

This act will prevent partisan judges from abusing the Constitution and will uphold the system of checks and balances as stated in their granted authority.

In conclusion, God bless our troops as the global war on terrorism continues. Open borders for dictators put all Americans at risk of more 9/11 attacks imminent, as warned by the FBI. Trump is reinstituting existing laws to protect American families with peace through strength.

MODERNIZING OUR ECONOMIC THEORIES

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

Mr. KHANNA. Mr. Speaker, the stock market is decimated, almost 20 percent down, entering bear territory. At the same time, bond yields are skyrocketing, meaning ordinary Americans are going to have higher interest rates on their credit cards and their mortgages. It means we are going to have to pay more on our debt.

At the same time, the dollar is declining and prices are going up, meaning it is going to be harder to afford groceries.

Mr. Speaker, these are the most self-destructive, wealth-destroying policies any administration has undertaken in modern American history. They have tariffs at 1909 levels at 22.5 percent, making a global trade war. Businesses have lost confidence.

There is only one way out. We need a reset of this President's economic team. Howard Lutnick was talking about building more screws in America, as if we were living in the 19th century. He needs to go.

We need new economic thinkers with this President who actually understand how the economy works and can turn things around.

CONGRESS SUPPORTS NORTHERN MICHIGAN AND THE UPPER PENINSULA

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

Mr. BERGMAN. Mr. Speaker, I rise to thank the courageous men and women responding to the historic ice storm that left tens of thousands without power across northern Michigan and the Upper Peninsula. Ten counties are under a state of emergency, and our grid suffered near total collapse under nearly 1 inch of ice.

In the face of these challenges, linemen from Michigan and across the country have worked tirelessly in brutal conditions to restore power. This past weekend, I was able to meet with many of our first responders: police, firefighters, dispatchers, and emergency medical teams. They all answered the call, keeping our communities safe and our roads open. Their

bravery, professionalism, and dedication embody the spirit of resilience and unity that defines northern Michigan.

The determination of all those affected has not gone unnoticed. My colleagues and I stand ready to support the State's request for Federal assistance.

Mr. Speaker, please join me in thanking these everyday heroes who rose to the challenge helping us rebuild, recover, and emerge stronger.

DEPARTMENT OF EDUCATION

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

Mr. DESAULNIER. Mr. Speaker, President Gerald Ford had a vision. He signed the Individuals with Disabilities Education Act to protect the most vulnerable amongst us: special needs kids.

One of the most cruel things I have seen in my time in Congress and with this administration is the attack on the public servants who promote and have never had the resources to really protect special needs kids.

This President has cut public servants at the Department of Education. Mr. Speaker, 1,315 workers were fired, 572 accepted voluntary separation packages, and 63 probationary workers were terminated. Programs for students with disabilities were moved to the Department of Health and Human Services where 20,000 public servants were cut in January.

There are approximately 7.5 million special needs kids in this country protected by IDEA in the Department of Education. They rely on the public servants who were just fired and eliminated.

The number of students served by IDEA has grown by over 1 million in the last decade. The administration has gutted the Office of Civil Rights which protects these students with disabilities from discrimination. This is outrageous.

HONORING SIERRA PACIFIC GIRLS' BASKETBALL

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

Mr. VALADAO. Mr. Speaker, I rise today to recognize and celebrate the Sierra Pacific girls' basketball team for their incredible 2025 season.

Last month, the Lady Bears won the CIF Central Section Division II championship. This was the highest CIF Central Division a team has won in Sierra Pacific High School history and the highest division a team has ever competed in.

These athletes showed grit, heart, and determination all season long. Their championship win isn't just a testament to their talent but also their discipline.

Wins like this don't just happen. They are earned through constant

practice, tough losses, and in never giving up on one another.

They worked hard and trained all year for this, and I am honored to stand here today to celebrate them.

Mr. Speaker, I congratulate the players, coaches, and families. They have made us all in the Central Valley very proud.

SEYMOUR JOHNSON DECORATION CEREMONY

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

Mr. DAVIS of North Carolina. Mr. Speaker, I rise to honor the heroes of the 4th Fighter Wing at Seymour Johnson Air Force Base in Goldsboro, North Carolina.

Air Combat Command General Ken Wilsbach awarded 31 incredible and amazing airmen from the 4th Fighter Wing high-level decorations.

The ceremony recognized the airmen for their rapid response and performance in the largest air-to-air engagement in over 50 years.

When faced with unprecedented threats, courage and bravery surged to the forefront. Our servicemembers defended U.S. coalition partners, including Israel, embodying the true essence of service.

These airmen, receiving well-deserved decorations, surrounded by their family and friends, have rightfully earned our Nation's gratitude.

Right here is what American heroes look like, and I am so proud of each and every one of them.

CONGRATULATING FLORIDA'S EIGHTH DISTRICT'S STUDENT ACCOMPLISHMENTS

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

Mr. HARIDOPOLOS. Mr. Speaker, today we recognize the achievements of several students from my district who accepted their appointment to the service academies.

These students demonstrate not just academic achievement but also strong devotion to our country. Young students like these will become our Nation's leaders in the future.

It was my honor to call these students this weekend to congratulate them on this true accomplishment.

Mr. Speaker, I congratulate Libby Russell and Zanna Paraskevas, who were accepted to the United States Military Academy at West Point.

I congratulate Savion Kirby, Natalie Doig, Audrey Ponton, and Maximilian Perez, who were accepted into the United States Air Force Academy.

I congratulate Victoria Nelson, who was accepted into the United States Naval Academy.

Mr. Speaker, I am proud to represent each one of them in the United States House of Representatives.

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, April 9, 2025.

Hon. MIKE JOHNSON,
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 April 9, 2025, at 11:08 a.m.:

That the Senate passed S. 160.

That the Senate passed S. 423.

With best wishes, I am,

Sincerely,

KEVIN F. MCCUMBER,
Clerk.

DISAPPROVING THE RULE SUBMITTED BY THE BUREAU OF CONSUMER FINANCIAL PROTECTION RELATING TO "DEFINING LARGER PARTICIPANTS OF A MARKET FOR GENERAL-USE DIGITAL CONSUMER PAYMENT APPLICATIONS"

Mr. HILL of Arkansas. Mr. Speaker, pursuant to House Resolution 284, I call up the joint resolution (S.J. Res. 28) disapproving the rule submitted by the Bureau of Consumer Financial Protection relating to "Defining Larger Participants of a Market for General-Use Digital Consumer Payment Applications," and ask for its immediate consideration in the House.

The Clerk read the title of the joint resolution.

The SPEAKER pro tempore. Pursuant to House Resolution 294, the joint resolution is considered read.

The text of the joint resolution is as follows:

S.J. RES. 28

Resolved by the Senate and House of Representatives of the United States of America in Congress assembled, That Congress disapproves the final rule submitted by the Bureau of Consumer Financial Protection relating to "Defining Larger Participants of a Market for General-Use Digital Consumer Payment Applications" (89 Fed. Reg. 99582 (December 10, 2024)), and such rule shall have no force or effect.

The SPEAKER pro tempore. The joint resolution shall be debatable for 1 hour equally divided and controlled by the chair and ranking minority member of the Committee on Financial Services or their respective designees.

The gentleman from Arkansas (Mr. HILL) and the gentlewoman from California (Ms. WATERS) each will control 30 minutes.

The Chair recognizes the gentleman from Arkansas.

GENERAL LEAVE

Mr. HILL of Arkansas. Mr. Speaker, I ask unanimous consent that all Members may have 5 legislative days to revise and extend their remarks and include extraneous material on the resolution under consideration.

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

There was no objection.

Mr. HILL of Arkansas. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, I rise today in strong support of this resolution to overturn the Consumer Financial Protection Bureau's deeply flawed final rule on larger participants in general-use digital payment applications.

It sounds complicated, Mr. Speaker, but it is not. This is a midnight rule created by the Consumer Financial Protection Bureau. It is overly broad, and it is imprecise. It treats a wide variety of digital payment applications, peer-to-peer apps, digital wallets, and e-commerce tools, as though they are identical simply because they facilitate payments and serve a large number of users.

However, these products are not the same. They serve different models, operate under different rules, and pose different kinds of consumer risks.

This kind of regulatory overreach is bad enough on its own, but what makes this rule especially concerning is the process by which it was created. The CFPB's approach to carry out this rulemaking is a clear example of undemocratic and unjustified action. The CFPB gave the public just 30 days to comment on this proposal. That is 30 days for businesses across the country, Members of Congress, State regulators, and the public to weigh in on a rule that has potentially profound consequences for digital commerce, one of the most rapidly growing portions of Financial Services and FinTech.

In addition, the Bureau rushed to finalize the rule in the waning days of the Biden administration, ignoring much of the stakeholder feedback and pushing it through to try and insulate it from future scrutiny or reconsideration.

Now, this is not the first time that the CFPB has issued rules without sufficient transparency or process. In fact, Members on both sides of the aisle during my years in Congress have routinely criticized the CFPB for rushing matters, not following the process, not giving the public sufficient time to criticize and critique its proposals. However, Mr. Speaker, this needs to be the last time that the CFPB does this.

In a post-Chevron deference world, Congress must step in and assert our Article I authority over independent agencies that stray beyond their statutory authority, bypass the legislative process, and undermine the public trust.

Let's be clear: There is no apparent evidence of widespread consumer harm that justifies this rule. There is no demonstrated market failure here. What we have instead is an agency stretching its mandate in a way Congress never intended.

By allowing this final rule to remain intact, we are affirming that scale

alone justifies the regulation, meaning size and scope alone justifies the regulation regardless of the conduct, the risk, or harm to a consumer.

This CFPB approach violates decades of balanced principles in assessing and implementing regulations in finance. It certainly is not the barometer that Congress intended for the CFPB to use when interpreting their authorities.

This is not responsible, risk-based regulation. It is a shortcut to control, applied without the justification that both consumers and innovators deserve.

Some may try to frame this argument as a gift to Big Tech. That is a distraction. This is not about defending large companies. This is about defending good governance, our legislative authority, and the public's right to be part of major and costly regulatory decisionmaking.

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If we allow this rule to stand, we are setting a dangerous precedent, one where Federal agencies can bypass Congress, ignore public input, and rewrite rules largely behind closed doors. This is a precedent that we cannot afford to set, regardless of who is in the White House or who is in the crosshairs.

Mr. Speaker, the CFPB operated without accountability or transparency. It has undermined consumer protections, stifled innovation, and eroded public trust.

I encourage my colleagues to support this resolution and reassert the proper role of Congress in setting the regulatory agenda and shaping sound financial policy.

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

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

Mr. Speaker, I rise today in strong opposition to S.J. Res. 28, a partisan Congressional Review Act resolution that will block the Consumer Financial Protection Bureau from supervising payment apps offered by Big Tech firms like Apple and Google.

Before I explain why this resolution is bad, let us not ignore that President Trump and co-president Musk are tearing down key government agencies and programs as we speak, like the CFPB and Social Security.

Last week, the President launched a global trade war against the rest of the world, including our friends, resulting in a record 2-day loss of \$6.6 trillion in wealth. Fed Chair Powell warned that these tariffs will lead to higher inflation and job losses.

Later today, Republicans will try to pass the President's budget that is loaded with \$7 trillion in tax cuts for Musk and the other Big Tech billionaires, all while they are slashing Medicaid by \$880 billion and walking into our agencies and firing employees, some who have been working at these agencies for 10, 15, 20 years, telling them to get out by 5 o'clock.