

I know that his spirit lives on and that we will continue the work he committed himself to.

Happy birthday, Donald.

We miss you, and we will always be better for the work and dedication that guided your years of service.

□ 1920

#### WE MUST EXTEND ACA TAX CREDITS

(Mrs. CHERFILUS-McCORMICK asked and was given permission to address the House for 1 minute and to revise and extend her remarks.)

Mrs. CHERFILUS-McCORMICK. Madam Speaker, in just 14 days, hardworking families, seniors, and veterans across America will face the largest healthcare insurance premium increase in history, which will make healthcare unattainable for so many Americans.

When healthcare becomes unattainable, it turns treatable illnesses into a death sentence. Americans will be forced to figure out their healthcare. For people with high blood pressure, diabetes, or heart disease, figuring it out means going without medication that is lifesaving. This is cruel and simply unacceptable.

Congress has the responsibility to act and finally make healthcare affordable for all Americans because a single mother in Lauderhill who is rationing her medication to keep the lights on is counting on us. The disabled veteran in Riviera Beach who is working two jobs is counting on us. The recent college grad in Tamarac who makes enough money only to pay rent is counting on us.

We must deliver and extend the ACA tax credits because America is counting on us to survive, to thrive, and to have another chance.

#### HONORING FRANKLIN DOUGLAS MOSS

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

Mr. VEASEY. Madam Speaker, today I rise to honor the life and legacy of my good friend and former Fort Worth City Councilmember, Franklin Douglas Moss, better known as Frank Moss.

Frank Moss was an incredible man. He worked in real estate and had his own real estate firm, Moss RED Group. He was so well known throughout the community for the work that he did in the Stop Six area and the Carver Heights community in which he lived. He was just an incredible believer in the community, helping on maternal health issues, HIV awareness, and preserving historic neighborhoods.

He was an incredible person, and the family had just such a long and distinguished legacy of service to the community, as his wife was one of our former school board members. However, most of all, Frank Moss was the keeper of the Black history in Fort

Worth, Texas. He knew about the first African-American politicians, doctors, lawyers, dentists, people who really helped change and shape Fort Worth for all. He did such a tremendous job in sharing those stories.

I know that he is going to be missed as a deacon at Ebenezer Missionary Baptist Church in Fort Worth, where he was a proud member. We will all miss Frank not just because of his work on the council, but because he really cared about making sure that stories in our community were elevated in Fort Worth and Tarrant County. That is something that we will all truly miss.

My prayers go out to his family during this time.

#### HAPPY 100TH BIRTHDAY TO THURSTON EDWARD QUINN

(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. Madam Speaker, I rise to recognize and honor Thurston Quinn, who turned 100 years old.

Mr. Quinn has been a central figure in our veterans community. He served in the 89th Infantry Division during World War II, fighting in France and Germany. He had a distinguished service career, receiving two Bronze Stars, a Combat Infantry Badge, and an Occupation Badge. When the war ended, he returned home, and he continued to serve his community.

Mr. Quinn's legacy is preserved at the Disabled American Veterans office in Goldsboro, where the cafeteria bears his name. What a true American hero.

It was a pleasure to join his family and friends at his church to wish him a 100th birthday.

#### REMEMBERING DONALD PAYNE, JR.

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

Mr. GOTTHEIMER. Madam Speaker, last April, Jersey and our Nation lost a dedicated father, husband, public servant, and just a real giant.

I miss Don Payne, like we all do. He was a Member of Congress for nearly 14 years. The son of Newark was an incredible champion for hardworking Jersey families. He fought for healthcare issues and fought to upgrade our transportation, rail, and infrastructure, but beyond that, he just was there for all of us.

When I was first elected, Don showed me the ropes, shared his wisdom, and gave me a good Jersey ribbing whenever he could. His great sense of humor and meaningful experience made it a true privilege to serve in the House with him. In those suits, he was the man.

A true family man, Don always beamed about his loved ones. I will

miss him greatly, like we all do, as we mark today on what would have been his 67th birthday. We remember the impact Don made on so many not just in this great Chamber but across the Garden State and across the country.

May his memory be a blessing. We miss Don.

#### REPUBLICANS HAVE DELIVERED IN 2025

(Under the Speaker's announced policy of January 3, 2025, Mr. MOORE of Utah was recognized for 60 minutes as the designee of the majority leader.)

GENERAL LEAVE

Mr. MOORE of Utah. Madam Speaker, I ask unanimous consent that all Members may have 5 legislative days in which to revise and extend their remarks and include extraneous material on the topic of this Special Order.

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

There was no objection.

Mr. MOORE of Utah. Madam Speaker, I am glad to be joined by several of my colleagues for this last Conference Special Order of the year to talk about ways we have delivered for all Americans through our legislative action, committee work, and more.

I understand some of my colleagues have commitments, and I am going to be respectful of their time, so I will have them start us off before I provide some of my own comments.

Madam Speaker, I yield to the gentleman from Utah (Mr. KENNEDY), a good friend.

Mr. KENNEDY of Utah. Madam Speaker, I thank my colleague from Utah for yielding and leading this important discussion on how Republicans are focusing on making healthcare more affordable for hardworking American families. We have taken action and are committed to doing more to fix the broken system of ObamaCare that empowered Big Insurance at the expense of our taxpayers.

As a family practice doctor for over 25 years, I hear directly from my patients about the skyrocketing cost of insurance and prescription drugs. Democrats promised Americans lower costs, more choices, and better care. More than a decade later, too many families are asking a simple question: What happened?

Former President Obama, in pushing the ACA, promised that the bill would lower healthcare premiums by up to \$2,500 per family per year, but since ObamaCare went into effect, premiums have nearly tripled and deductibles have more than doubled. The cost of coverage for a family of four has increased by more than \$10,000.

Back in July of this year, this Republican Congress passed the Working Families Tax Cut Act. This important legislation puts more money back into the pockets of Americans and will help lower the cost of healthcare as well as childcare.

Thanks to the Working Families Tax Cut Act, all Bronze and Catastrophic ACA Marketplace plans are now considered high-deductible plans, allowing more people to contribute to health savings accounts.

Health savings accounts can now be used to pay for direct primary care arrangements that cut out the middleman and allow patients to coordinate care directly with their chosen provider.

High costs are not the only ObamaCare failure. It also resulted in a major increase in fraud. A 2024 GAO investigation found that fake identities were approved for ObamaCare subsidies at a 100 percent rate, often remaining enrolled despite missing or falsified information.

In 2023, \$21 billion in subsidies were paid out with no evidence of tax reconciliation. Taxpayers were left footing the bill, as reused Social Security numbers, subsidies paid on behalf of deceased individuals, and billions in unreconciled payments expose a system unable to protect public funds.

In the Working Families Tax Cut Act, Republicans restored accountability and fairness to the healthcare marketplace through reforms that save taxpayers billions of dollars and drive down costs for everyone. There is full income and eligibility verification before subsidies are issued, ensuring assistance goes only to those who qualify. We have ended “anytime” enrollment abuse that fueled fraudulent signups and drove premiums higher for everyone. We closed loopholes that allowed illegal immigrants and other ineligible groups to access taxpayer-funded health benefits.

Many Americans have insurance on paper but still cannot afford to use it. I am committed, along with my Republican colleagues, to addressing the root cause of rising costs to provide real relief for taxpayers and families. I appreciate my congressional colleague from Utah for yielding to me.

□ 1930

Mr. MOORE of Utah. Madam Speaker, I thank the gentleman from Utah, a physician and attorney, for bringing up all of these issues. It is so important to call up the reality of it.

Madam Speaker, I yield to the gentleman from Georgia (Mr. LOUDERMILK).

Mr. LOUDERMILK. Madam Speaker, I rise today to recognize a friend and former member of my congressional staff, Mr. John Bart Mitcham, on his milestone birthday and for his service to Georgia's 11th Congressional District, the State of Georgia, and the United States of America.

Mr. Bart Mitcham was born on December 24, 1945, in Ada, Oklahoma, to John and Virginia Mitcham. Bart's parents both served in the United States Navy during World War II, with his father serving as a naval aviator on the USS *Hornet* during some of the most critical moments in the Pacific theater.

Bart knew from an early age that he wanted to serve his country as a naval aviator. So eager to learn to fly, Bart washed aircraft in exchange for 1 hour of flight time while he was in high school. He also served as a cadet in the Civil Air Patrol, the civilian auxiliary of the United States Air Force.

Bart attended Tyler Junior College on a music scholarship, where he played in the school's band and performed at high-profile events, including the Cotton Bowl, as well as Dallas Cowboys games. He later transferred to the University of Oklahoma, Edmond, where he graduated in 1968, commissioning as an ensign in the United States Navy.

Fulfilling his lifelong dream to become a naval aviator like his father, Bart began naval flight training and, upon graduation, was assigned to Naval Air Station Dallas, where he flew the storied F-4 Phantom.

Bart was then transferred to the USS *Enterprise*, where he flew combat missions in Vietnam. He later served at the Defense Intelligence Agency and as a commanding officer at Naval Air Station Atlanta before retiring at the rank of captain in 1994, almost 26 years of service.

Bart is not only recognized for his exemplary service to our country as a veteran, but he is also recognized as a man of numerous talents and passions. Bart attained a law degree from Woodrow Wilson Law School, attended New Orleans Baptist Theological Seminary, and earned a master of divinity from Andersonville Seminary. He operated a real estate appraisal business while pastoring churches.

During his service in the United States Navy, Bart studied several martial arts disciplines before achieving a seventh-degree black belt. He then taught martial arts and self-defense classes, developed his own self-defense technique, and was inducted into the Martial Arts Hall of Fame.

Wanting to use his expertise, training, and talents to continue to serve others, Bart became a licensed private investigator and an executive protection agent. As his reputation expanded, Bart opened his own agency and began teaching and facilitating classes in private investigation and executive protection. For a time, he served as a member of the Georgia Board of Private Detective and Security Agencies.

Due to Bart's vast experience and reputation, he became part of my staff when I entered Congress. He was our veteran engagement liaison and the security director for several years. He was an excellent choice for this role, reaching out to help fellow veterans as well as helping to ensure the safety and security of myself and our staff.

Bart continued his legacy of community service by taking on the role of an associate magistrate judge for Bartow County, Georgia.

Throughout his exemplary career of service to others above self, Bart has touched countless lives across our country.

Madam Speaker, on behalf of the United States House of Representatives, the people of Georgia's 11th Congressional District, I wish my friend, Bart Mitcham, a wonderful 80th birthday and extend my sincerest gratitude for his lifetime of service. May God bless him, and I wish him a happy birthday.

Mr. MOORE of Utah. Madam Speaker, I appreciate the gentleman's remarks.

Madam Speaker, I yield to the gentleman from Mississippi (Mr. GUEST).

Mr. GUEST. Madam Speaker, the Christmas story as recorded in Luke Chapter 2.

“And it came to pass in those days, that there went out a decree from Caesar Augustus, that all the world should be taxed.”

“And all went to be taxed, every one into his own city. And Joseph also went up from Galilee, out of the city of Nazareth, into Judaea, unto the city of David, which is called Bethlehem; (because he was of the house and lineage of David:) to be taxed with Mary his espoused wife, being great with child. And so it was, that, while they were there, the days were accomplished that she should be delivered. And she brought forth her firstborn son, and wrapped him in swaddling clothes, and laid him in a manger; because there was no room for them in the inn.

“And there were in the same country shepherds abiding in the field, keeping watch over their flock by night.”

“And, lo, the angel of the Lord came upon them, and the glory of the Lord shone round about them; and they were so afraid. And the angel said unto them, Fear not: for, behold, I bring you good tidings of great joy, which shall be to all people. For unto you is born this day in the city of David a Savior, which is Christ the King. And this shall be a sign unto you; Ye shall find the babe wrapped in swaddling clothes, lying in a manger. And suddenly there was with the angel a multitude of the heavenly host praising God, and saying, Glory to God in the highest, and on Earth peace, good will toward men.”

Mr. MOORE of Utah. Madam Speaker, I yield to the gentleman from Wisconsin (Mr. GROTHMAN).

Mr. GROTHMAN. Madam Speaker, I will one more time point out what should be the most important issue facing this body in 2026. I have talked before about the huge marriage penalties that we build into our income transfer programs, also known as welfare programs.

When you add up the penalties that you have to endure if, say, a single mom marries a husband with an income, and we look at the food stamps, the low-income housing, the earned income tax credit, the TANF check, and the Pell grants, you can easily wind up in a situation in which you are penalized \$25,000 a year if you get married.

This is the primary reason why, in the 1950s, we only had about 4 percent of the newborn children in this country

born without a mother and father at home, and now, we are over 40 percent.

It is not difficult if people in this body would meet with some average people rather than the lobbyists or the big campaign contributors. It is very easy to find young people today who are not getting married specifically because they find that the Federal Government has almost a policy of punishing people who get married.

Even the Republican Party in its big, beautiful bill has, as I count—maybe there are more—three programs in which we are penalizing married couples. I found out today on the tuition credits for private schools that we are supposed to brag about, there is a big marriage penalty there, as we punish people who want to go to private school who are married.

We also increased the low-income housing tax credit so that more and more Americans are in housing in which they are discouraged from getting married.

They are also, by the way, discouraged from working harder because in all these programs, in addition to being penalized for getting married, there comes a point where if you take on overtime or get a raise, they begin to take the benefits away from you.

That is what they do in the low-income housing tax credit. If you are paying so much in rent and decide to work overtime or decide to get a second job, the housing development will have to say: Sorry, you are working harder, so we have to raise your rent. That is another thing we should be looking at and trying to change.

□ 1940

Madam Speaker, a third penalty comes in a mild increase in Pell grants with regard to technical schools. In order to get it, a Pell grant is another one of those programs where a person can't work that hard and can't be married to somebody with an income.

In any event, I implore my colleagues and implore my leadership team to see what they can do in the year 2026 by not penalizing Americans for getting married and not penalizing Americans for working too hard so we try to work our way back.

There was a time with stronger families—I realize all families can succeed, and I know all sorts of families who do succeed by being very conscientious with their children. Nevertheless, I think we would all agree America would be better off if we worked our way back from the 42 percent of children born without a mother and father at home back down to the 6 percent or 5 percent or 4 percent that it was in the 1950s or 1960s.

Mr. MOORE of Utah. Madam Speaker, I thank the gentleman from Wisconsin and the issue that he brings up. It is something that some of my State legislators are working on, namely Ms. Melissa Garff Ballard. She is an excellent policymaker and lawmaker back home. This is something she cares

deeply about and is doing quite a lot of good work on at the State level. I applaud her for that.

Madam Speaker, I thank you and all my colleagues for your comments this evening. It is very much appreciated.

As we move into the next couple of weeks when we get to celebrate the holidays, it is excellent to look back and think about the amazing work that has taken place over the last year. As it is dominating the headlines, we recognize there is a lot to talk about with healthcare, particularly this week. I want to touch on a few aspects.

To be abundantly clear, Republicans are currently dealing with the aftermath of what has been a decade or so of failure. The Democrats put in place an unaffordable and fraudulent healthcare system.

For years, Democrats promised ObamaCare would lower costs. In reality, premiums have increased nearly 80 percent since the so-called Affordable Care Act was enacted. The average premium for family coverage is nearly \$27,000 per year.

A report from the Government Accountability Office confirms what Republicans have said for years. There is significant fraud associated with COVID-era enhanced premium tax credits established by the trifecta of President Joe Biden and majorities in the House and Senate led by Democrats.

Again, in 2021, Democrats put in place what is called the enhanced premium tax credits. They did this during their COVID-era bills: The American Rescue Plan and the Inflation Reduction Act. These were two bills that were massive expansions for several programs. In particular, they were able to pass this legislation on party-line votes and set it for 4 years. Democrats set this policy during COVID to last for 4 years and expire at the end of this year.

In this study, GAO found that 58,000 enrollees matched Social Security death records, with 7,000 of them being deceased before enrollment began. One Social Security number was even associated with 125 different ObamaCare policies in one year. That is the first level of potential fraud.

The second item is that a zero-dollar premium obviously leads to more fraud, and that is what we have seen happen. Enrollment went up without people using or even knowing that they had coverage. This is something we need checks and balances on.

When they moved the original Obama subsidies—and those aren't going anywhere. They are still in place. They are not expiring at the end of this year. They have existed from the start. It is only the Democrat Party's 2021 enhanced version that is expiring.

The worst aspect of those, in my opinion, is the fact that a person used to be required to pay just 2 percent of their annual income toward health insurance premiums. The taxpayer dollars paid the insurance company the

remainder of that. A person was only required to pay 2 percent. That moved to zero percent in 2021.

Since 2021, there was a massive expansion of people being on these premiums and this insurance coverage but never using it. They never used it year over year, but the insurance company continued to get taxpayer-funded subsidies directly to them to cover nothing because they never used it.

The percentage of people who weren't using their health insurance went up significantly. It wasn't like people were getting hurt or sick at a similar rate. What was happening was they didn't know they were in the system. As part of the GAO study will explain, they were getting signed up.

The last final piece that I will highlight here are the income caps. People could still be making 400 percent above the Federal poverty level the insurance companies that they were getting signed up for were still receiving these subsidies.

Originally, when we talk about ObamaCare, it was just for folks who were very low-income and were uninsured and didn't have the ability to make any payments toward covering their own insurance.

What ObamaCare does is it says if a person is 100 percent or 150 percent of poverty level, all that is required is that the person pay 2 percent of their income, the Federal taxpayers will cover the rest, it will be sent it to the insurance company, and the subsidy will be covered. In most cases that is \$300 a year a person would have to cover of their own.

When that moved to zero dollars, that is when a lot of fraud happened. Even if a person is paying \$5, \$10, or \$20 a month toward insurance, at least you know it is an actual policy and going somewhere. When it becomes zero dollars, all sorts of shenanigans can happen. That is something we have to move away from.

With this enhanced version of these COVID-era subsidies expiring on the Democrats' timeline, then that zero-dollar aspect will go away. It will be \$200 a year for some folks, as opposed to zero dollars. That alone will create an opportunity to cut away a lot of fraud.

Democrats created a program that Americans can't afford. The unaffordable care act works for insurance companies, but it does not work for patients. Like I mentioned, it is filled with waste and fraud.

Insurance revenues have increased from \$245 billion, when ObamaCare was originally passed, to \$1.4 trillion in 2023. I love it when private-sector company growth happens. I am a big supporter of it. I have supported tax policy to ensure that can happen.

That type of increase, when ObamaCare gets established, to see that rampant amount of growth, there is a problem there. We can celebrate economic growth across the board, shareholder value, and all that stuff.

When we look at the massive increase year over year, aside from revenue and profits, there is something wrong with this entire situation. We can directly correlate it to when ObamaCare came into play.

We can't have insurance companies seeing such record profits and at the same time taxpayers are forced to sort of subsidize these plans. That is not a healthy way to grow a market.

The Affordable Care Act—ObamaCare, ACA—broke the American healthcare system. It created numerous problems over the last decade. Since its inception, these premium costs have skyrocketed. Networks have shrunk, and the system has become bloated and inefficient.

It is important to remember that the enhanced premium tax credit expiration at the end of the year, again, was set by Democrats. When they are complaining that Republicans are going to let this expire, that was their timeline. This zero-dollar issue and then not capping it, so it is only targeted towards lower-income individuals, had to go away. Even in compromise and bipartisan approaches to deal with this expiration, those aspects had to go away. Those are things that were on the chopping block.

Again, I think when folks understand, the subsidies aren't going away entirely. If a person is a low-income individual and making 100 percent of the Federal poverty line—and for a single person, that is maybe \$15,000 or \$20,000 a year—that plan will only require that person to pay a few hundred dollars a year.

Just by moving it so it doesn't go to zero dollars creates it so there is not so much fraud in the system. Then, hopefully, over time we don't see this rapid, rapid increase in premiums because that is bad for all Americans.

□ 1950

Americans simply deserve better, and we have not been giving the healthcare system with the exception of ObamaCare.

This is why House Republicans have proposed legislation that delivers real relief. The Lower Healthcare Premiums for All Americans Act focuses on lasting policies that provide predictability and transparency.

As the name suggests, this is focused on the entirety of the individuals on healthcare. This isn't just targeted toward a small 7 percent of the total population that is that narrow margin in ObamaCare. This is touching every single person, and that is the only way to actually lower health premium costs over time.

This bill lowers premiums through pharmacy transparency and cost-sharing reductions. This legislation improves options for workers by expanding access to associated health plans. It also ensures that small and midsize employers can offer more tailored, affordable care, and it codifies and strengthens CHOICE arrangements,

permitting employees to pay their premiums pretax.

All of those things are targeted toward a broad group of people and not just this tiny little subset that we are hearing a lot of complaining about right now. We are actually focused on the entirety of the world that is out there paying more and more for their health insurance.

It is time to implement policies that work for all Americans and that provide predictability and affordability.

I am grateful to be a voice from Utah on the Committee on Ways and Means Health Subcommittee during this critical moment, and I am excited to see this legislation move forward and delivering real results, savings, and peace of mind for Utahns and Americans across the country.

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

#### FUN WITH MATH

(Under the Speaker's announced policy of January 3, 2025, Mr. SCHWEIKERT of Arizona was recognized for 30 minutes.)

Mr. SCHWEIKERT. Madam Speaker, I promise you at least this one. I think I have the half an hour. I am going to try not to use all of it, and I will try to slow down some of the speaking.

Madam Speaker, I had a couple of odds and ends and then some basic optimism on one or two things. First off, let's do some cleanup.

Last week, I actually walked through a little bit of an economic report. We got a preview of it. I think it will be published fairly soon. It is "Measuring What Matters," and the title is: "Why Italy May Be in Better Fiscal Shape than the U.S."

This is done by some of the super economic geeks out of Boston and Cambridge, but what terrified me because I am actually doing my best to read these sorts of documents is the little sentence I have highlighted here. I tried to point this out last week. This is for supergeeks. If you use a 6 percent discount rate, you need 104 percent of a child's lifetime income who is born next year and this year just to cover the pension and healthcare benefits in our country. You need more than they are ever going to earn in their entire life just to cover those promises.

Now, if you take it down to a 2 percent discount rate, which is a way you sort of say that here is where inflation and these things are going to be, you still need a 22 percent increase on their lifetime taxes just to cover pension benefits. This is actually based on some numbers where I think they may have too high a fertility rate.

The reason I point that out is we are not having the really difficult conversation here. What happens in a country this year when my economists on the Joint Economic Committee are saying that we may have zero population growth in the United States this year and the fact that we have fewer

18-year-olds today than we had 20 years ago but almost double those who are 65 and older?

Madam Speaker, I keep coming here week after week after week and showing charts about the debt and the unfunded liabilities. Now I am seeing some stories today saying that net interest will be over \$1 trillion this year if you add in the paying back because we have to pay interest back to the Social Security trust fund and all of those when we borrow the money. It could be \$1.25 trillion of interest.

What you should understand there is—let's walk through some of the hierarchy. Social Security is number one. We are going to spend \$1.5 trillion to \$1.6 trillion this year on Social Security. Guess what the number two expense in our country is now? It is interest. If you do the total interest load, interest.

The next is Medicare.

Number four turns out to be the ObamaCare, or the ACA subsidies and Medicaid. That is number four.

Guess what is number five now in our spending? It is defense.

So often, I will talk to my liberal brothers and sisters, and they will turn to you and say that we should cut defense. That way, we can give out more money. It is now number five.

Look, it breaks my heart because we keep having these discussions, and I have come behind this microphone for over a decade now and feel like sometimes I am doing a junior economics lecture.

The point is trying to say: Here is the scale of the problem, but there are actually solutions if we can be bold, if we can be creative, and if we can take on the entrenched incumbency of the bureaucracy and business models.

Let's actually do a couple of things here and see if I can make this make sense. Let's march along—this is sort of important—and see if I can make this make sense.

This is last year. The red is spending. The blue is tax receipts. That gap is debt. You will notice, actually, that our projection for the fiscal year 2026 is our tax receipts—so tax collections are actually up. They are actually up almost 17.8 percent, which is wonderful. Most of it is capital gains. You know, the stock market is doing well.

Oddly enough, our spending is actually slightly down, but we still have this massive gap. Our best guess is that we are still running a \$2 trillion deficit this year. Depending on what the Supreme Court does in regard to the enhanced tariffs, we may pick up some other liability that we are going to have to find out a way to work out with the White House.

Madam Speaker, this is an improvement, but the scale is still terrifying. It is still a couple trillion dollars. I know there are some products that have come out of the White House, CBO, and others saying that debt may only be \$1.6 trillion or \$1.8 trillion. It is not what we are tracking because so