighter for workers' rights, and former southern California assemblymember, Cynthia Montanez.

Cindy's activism started at UCLA, where she participated in a 14-day hunger strike to help establish the Chicano Studies Department.

At 25, she became the youngest councilmember of her hometown of San Fernando.

At 27, she became mayor.

At 28, she was the youngest woman elected to the State legislature.

Cindy used her talents to create immediate change for our communities. As an assistant general manager of the L.A. Department of Water and Power, she helped transition the Nation's largest publicly owned utility to cleaner energy. As CEO of TreePeople, she transformed the organization into the fastest-growing environmental non-profit in southern California.

Madam Speaker, I thank Cindy for her tireless advocacy for Latino communities in California. She is gone way too soon. Rest in power.

HONORING VIETNAM VET WALTER BUECHI

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

Mr. LANGWORTHY. Madam Speaker, I rise to honor a Vietnam veteran and Clarence, New York, resident, Walter Buechi.

For most of his life, Walt has been dedicated to serving our country and our community. In 1965, he answered the call to serve our Nation and spent 18 months as a radio operator in Viet-

nam. However, his service didn't stop when he made it back home.

Instead, he joined the Clarence Fire Department, where he continued to exemplify the qualities that make him a hero in the truest sense. As a fire-fighter, Walt put his life on the line once again. He has gone above and beyond the call to serve, and we owe him a debt of gratitude that can never fully be repaid.

Walt is facing his next battle as he has been diagnosed with stage IV cancer. When we support veterans healthcare in this body, he is the kind of hero that we are helping.

Madam Speaker, I ask our Nation to pray for Walt. We are grateful for his remarkable contributions to our great Nation, to western New York, and to the town of Clarence.

DYCKMAN BASKETBALL IS BACK

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

Mr. ESPAILLAT. Madam Speaker, I rise today in recognition of Dyckman basketball, the red carpet of streetball.

In my district, basketball is everything to Dyckman. It is the opportunity to connect with friends and neighbors in fellowship and celebration of the vibrancy of our community.

During the COVID-19 pandemic, there was a halt in the 30-year tradition of the Dyckman summer basketball tournament, but I am here to tell you that Dyckman is back.

Featured in the sports documentary "Dyckman: The Comeback," the incredible team of Dyckman sports worldwide, CEO Ken Stevens and Sharon Bond, or Ms. B as she is known throughout the community, have poured a tremendous amount of love into the sport.

Madam Speaker, I congratulate them on their Emmy award-winning documentary, and I congratulate the dedicated Dyckman team.

Dyckman basketball is back.

CONGRATULATING KEYSTONE CENTRAL CAREER AND TECHNOLOGY CENTER

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

Mr. THOMPSON of Pennsylvania. Madam Speaker, I rise today to congratulate Keystone Central Career and Technology Center in Clinton County, Pennsylvania.

Keystone Central Career and Technology Center was named a semifinalist and received \$10,000 as part of the Career Z Challenge.

The Career Z Challenge, run through the Department of Education's Office of Career, Technical, and Adult Education, aims to expand work-based learning opportunities for Gen Z students

Schools, nonprofit organizations, and local educational agencies in urban and

rural communities across 35 States submitted entries describing their plans to create collaborative and sustainable work-based learning ecosystems to provide students with interconnected and expansive career development opportunities from grades 9 through 12.

Semifinalists will be eligible to move on to phase three, and during the 2023–2024 school year, semifinalists will receive technical assistance to support the refinement and implementation of their proposed WBL ecosystem plans.

They are also participating in a community of practice and have access to learning workshops, peer collaboration opportunities, and other resources.

Madam Speaker, as co-chair of the Bipartisan Career and Technical Education Caucus, I am pleased to see the next generation of learning of the many job opportunities CTE provides.

Madam Speaker, I congratulate Keystone Central Career and Technology Center and wish them good luck in phase three.

COMMUNITY FUNDING PROJECTS REJECTED FROM T-HUD BILL

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

Ms. HOULAHAN. Madam Speaker, as we consider the T-HUD appropriations bill, I stand here to remind this legislative body of the 3 of nearly 3,000 community funding projects that were rejected from this bill in July, including the LGBTQ Center of Reading in my home community.

The very sad reality can be boiled down to this: These organizations were rejected by the GOP-led House simply because they had LGBTQ in their names.

Let's be clear, these services provide lifesaving services like food and shelter for those who have been rejected from their homes because of whom they love. They equip our vulnerable populations with the tools they need for future success—financial literacy, professional resumes, and life skills, among many other things.

Unfortunately, the Republicans who pulled this funding are likely hopeful that the American people will not see this bigoted and targeted approach for what it is, but what we do here today does send a very clear message to our LGBTQ community. It is a message that says that too many of my colleagues in Congress don't want to support these vital community investments simply because of who they serve. We owe it to the American people to do better and to serve everyone.

Madam Speaker, for my daughter Molly, I ask those who are affected by this to not accept this bigotry and discrimination any longer.