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House of Representatives

The House met at 10 a.m. and was called to order by the Speaker pro tempore (Mr. DUNCAN of Tennessee).

DESIGNATION OF SPEAKER PRO TEMPORE

The SPEAKER pro tempore laid before the House the following communication from the Speaker:

WASHINGTON, DC,
April 28, 2016.

I hereby appoint the Honorable JOHN J. DUNCAN, Jr. to act as Speaker pro tempore on this day.

PAUL D. RYAN,
Speaker of the House of Representatives.

MORNING-HOUR DEBATE

The SPEAKER pro tempore. Pursuant to the order of the House of January 5, 2016, the Chair will now recognize Members from lists submitted by the majority and minority leaders for morning-hour debate.

The Chair will alternate recognition between the parties, with each party limited to 1 hour and each Member other than the majority and minority leaders and the minority whip limited to 5 minutes, but in no event shall debate continue beyond 11:50 a.m.

NATIONAL DONATE LIFE MONTH

The SPEAKER pro tempore. The Chair recognizes the gentleman from California (Mr. COSTA) for 5 minutes.

Mr. COSTA. Mr. Speaker, I rise today to recognize April as National Donate Life Month.

As the co-chair of the Congressional Organ and Tissue Donation Awareness Caucus, I believe it is important to help people understand that, while organ and tissue donation is serious, just like any other medical or surgical procedure, there are many misconceptions and myths surrounding the donor process, and it is important that we educate the public about them.

Technology today allows us to do amazing things in the donation of organs and tissues, and new drugs have advanced the opportunity to ensure that these organs, these tissues, are not rejected.

My hope today, as a member of the caucus, is to encourage Americans to get educated and understand the dire need for tissue and organ donations. This is an opportunity to save lives.

Sadly, there are over 120,000 men, women, and children who are on waiting lists for lifesaving organ donations around the country. For these patients, an organ donation simply is a matter of life and death.

I would like to commend the organizations that raise awareness and that are on the front lines about these important issues every single day throughout our country.

I would like to thank the National Kidney Foundation and the American Liver Foundation for their efforts to raise awareness, support patients, and support funding for advancements in this field. They are always trying to advance the opportunities for lifesaving organs that will make a difference in our communities throughout the Nation.

SUPPORTING HOLOCAUST SURVIVORS

The SPEAKER pro tempore. The Chair recognizes the gentlewoman from Florida (Ms. ROS-LEHTINEN) for 5 minutes.

Ms. ROS-LEHTINEN. Mr. Speaker, I recently introduced House Concurrent Resolution 129 along with my south Florida colleague and friend, Congressman TED DEUTCH, urging Germany to honor its commitments and moral obligations to Holocaust survivors by providing for their unmet needs.

There are an estimated half-million survivors worldwide, about a quarter of whom live here in the United States.

Nearly 15,000 survivors call the great State of Florida home, and I am proud to represent so many of them in my south Florida district.

But the sad reality and, really, humanity's great shame is that about half of all Holocaust survivors live at or below the poverty line. Tens of thousands of survivors, if not more, are suffering without basic, life-sustaining services and care that they need in their advanced years.

Many live alone or without family support and lack the funds for home care, from medicine to hearing aids, to food, to utilities, to rent.

What a tragedy, Mr. Speaker, that so many Holocaust survivors are unable to maintain even a modest and dignified standard of living.

These individuals have suffered for nearly three-quarters of a century from the physical and emotional scars that they have endured and carry with them to this very day. They have lived through the torture, the experiments, the labor camps, the loss of loved ones, and even the murder of their entire families.

Because of all of this, Holocaust survivors' needs are unique. They are more extensive and more complex than the needs of other elderly individuals.

The time for justice, Mr. Speaker, is now. The time for action is now because there may not be a next year or even a next month for many of these Holocaust survivors.

That is why the German Government must honor Chancellor Adenauer's pledge from 1951, that Germany would take care of all of the needs of every survivor. That is why this resolution is so important, because time is of the essence.

But it is not as though our friends in Germany have done nothing to fulfill this pledge. The German Government has over the years provided some support through income assistance programs and has sought ways to improve and address the needs of the survivors.

This symbol represents the time of day during the House proceedings, e.g., 1407 is 2:07 p.m.

Matter set in this typeface indicates words inserted or appended, rather than spoken, by a Member of the House on the floor.



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Germany has even doubled its funding for home care services in the past 5 years, but that, unfortunately, does not match the reality of what is required.

The German Ministry of Finance itself has admitted that the level of care financed by its government has been vastly insufficient to date, especially for those who are in dire need of intensive, long-term care.

The real issue of concern, one that is exacerbating the severe lack of funding and one where I think we can press the German Government and work with it to find a fair solution, is the inconsistent manner in which existing funding and care is being disbursed.

The current system places an undue burden on the Holocaust survivors and their families, forcing them to jump through bureaucratic red tape, causing harmful delays and waste.

This resolution is a simple one. It is straightforward. It is noncontroversial. I urge my colleagues to support it.

Congress is in a unique position to work for and fight on behalf of Holocaust survivors, many of whom are our constituents. We have a long history of working on behalf of Holocaust survivors and seeking out their long-overdue justice.

Next Wednesday, May 4, is Yom HaShoah, Holocaust Remembrance Day. As we remember and honor the victims and survivors of the Holocaust, we are all compelled to do everything in our power to help those who have lived through those unconscionable atrocities.

These survivors, Mr. Speaker, have seen the worst that humanity has to offer. Let us show them now the best of humanity by ensuring that they can, indeed, live out their days in dignity.

FLOOD INSURANCE MARKET PARITY AND MODERNIZATION ACT

The SPEAKER pro tempore. The Chair recognizes the gentleman from Pennsylvania (Mr. ROTHFUS) for 5 minutes.

Mr. ROTHFUS. Mr. Speaker, I rise today in support of H.R. 2901, the Flood Insurance Market Parity and Modernization Act. I am a proud cosponsor of this bipartisan bill, which represents a positive step towards much-needed flood insurance reform.

This legislation provides clarity to States and private insurers and, in doing so, clears the way for competitive firms to play a much greater role in the flood insurance market.

For my constituents back home, the 705,000 western Pennsylvanians who sent me to Washington to look out for their interests, this means more choices, more competitive rates, and more innovation. Passing this legislation would be a win for western Pennsylvanians eager for change.

Although some tend to think of flood insurance as a concern for coastal States like Florida, Louisiana, and Texas, many Pennsylvanians are close-

ly monitoring the ongoing debate about the future of flood insurance.

Many of my constituents live alongside rivers and streams and in valleys with a history of flooding. My district is also home to many older cities and towns like Johnstown that are filled with properties that predate the National Flood Insurance Program. People have lived in these places for generations and have a deep sense of community.

Rightly, my constituents who live in these flood-prone areas worry about the future availability of affordable flood insurance options in the marketplace. They want to remain in their homes, in the places where multiple generations of their families have lived and worked and built lasting connections with their neighbors.

My constituents need access to affordable flood insurance. As this debate continues over the next year, I will make sure that their concerns are addressed.

H.R. 2901 is a strong step in the right direction as we seek to reform Federal flood insurance policy.

I hope that H.R. 2901 will receive the same broad, bipartisan support it received in the Financial Services Committee when it comes up for a vote later today.

I look forward to working with my colleagues at the committee and on both sides of the aisle as work continues on flood insurance reform.

HONORING THE LIFE OF NORMAN F. KYLE

Mr. ROTHFUS. Mr. Speaker, I rise today to honor and thank Norman Kyle, an Aliquippa native who passed away at the age of 95 this past Sunday, for his brave service to our Nation.

Norman served as a U.S. Army infantryman during World War II and, after being captured by the Nazis, was a POW for over 700 days.

He was born on August 24, 1920, in Aliquippa and was retired from J&L Steel Corp., where he worked for more than 40 years. Norman was a John Wayne fan, and he collected more than 100 trains.

In addition to his parents, Norman and Sadie Kyle, he was preceded in death by his wife, Ruth Kyle, two sons, Robert and Kenneth Kyle, and a grandson, John Scheeler, Jr.

Norman is survived by his 3 daughters, 9 grandchildren, 16 great-grandchildren, and 5 great-great-grandchildren.

It was men like Norman Kyle who made their generation great and who were a big part of making this country the leader of the world. His life, legacy, and service will not be forgotten.

“I AM JAZZ”

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

Ms. SPEIER. Mr. Speaker, all across the country today, teachers, librarians, and parents will be reading the book “I Am Jazz,” a children’s book about

transgender youth, co-written by Jazz Jennings, pictured here, and Jessica Herthel.

Last year, legal threats from the anti-LGBTQ hate group forced a school in Wisconsin to cancel plans to read this book to support a transgender student. The local community rallied, holding a reading at the library that drew more than 600 attendees in support of the student.

Now this is a movement, with readings across the country to increase understanding and to show young people that they are welcomed and loved.

I am proud to join these readers today from the House floor. Now I am going to read this book, “I Am Jazz.”

I am Jazz. For as long as I can remember, my favorite color has been pink. My second favorite color is silver, and my third favorite color is green.

Here are some of my other favorite things: dancing, singing, back flips, drawing, soccer, swimming, makeup, and pretending I’m a pop star.

Most of all, I love mermaids. Sometimes I even wear a mermaid tail into the pool.

My best friends are Samantha and Casey. We always have fun together. We like high heels and princess gowns or cartwheels and trampolines.

But I am not exactly like Samantha and Casey. I have a girl’s brain, but a boy body. This is called transgender. I was born this way.

When I was very little and my mom would say, “You’re such a good boy,” I would say, “No, mama. Good girl.”

□ 1015

At first, my family was confused. They always thought of me as a boy. As I got a little older, I hardly ever played with trucks or tools or superheroes, only princesses and mermaid costumes. My brothers told me that that was girl stuff. I kept right on playing.

My sister says I was always talking to her about my girl thoughts and my girl dreams and how one day I would be a beautiful lady. She would giggle and say, “You are a funny kid.”

Sometimes my parents let me wear my sister’s dresses around the house, but whenever we went out, I had to put on my boy clothes again. That made me mad. Still, I never gave up trying to convince them. Pretending I was a boy felt like telling a lie.

Then one amazing day, everything changed. Mom and dad took me to meet a new doctor who asked me lots and lots of questions. Afterwards, the doctor spoke to my parents, and I heard the word “transgender” for the very first time. That night at bedtime, my parents both hugged me and said, “We understand now. Be who you are. We love you no matter what.”

That made me smile and smile and smile. Mom and dad told me I could start wearing girl clothes to school and growing my hair long. They even let me change my name to Jazz. Being Jazz felt much more like being me. Mom said that being Jazz would make me different from the other kids in school, but that being different is okay. “What is important,” she said, “is that I am happy with who I am.”

Being Jazz caused some other people to be confused, too, like the teachers at school. At the beginning of school, they wanted me to use the boys’ bathroom and play in the boys’ gym class, but that didn’t make me feel normal at all.

I was so happy when the teachers changed their minds. I can’t imagine not playing on

the same team with Casey and Samantha. Even today there are kids who tease me or call me by a boy's name or ignore me altogether. This makes me feel crummy. Then I remember that the kids who get to know me usually want to be my friend. They say that I am one of the nicest girls in school.

I don't mind being different. Different is special. I think what matters most is what a person is like inside. And inside, I am happy. I am having fun. I am proud. I am Jazz.

PENN STATE'S CONTRIBUTION TO CYBER AND DIGITAL MANUFACTURING

The SPEAKER pro tempore. The Chair recognizes the gentleman from Pennsylvania (Mr. THOMPSON) for 5 minutes.

Mr. THOMPSON of Pennsylvania. Mr. Speaker, I am very excited to be on the floor this morning to talk about digital manufacturing and how that impacts the things that we make. This is a quantum leap in manufacturing: allowing objects to be rapidly printed and, in the case of cyber manufacturing, printed remotely.

Since 2009, I have proudly represented Pennsylvania's Fifth Congressional District, which is the largest geographically in the Commonwealth. It is also the home to Penn State University's main campus in State College, Pennsylvania, as well as to the Behrend campus in Erie County, and the DuBois campus in Clearfield County.

Over my time in Congress, I have had the opportunity to see firsthand how the university is leading in the field of digital manufacturing in areas that range from 3D bioprinting to cyber manufacturing—robotics and automation.

Portions of the Fifth Congressional District have a long history in the powdered metal industry. In fact, St. Mary's in Elk County, as well as in Cameron County, an adjoining county, have been known for years as the powdered metal capital of the world. A few months ago, I visited Penn State to take a look at their work in the field of additive metal manufacturing, which takes place in the university's applied research laboratory CIMP-3D lab. It was amazing to watch metal parts be created using what amounts to a 3D printer, and it is easy to see how this new technology will revolutionize careers in the powdered metal industry, which has meant so much to our region.

In the same vein, I have been so impressed with the university's efforts in hosting an additive manufacturing challenge for small businesses. The challenge will award five companies \$40,000 to work with faculty and staff at Penn State CIMP-3D on projects to demonstrate this amazing technology.

Mr. Speaker, beyond the dividends that these new innovations are paying for the industries which drive America's economy, this research is also benefiting our national defense. Penn State is currently working with the

United States Naval Air Systems Command to 3D-print, -qualify, and -certify a critical safety item—in other words, an important part of a Department of Defense vehicle—in titanium. This part will be flown in an aircraft next month and will be the first 3D-printed part to have gone through the entire process to become flight certified and tested in the military.

Now, I commend the pioneers of this exciting new technology from universities such as my alma mater, Penn State, but also universities such as Georgia Tech and Virginia Tech, along with companies such as the aircraft engine manufacturer, Pratt & Whitney, in helping students prepare for what are certainly the careers of the future.

Mr. Speaker, as co-chairman of the Congressional Career and Technical Education Caucus, I spend a lot of time visiting schools, visiting our high schools, secondary schools, and post-secondary schools that are providing training to greater opportunity. It is exciting to go into specifically high schools and see where this digital manufacturing—this additive manufacturing using the 3D printers and various types of materials—is now present in our high schools.

I appreciate the partnership that Penn State has had working with not just business and industry, but the collaborative work with our high schools to begin to introduce and to grow this new innovation in manufacturing and to introduce this to young learners, many of whom, I believe, are going to go on and will find great family-sustaining jobs through that type of career and technical education training, being exposed to the very newest form of innovation for manufacturing.

Some of them will go on to work for businesses and industries. Who knows? Some of them will become entrepreneurs and return to a day of cottage industries. Some of our most amazing discoveries have happened in basements, garages, and spare bedrooms where entrepreneurs have developed and invented. With the use of digital manufacturing, a return to cottage industries is, quite frankly, something that I think is going to happen in an overwhelming way as often entrepreneurs take that innovation and are able to do some very specific product development and manufacturing targeting, maybe some specific niche markets.

So I am very excited in how technology relating to career and educational training and information technology, as it relates to digital manufacturing or additive manufacturing, is going to have a very positive impact on our citizens, our families, our businesses, and, quite frankly, the competitiveness of our Nation.

SOLUTION TO FLOODING IN HOUSTON, TEXAS

The SPEAKER pro tempore. The Chair recognizes the gentleman from Texas (Mr. AL GREEN) for 5 minutes.

Mr. AL GREEN of Texas. Mr. Speaker, there is a common refrain that you, I, and many others are quite familiar with. It is: but for the grace of God, there go I.

This refrain has significant meaning to all of us. I have used this refrain myself. I used it when it came to the East Coast and Sandy, the hurricane. I used it when it came to Flint and lead in the water. I have used it when we had the hurricane visit New Orleans—I am talking about Katrina. And I am using it as it relates to Puerto Rico. But for the grace of God, there go I.

But I will tell you, it takes on an even greater meaning when you become the subject of the refrain.

Mr. Speaker, I rise now because in Houston, Texas, over the last 2 years, we have had significant flooding. Over the last 2 years, in Houston, Texas, we had the Memorial Day flood. That flood created about \$3 billion worth of damage. This year, we have had the tax day flood, which created about \$5 billion. Combined, the two floods totaled \$8 billion in damages.

We have had lives lost in Houston, Texas: four lives estimated for the Memorial Day flood; eight lives for the tax day flood. Lives have been lost.

But for the grace of God, there go I. And I have a greater understanding of what it means because of the way this has impacted the people in my city and in my State.

Mr. Speaker, they are citizens of this country. I come to the floor today with a hue and cry, an appeal that we do something about these circumstances because this will not be the last flood that will take place in Houston, Texas.

There is a possible solution to some of the problems. I don't know that we could ever eliminate all of the flooding problems in Houston, Texas. But I do know that the Corps of Engineers has projects that are already on their docket, on their agenda; and if these projects are properly addressed, we can mitigate a good deal of this flooding.

These projects that the Corps has would cost us about \$311 million to complete. One such project is the Brays project. We authorized this in 1990, and we are projected to finish it in 2021.

Mr. Speaker, it didn't take that long to create the Erie Canal. It took us 4 years to complete the Golden Gate Bridge; the Hoover Dam was 5 years; the Erie Canal was 8 years. And it only took us about 8 years—maybe 10, by some estimates—to put a person on the Moon. Surely, we could have completed these projects sooner.

This bill, H.R. 5025, will accord us \$311 million to finish these projects so that we can save lives, so that we can save money; and the bill, if properly implemented with the creation of these projects and the completion of them, will also create jobs. More than 6,000 jobs are estimated to be created.

So I come before my colleagues today asking that you kindly sign on to H.R. 5025. It is an opportunity for us to do something to help somebody, to help

those who are in harm's way and will continue to be in harm's way as long as they live in Houston, Texas, one of the great American cities. But I do believe that we can do this.

And while it may not be enough to eliminate all flooding, I live by the basic premise that when there are times in your life when you cannot do enough, when no matter how much you do, you will not do enough, I live by the premise that you do all that you can.

We can do more. We can do something to prevent a good deal of this flooding, save some lives, and create some jobs.

Finally this: I would remind my colleagues that Dr. King was imminently correct when he called to our attention that the truest measure of the person is not where you stand in times of comfort and convenience, but where do you stand in times of challenge and controversy? Challenge and controversy. When you have got cities with lead in the water, when you have got bankruptcy confronting one of that territories that is within our sphere, when you have got a city that is flooding continuously, where do you stand?

This is an opportunity for us to show that we stand with the people who are in need of help.

RECESS

The SPEAKER pro tempore. Pursuant to clause 12(a) of rule I, the Chair declares the House in recess until noon today.

Accordingly (at 10 o'clock and 28 minutes a.m.), the House stood in recess.

□ 1200

AFTER RECESS

The recess having expired, the House was called to order by the Speaker pro tempore (Mr. BOST) at noon.

PRAYER

The Chaplain, the Reverend Patrick J. Conroy, offered the following prayer:

Eternal God, we give You thanks for giving us another day. Lead us this day in Your ways that our Nation might be guided along the roads of peace, justice, and goodwill.

Grant strength and wisdom to our Speaker and the Members of both the people's House and the Senate, to our President and his cabinet, and to our Supreme Court.

Bless as well the moral and military leaders of our country, and may those who are the captains of business, industry, and unions learn to work together toward the mutual benefit of all.

During the contentious times of campaign season, help us all to be our best selves and worthy of the freedoms our constitutional form of government guarantees.

May all that is done within the people's House be for Your greater honor and glory. Amen.

THE JOURNAL

The SPEAKER pro tempore. The Chair has examined the Journal of the last day's proceedings and announces to the House his approval thereof.

Pursuant to clause 1, rule I, the Journal stands approved.

Mr. PETERS. Mr. Speaker, pursuant to clause 1, rule I, I demand a vote on agreeing to the Speaker's approval of the Journal.

The SPEAKER pro tempore. The question is on the Speaker's approval of the Journal.

The question was taken; and the Speaker pro tempore announced that the ayes appeared to have it.

Mr. PETERS. Mr. Speaker, I object to the vote on the ground that a quorum is not present and make the point of order that a quorum is not present.

The SPEAKER pro tempore. Pursuant to clause 8, rule XX, further proceedings on this question will be postponed.

The point of no quorum is considered withdrawn.

PLEDGE OF ALLEGIANCE

The SPEAKER pro tempore. Will the gentlewoman from New York (Mrs. CAROLYN B. MALONEY) come forward and lead the House in the Pledge of Allegiance.

Mrs. CAROLYN B. MALONEY of New York led the Pledge of Allegiance as follows:

I pledge allegiance to the Flag of the United States of America, and to the Republic for which it stands, one nation under God, indivisible, with liberty and justice for all.

ANNOUNCEMENT BY THE SPEAKER PRO TEMPORE.

The SPEAKER pro tempore. The Chair will entertain up to 15 requests for 1-minute speeches on each side of the aisle.

CONGRATULATING CHAIRMAN MAC THORNBERRY

(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. Mr. Speaker, from 10 a.m. yesterday until nearly 3 a.m. this morning, the House Committee on Armed Services marked up the fiscal year 2017 National Defense Authorization Act, NDAA.

Under the able leadership of Chairman MAC THORNBERRY, the committee diligently executed the most important duty of Congress: to provide for the common defense. This bipartisan legislation strengthens our military and protects American families from new and emerging threats.

Additionally, this legislation fully resources our servicemembers, prioritizes cyber initiatives, and reforms our military healthcare system.

The NDAA also stands up for South Carolina by continuing construction for the Mixed Oxide Fuel Fabrication facility, MOX, at the Savannah River Site and prohibits the transfer of terrorists from Guantanamo to American soil.

I am grateful to Chairman THORNBERRY, Ranking Member ADAM SMITH, my colleagues on the Committee on Armed Services, and dedicated staff members, especially Kevin Gates, Pete Villano, Neve Schadler, Katherine Sutton, and Lindsay Kavanaugh.

In conclusion, God bless our troops, and may the President, by his actions, never forget September the 11th in the global war on terrorism.

SEXUAL ASSAULT AWARENESS MONTH

(Mrs. CAROLYN B. MALONEY of New York asked and was given permission to address the House for 1 minute.)

Mrs. CAROLYN B. MALONEY of New York. Mr. Speaker, today I rise in recognition of Sexual Assault Awareness Month and in strong support of the Campus Accountability and Safety Act, bipartisan legislation that I authored with Congressman MEEHAN.

Sexual assault is truly a crisis on our college campuses, where a survey last year indicated that 23 percent of female students are victims.

In 2013, we passed the Campus SaVE Act, which I authored. It ensures campuses adopt clear, comprehensive procedures to investigate and report accurate statistics on sexual assault.

But this is not enough. One person becomes a victim of assault every 107 seconds in America. That is over 300,000 a year. Our bill would require a national survey of students to identify key risk factors for sexual assault and evaluate best practices to reduce sexual violence. The bill would also provide resources for victims of sexual assault, including confidential advisers.

These are commonsense reforms that will make a world of difference by keeping our students safer on our college campuses.

FARMERS AIDED BY CROP INSURANCE

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

Mr. LAMALFA. Mr. Speaker, just last month, prune growers in the Sacramento Valley of California were pretty optimistic about 2016. For the first time in a while, they saw some relief from the drought, and though crop prices were down, the little prunes on the trees gave hope for a healthy harvest with an estimated value of up to \$120 million for the year.

Now, just a few weeks later, these same farmers are questioning whether there will even be a harvest following

very rough weather during the critical bloom period. Yet, this is the natural reality of the risks faced by farmers and ranchers.

Before blindly attacking sound agriculture policy, such as crop insurance, I ask my colleagues here to take a close look at what it takes to feed our Nation, especially in a year like this one where farm income is down over 50 percent.

These policies are not meant for the good crop years or in a good harvest. They exist for the terrible crop years.

Mr. Speaker, weather is unpredictable, as are natural disasters and fickle markets. However, we can make sure farmers have access to tools that manage these risks in an efficient and cost-effective manner. Let's not jeopardize this successful and vital program.

ADHERING TO OPEN SKIES AGREEMENT

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

Mr. DEFAZIO. Mr. Speaker, so-called flags of convenience have decimated the U.S. maritime industry to a tiny fraction of its former size. It is a system where owners chase the cheapest, most exploitable labor, and the least regulation around the world.

Now the Department of Transportation under the Obama administration, in its infinite wisdom, wants to bring that system to aviation. Won't that be great when we are all flying in planes with crews coming out of Indonesia or India or somewhere else where they can be exploited, paid less, and maybe have kind of questionable credentials.

Actually, they are issuing pilot certificates in India to people who have never ever flown a plane. That will just be dandy. But, hey, the tickets will be cheap. You might not get there, but you paid less to get on.

This is absolutely absurd. We have the safest and best system of aviation in the world with our proud domestic airlines. Their employees get decent wages, we fly safe, and we want to now go to flags of convenience?

They are ignoring the clear language of the Open Skies Agreement in making this decision. No to the Obama administration.

DRUG TAKE-BACK DAY

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

Mr. WALBERG. Mr. Speaker, talk to your neighbors, turn on the local news, and you hear the tragic stories of how opioid abuse is devastating families across the country and in my State of Michigan.

Combating this epidemic requires us to work together to tackle it head on. No effort is too small, and each of us can do our part. One way to help is participating in National Prescription

Drug Take-Back Day, which takes place this Saturday, April 30th. It is an opportunity for citizens to clean out their medicine cabinets of unwanted medications with no questions asked. Safe disposal of expired prescription drugs is an important step to preventing abuse.

Authorized drop-off sites are located all across Michigan's Seventh Congressional District, and I will be stopping by one of those sites, the Jackson Police Department, on Saturday.

Mr. Speaker, this is not a Republican or Democrat issue. It is a human issue, and it affects us all.

101ST ANNIVERSARY OF THE ARMENIAN GENOCIDE

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

Ms. HAHN. Mr. Speaker, I rise today in solidarity with the Armenian community to commemorate 101 years since the start of the Armenian genocide.

On April 24, 1915, more than 300 Armenian leaders were taken from their homes, arrested, and systematically executed. They were the first killed in what would eventually become a genocide resulting in the deaths of 1.5 million innocent men, women, and children.

Over a century later, the Armenian people have vowed to never forget these atrocities. The children and grandchildren of the genocide's victims have worked hard to remember and honor those who suffered. For too long, this crime has gone unrecognized and unpunished.

This weekend in Los Angeles, California, 60,000 people came together outside of the Turkish consulate to rally for long overdue acknowledgment of their ancestors' murders.

I am proud to be a member of the Congressional Armenian Caucus, and I stand by the Armenian American community in Los Angeles and throughout this country in their call for recognition and justice.

HONORING THE LIFE OF JIMMY HAYLEY

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

Mr. WEBER of Texas. Mr. Speaker, I rise today to honor the passing of lifelong Galveston County resident, Jimmy Hayley.

A fixture in our community, Jimmy Hayley was the president and CEO of the Texas City-La Marque Chamber of Commerce for almost 30 years, where he helped foster economic development that brought positive growth to our community.

Jimmy was the model for other chamber leaders in our region. He set the bar for how to run the organization helping businesses around the area grow and become a positive influence in our community.

Not only was Jimmy an amazing family man to his wife, two sons, and seven grandchildren, he was a great mentor and a wonderful friend to so many folks.

While our community has suffered a great loss in the passing of Jimmy Hayley, it is important that we celebrate his life and all the growth and progress during his tenure that will continue in his memory.

My thoughts and prayers are with Jimmy's family and friends during this difficult time. God bless them all.

VICTIMS OF GUN VIOLENCE

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

Mr. PETERS. Mr. Speaker, Deer Lodge, Montana, June 7, 2015:

Arie Arlynn Lee, 37 years old;
Augustine Lee Bourne, 5;
Woodrow Lee Bourne, 4;
Arie Lee Bourne, 1.
Belfair, Washington, February, 26, 2016:

Donna Reed, 68 years old;
Lana Carlson, 49;
Tory Carlson, 18;
Quinn Carlson, 16.
Flour Bluff, Texas, September 14, 2014:

Pamela Kay Rhodes, 63 years old;
Ricky Ray Collier, 56;
Laura Elaine Ogden, 32.
Orange, California, February 19, 2013:
Melvin Edwards, 69 years old;
Jeremy Lewis, 27;
Courtney Aoki, 20.
Menasha, Wisconsin, March 3, 2015:
Jonathan Stoffel, 33 years old;
Adam Bentsdahl, 31;
Erin Stoffel, 31;
Olivia Stoffel, 11.
Akron, Ohio, April 18, 2013:
Ronald Roberts, 24 years old.

CONGRATULATING DR. DIANA NATALICIO

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

Mr. HURD of Texas. Mr. Speaker, I rise today to recognize the extraordinary career of Dr. Diana Natalicio.

One of our Nation's foremost experts on higher education, Dr. Natalicio has transformed the University of Texas at El Paso into a premier institution and a national success story. For her distinguished career, Dr. Natalicio was recently recognized by Time Magazine as one of the 100 Most Influential People in the World.

In 1988, she was named president of the university and has since increased enrollment from 15,000 to 23,000 students who reflect the demographics of the Texas-Mexico border region. UTEP is the only research institution in the United States that serves a predominantly Mexican American student body.

UTEP's continued success under Dr. Natalicio's leadership serves as a

model to universities across the country, and I am truly proud to congratulate her for the remarkable achievement to be named one of Time Magazine's 100 Most Influential People in the World.

□ 1215

FAMILIES OF FLINT

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

Mr. HIGGINS. Mr. Speaker, I am proud to cosponsor the Families of Flint bill, introduced by Mr. KILDEE, who has been working tirelessly to help his community cope with the crisis there. It is our moral obligation to make sure that those families get the help they need.

The tragedy in Flint has brought to light the danger of using lead pipes to deliver drinking water, particularly in older cities. According to the Environmental Protection Agency, 10 million American homes and buildings receive drinking water via pipes that contain lead, a known neurotoxin.

The time to act is now, but Congress has cut infrastructure funding for this purpose. This year, Congress budgeted just \$906 million for the safe drinking water fund. That is a cut of 34 percent compared to 2010, and far below the \$334 billion that is needed over the next 20 years. We can do much better.

I don't know whether a national lead pipe replacement program would have prevented the crisis in Flint, but I do know that without one, the next tragedy is inevitable.

CARVER COUNTY IS MINNESOTA'S HEALTHIEST

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

Mr. EMMER of Minnesota. Mr. Speaker, it is with great pride that I rise today to celebrate Calvert County, located in Minnesota's Sixth Congressional District, for being named the healthiest county in Minnesota. This is the fourth consecutive year that Calvert County has received this impressive ranking. These rankings are completed by the County Health Rankings & Roadmaps program and are based on multiple factors, including: health, social, and economic factors, as well as clinical care, physical environment, and quality of life.

We are incredibly proud of the people, businesses, and healthcare providers in Calvert County for working to ensure that everyone in our community has the ability to lead a healthy life, for encouraging our many local leaders to implement change, and for constantly striving to influence health in a positive way. It is because of the residents' hard work and determination that Calvert County is the wonderful community that it is today—and for that, we all say thank you.

VOTE FOR EMERGENCY FUNDING TO FIGHT ZIKA VIRUS

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

Mr. RUIZ. Mr. Speaker, the Zika virus results in devastating human illness, like small, deformed brains in infants and paralyzing neurodegenerative diseases. It has already infected over 900 people in the United States and its territories, and it is just a matter of time before it will rapidly spread in the United States.

Mr. Speaker, Congress needs to do its job and protect the health security of the American people and vote for emergency funding to fight Zika now before we adjourn and before it is too late. Listen to the scientists, to the public experts, and to the CDC. All of them are echoing the same warning. Funding is imperative to prevent the spread of Zika, and it is our responsibility, our moral obligation, as Members of Congress, to protect the public against this potential crisis.

What are we waiting for? The House should not adjourn until we have passed H.R. 5044, the emergency supplemental on the Zika virus.

REJECT NEW FIDUCIARY RULE

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

Mr. YODER. Mr. Speaker, I rise today in support of hardworking Americans trying to save money for their retirement without government intrusion.

This week, I join a majority of House Members in voting to disapprove of the Department of Labor's new fiduciary rule that will make it harder for low- and middle-income families to save for their retirement.

This extreme, partisan rule, if it is allowed to be implemented, will have a far-reaching negative impact on all Americans currently saving for their retirement. It is yet another attempted power grab by administration bureaucrats to impose more regulations that Americans do not need and are not asking for. It will narrow the options for retirees and drive up costs preventing smart investment.

Estimates show retirement planners would have to spend up to \$4.7 billion complying with the rule in the first year alone and another \$1.1 billion annually thereafter. We all know who will pay for these costs: the consumer, the saver, the man and woman who are simply trying to invest in their future for their families.

Mr. Speaker, I urge all of my colleagues to reject this new fiduciary rule and help all Americans retire with the financial security and peace of mind that they deserve.

SEXUAL ASSAULT AWARENESS MONTH

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

Mr. DOLD. Mr. Speaker, I rise today to recognize April as Sexual Assault Awareness Month. As a father of two daughters, this issue is deeply personal for me.

When I think of my daughters' future, few things terrify me more than knowing that one in five women have experienced sexual assault on college campuses. That is why we need to pass the Campus Accountability and Safety Act. This is a commonsense, bipartisan solution to protect students and boost accountability and transparency at colleges and universities. Every day that goes by without passing this bill, more students are put at risk; and for me, that is simply unacceptable.

This issue obviously isn't just limited to college campuses, so I want to take a few moments to commend some of the amazing organizations that are working to keep families safe in our community.

The Zacharias Sexual Abuse Center and A Safe Place have both done incredible work in Illinois' 10th Congressional District. Not only have they worked tirelessly to provide resources and shelter for the survivors of sexual assault and domestic abuse, but they have also demonstrated a strong commitment to fighting the root cause of these tragedies.

We must provide these incredible organizations with the resources they need, so together we can prevent sexual assault and keep families safe.

RECOGNIZING YOUNG MEN AND WOMEN ATTENDING UNITED STATES SERVICE ACADEMIES

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

Mr. COLLINS of Georgia. Mr. Speaker, I rise today to recognize 11 young men and women from the Ninth District of Georgia who have the honor of attending one of our four United States service academies next fall.

The United States service academies provide an outstanding opportunity for motivated young people to receive a fine education while gaining the skills necessary to serve their country as professional officers.

I take this time to congratulate each one of these individuals for their tremendous accomplishment.

Jacob Heydinger, Jacob Shewbert, Tiffany Haddock, and Cory Campbell will be attending the United States Air Force Academy in Colorado Springs, Colorado.

Matthew McClelland will be attending the United States Naval Academy in Annapolis, Maryland.

Sawyer Madsen, Gino Saponari, and Jonathan Olson will be attending the

United States Military Academy in West Point, New York.

John Gallagher will be attending the United States Merchant Marine Academy in Kings Point, New York.

Austin Pierce and Garrett Sellers will be attending the United States Naval Preparatory School on Naval Station Newport, Rhode Island.

I rise today to acknowledge these outstanding young people for not only their accomplishments today for being selected, but for the impact they will have on our communities for tomorrow.

I would also like to take just a moment as well to thank one of our interns who will be leaving us next week, Kip O'kelley, for his hard work in not only preparing this 1-minute, but also for all of the hard work that he has done in our office. And we look forward to seeing him back in the District.

RECOGNIZING MICHAEL S. WILSON

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

Mr. JOLLY. Mr. Speaker, I rise today to recognize a gentleman who has dedicated his life to serving our Nation, a true American leader and hero who hails from the State of Florida, Mr. Michael S. Wilson.

Mike is retiring from General Dynamics Ordnance and Tactical Systems after 47 years of service to our war fighters and the defense industry. He has distinguished himself throughout his career, most notably by developing and fielding over 15 programs for our Armed Forces.

One of Mike's proudest career achievements is the performance of ordnance and tactical systems during the urgent ramp-up required for Operation Iraqi Freedom. Virtually overnight, he oversaw the ramp-up of all General Dynamics production lines to provide ammunition when it was needed the most.

Mr. Speaker, the munitions industrial base, commercial industry, and each branch of our Armed Forces will miss Mike Wilson's leadership. As a nation, let us recognize his intrepid service and dedication to the mission of supporting our warfighters.

I ask that this body join me in honoring and congratulating Mike on a most honorable and truly energetic and innovative career.

75TH ANNIVERSARY OF THE UNITED STATES ARMY OFFICER CANDIDATE SCHOOL

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

Mr. WITTMAN. Mr. Speaker, I rise today to highlight a momentous event: the 75th anniversary celebration of the United States Army Officer Candidate School.

The Army Officer Candidate School program was established in 1941 when the Secretary of War, the War Department, and the Army Chief of Staff agreed that a training program was needed to quickly commission new officers. Since its inception, the demand for well-trained junior officers has expanded and contracted as American soldiers have been involved in conflicts spanning World War II, Korea, Vietnam, Iraq, and the war on terror.

The Army Officer Candidate School continues to demonstrate unparalleled flexibility, professionalism, and an exceptional ability to provide the U.S. Army with competent, well-trained, and fearless officers in the most responsive time possible. The graduates are recognized as leaders in the Nation's first and best line of defense in the Army and are essential to fighting and winning our Nation's wars.

Again, I would like to congratulate them on the 75th anniversary celebration of the United States Army Officer Candidate School.

AUTISM AWARENESS MONTH

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

Ms. ROS-LEHTINEN. Mr. Speaker, April is Autism Awareness Month. According to the CDC, 1 in 68 children in the United States have been diagnosed with an autism spectrum disorder, and about 3.5 million Americans are living with some form of autism.

As a member of the Congressional Coalition for Autism Research and Education, I am working with my colleagues to ensure that children with autism have the same opportunities as anyone else to lead productive and meaningful lives in adulthood. It is simply unacceptable that 35 percent of young adults with autism are unable to get a job or study in college after high school.

We must continue, Mr. Speaker, to make progress toward an effective treatment and cure so that all individuals are able to achieve their full potential and leave their own beautiful mark on the world.

NATIONAL PRESCRIPTION DRUG TAKE-BACK DAY

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

Mr. CARTER of Georgia. Mr. Speaker, I rise today to recognize Saturday, April 30, as National Prescription Drug Take-Back Day.

In the 30 years I served as a community pharmacist before my election to Congress, I saw prescription medications save lives. However, at the same time, I watched people's addiction to those same medications ruin careers, families, and lives.

Today, 44 people in the U.S. die every day from prescription painkillers and

overdoses. Overdoses are now the leading cause of accidental death in the U.S., exceeding even car accidents.

Prescription medications have become the target of theft and abuse. It is critical we are all playing our part in combating the prescription drug abuse epidemic by safely disposing of unused medications.

On Saturday, across the country, the DEA will host collection sites where Americans can drop off their pills and other solid, unused prescription drugs. In the First Congressional District of Georgia, I am proud to say that 12 military and law enforcement organizations will be hosting collection sites.

To find a collection site near you, visit www.dea.gov, and click on the "Got Drugs?" icon. The service is free, with no questions asked.

Together, we can end this epidemic plaguing our Nation, and I encourage everyone to take part in this event.

MORE BAD NEWS FOR THE U.S. ECONOMY

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

Ms. FOXX. Mr. Speaker, today, the U.S. Department of Commerce announced that the gross domestic product, an important measure of our Nation's economic health, grew by a negligible 0.5 percent in the first quarter of 2016. It is the worst performance in 2 years and dismal news for the U.S. economy. During the last 3 months, consumer spending has slowed, business investment has plummeted, and exports have continued to decline.

We need a stable and predictable Tax Code under which families and businesses are best able to plan for the future. It is also possible to relieve the regulatory burden on small businesses and other job creators while balancing environmental stewardship, public safety, and consumer interests.

While our economy has been hampered by the progressive ideology of the current administration, my Republican colleagues and I will continue to pursue our agenda of economic growth so Americans can feel confident in their future.

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 28, 2016.

Hon. PAUL D. RYAN,
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 28, 2016 at 11:45 a.m.:

Appointment:

United States Commission on International Religious Freedom.

With best wishes, I am
Sincerely,

KAREN L. HAAS.

□ 1230

PROVIDING FOR CONSIDERATION OF H.R. 4901, SCHOLARSHIPS FOR OPPORTUNITY AND RESULTS REAUTHORIZATION ACT; PROVIDING FOR CONSIDERATION OF H.J. RES. 88, DISAPPROVING DEPARTMENT OF LABOR RULE RELATED TO DEFINITION OF THE TERM "FIDUCIARY"; AND PROVIDING FOR PROCEEDINGS DURING THE PERIOD FROM MAY 2, 2016, THROUGH MAY 9, 2016

Ms. FOXX. Mr. Speaker, by direction of the Committee on Rules, I call up House Resolution 706 and ask for its immediate consideration.

The Clerk read the resolution, as follows:

H. RES. 706

Resolved, That upon adoption of this resolution it shall be in order to consider in the House the bill (H.R. 4901) to reauthorize the Scholarships for Opportunity and Results Act, and for other purposes. All points of order against consideration of the bill are waived. The bill shall be considered as read. All points of order against provisions in the bill are waived. The previous question shall be considered as ordered on the bill and on any amendment thereto to final passage without intervening motion except: (1) one hour of debate equally divided and controlled by the chair and ranking minority member of the Committee on Oversight and Government Reform; and (2) one motion to recommit.

SEC. 2. Upon adoption of this resolution it shall be in order to consider in the House the joint resolution (H.J. Res. 88) disapproving the rule submitted by the Department of Labor relating to the definition of the term "Fiduciary". All points of order against consideration of the joint resolution are waived. The joint resolution shall be considered as read. All points of order against provisions in the joint resolution are waived. The previous question shall be considered as ordered on the joint resolution and on any amendment thereto to final passage without intervening motion except: (1) one hour of debate equally divided and controlled by the chair and ranking minority member of the Committee on Education and the Workforce; and (2) one motion to recommit.

SEC. 3. On any legislative day during the period from May 2, 2016, through May 9, 2016—

(a) the Journal of the proceedings of the previous day shall be considered as approved; and

(b) the Chair may at any time declare the House adjourned to meet at a date and time, within the limits of clause 4, section 5, article I of the Constitution, to be announced by the Chair in declaring the adjournment.

SEC. 4. The Speaker may appoint Members to perform the duties of the Chair for the duration of the period addressed by section 3 of this resolution as though under clause 8(a) of rule I.

SEC. 5. The Committee on Armed Services may, at any time before 5 p.m. on Wednesday, May 4, 2016, file a report to accompany H.R. 4909.

The SPEAKER pro tempore. The gentlewoman from North Carolina is recognized for 1 hour.

Ms. FOXX. Mr. Speaker, for the purpose of debate only, I yield the customary 30 minutes to the gentlewoman from New York (Ms. SLAUGHTER), pending which I yield myself such time as I may consume. During consideration of this resolution, all time yielded is for the purpose of debate only.

GENERAL LEAVE

Ms. FOXX. Mr. Speaker, I ask unanimous consent that all Members have 5 legislative days to revise and extend their remarks.

The SPEAKER pro tempore. Is there objection to the request of the gentlewoman from North Carolina?

There was no objection.

Ms. FOXX. Mr. Speaker, House Resolution 706 provides a closed rule for the consideration of H.R. 4901, the Scholarships for Opportunity and Results Reauthorization Act, as it is the product of careful bipartisan and bicameral negotiations.

It also provides a closed rule for the consideration of H.J. Res. 88, disapproving the rule submitted by the Department of Labor relating to the definition of the term "fiduciary," which is traditional for Congressional Review Act resolutions.

The underlying bill and resolution we will consider today are important steps forward on two issues of great concern to Americans: education and retirement savings.

H.R. 4901, the Scholarships for Opportunity and Results Reauthorization Act, also known as the SOAR Reauthorization Act, would continue important funding provided to help young students here in Washington, D.C., reach their full potential.

This legislation would provide \$60 million annually for 5 years, split equally among the District's public schools, charter schools, and the District of Columbia Opportunity Scholarship Program, which enables low-income students to attend a private school that would otherwise be out of their reach.

I have great confidence that the SOAR Reauthorization Act is a positive step for students in the District of Columbia and that, through its example, it will provide a model for success that could be adopted by States across the country.

With the adoption of this rule, the House will also provide for the consideration of H.J. Res. 88, a Congressional Review Act resolution disapproving of the Department of Labor's fiduciary rule, a rule that will otherwise soon take effect and limit the ability of Americans to receive adequate advice on how to allocate their retirement savings.

If enacted, this resolution will prevent the red tape and other burdensome mandates that threaten to cut off access to trusted financial advisers and may result in lower savings rates and returns on investment.

As Americans are clamoring for more assistance with retirement savings and financial decisions, we must ensure

that they are encouraged to continue saving and are able to receive helpful guidance. Stopping the harmful fiduciary rule is an important step in that direction.

Mr. Speaker, I commend this rule and both the underlying bill and resolution. I ask my colleagues for their support.

I reserve the balance of my time.

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

Today the majority intends to pass a resolution of disapproval under the Congressional Review Act to overturn the Department of Labor's recent rule-making requiring financial advisers who provide retirement investment advice to abide by a fiduciary standard, meaning that they must act in the best interests of their clients, which seems perfectly legitimate to me. That is right. The House majority is disapproving of financial advisers acting in the best interests of their clients.

Despite the growing importance of individual workers and retirees to obtain sound investment advice, many financial advisers are still not legally required to meet the fiduciary standard of acting in their clients' best interests but, instead, are required only to meet a lower "suitability" standard.

This creates a conflict of interest where advisers are permitted to promote investments that maximized their own returns rather than their clients' returns as long as the investments were still "suitable" for their clients.

That means a small few—and a very small few—unscrupulous financial advisers have been legally permitted to steer clients towards financial products that maximize the advisers' profits through higher fees and commissions even if investments that would produce greater returns for the clients are available.

Few financial advisers, I am sure, are taking advantage of their clients in their saving for retirement. Some experts, however, feel that this rule is necessary. In fact, the White House Council of Economic Advisers estimates that the cost to American retirees is \$17 billion annually. That is no small sum, and I think it does cry out for attention.

It is absurd that, due to loopholes in the current system, retirees do not have a legal right to expect that their financial advisers will act in their best interests.

When you visit your doctor, you have the legal right to expect that he or she will prescribe whatever treatment is in your best interest. You shouldn't have to guess whether or not your financial adviser is following the same fiduciary standard.

The Labor Department's final rule will close these loopholes, protect workers' savings, and ensure that financial advisers act in their clients' best interests.

The final rule is the result of a thoughtful, thorough, and transparent

multiyear process that stands in stark contrast to the majority's decision to rush to judgment and to overturn this rule at a record, unheard-of pace.

The majority marked up the resolution, H.J. Res. 88, only 13 days after the final rule had been published. So, in 13 days, it understood that it was totally unnecessary despite the \$17 billion lost to clients.

This is far shorter than the 55 days that other committees wait, on average, to ensure that there is ample time to fully understand the impact of a final rule.

In its rush to judgment, the majority has been blinded by its ideological opposition to any action taken by the Obama administration and has missed the many changes that have left industry leaders optimistic, including many of the major financial houses and many of the people whose livelihoods are in this kind of advising.

The majority is ignoring the two important protections that this rule will provide to American workers who are trying to save for their retirements. The first is peace of mind, and the second is to make sure that everything is done in their interests.

Mr. Speaker, all of us are sent here to work in the best interests of the American people, not to shield financial companies. So I urge my colleagues to vote "no" on this disapproval resolution.

What is more, in yet another grab bag rule that joins two unrelated measures under a single rule, the Republicans are proposing another misguided bill to meddle in the District of Columbia's local affairs.

The majority has already tried to overturn the District's marijuana, gun, and abortion laws, and now it intends to rewrite D.C.'s education laws in an attack on the District of Columbia's right to home rule.

The D.C. voucher program exempts students from the protection of Federal civil rights laws that apply to public schools—why in the world would we want to do that to them?—and federally funded programs that go with those civil rights laws protections.

Under the voucher program, the Federal funding is considered assistance to the voucher student and not to the school; therefore, the voucher program is not considered a federally funded program.

The program is exempt from titles IV and VI of the Civil Rights Act of 1964; from title IX of the Education Amendments Act of 1972; from the Equal Educational Opportunities Act of 1974; from the Individuals with Disabilities Education Act; from the Rehabilitation Act of 1973; and from titles II and III of the Americans with Disabilities Act of 1990.

I appreciate that we are not doing anything here that is really going to affect the government in any way. Undoubtedly, again, this will be a one-House bill, and we have wasted a week's worth of money—about \$24 mil-

lion—that it takes to run the House. I urge my colleagues to vote "no" on this bill.

I reserve the balance of my time.

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

The Scholarships for Opportunity and Results Reauthorization Act is a program that makes students the priority.

First authorized in 2004, this program has provided significant, life-changing benefits to students for over a decade. It is no secret that many students in the District of Columbia have not received the education they deserve.

Fourth graders in the District scored below all 50 States in average math and reading scores in 2013, and eighth graders had the lowest average math and reading scores in the country.

The SOAR Reauthorization Act continues a three-sector strategy to improve education in the District of Columbia.

First, it provides additional resources to the public school system for its use in improving student achievement.

An equal amount is provided to the innovative charter schools that are opening across the District, which provide a valuable alternative for students who seek a different experience.

Finally, through the Opportunity Scholarship Program, students receive potentially life-changing scholarships to attend private schools that offer opportunities that are rarely seen by low-income students.

We often speak of the States as laboratories of democracy. But, in this instance, it is the District of Columbia that is providing an instructive example of the value of trying different approaches, of studying them, and then of replicating the solutions that work, not the solutions that benefit entrenched interests.

That is why I am so pleased to see that this legislation includes important reforms to the program to ensure it performs at the highest standards and is fully assessed for its effectiveness. It is my hope that these assessment standards will be applied to many other programs at the Department of Education and across the Federal Government.

Parents have also expressed a higher satisfaction rate with their children's schools and have reported that they believe those schools are safer for their children. Both parents and the community support the Opportunity Scholarship Program, with 74 percent supporting a continuation of the program.

It is not hard to understand why that program has that level of support when you consider that 90 percent of students who are participating in the program graduate compared to only 64 percent of students in the schools they left behind.

Mr. Speaker, let me repeat that. Ninety percent of students who are participating in the program graduate compared to only 64 percent of students in the schools they left behind.

□ 1245

How could our colleagues possibly oppose this opportunity for students in the District of Columbia? And that 90 percent graduation rate is even better than the national rate of 82 percent.

It is important to recognize that this legislation has support from across the aisle at the local level. In March 2016, a majority of the D.C. Council and Mayor Muriel Bowser wrote in a letter that "these funds are critical to the gains that the District's public education system has seen in recent years."

I commend the SOAR Reauthorization Act to my colleagues for their support.

I reserve the balance of my time.

Ms. SLAUGHTER. Mr. Speaker, the colleagues who have requested time have not shown up. I am prepared to close if Ms. FOXX is.

I reserve the balance of my time.

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

This is not the first time Congress and the public have debated a fiduciary rule conceived by the Department of Labor.

The Department first proposed a rule in 2010, but was later forced to withdraw it due to significant bipartisan opposition. A wide array of stakeholders, both those saving for retirement and those providing assistance to savers, raised legitimate concerns that the Department would be limiting available advice and raising costs.

Unfortunately, the Department chose to ignore the lessons of that debacle and embarked again in 2015 on a misguided effort to create a new fiduciary rule.

Mr. Speaker, it may be helpful to explain exactly why the Department is promulgating rules governing retirement advice whatsoever.

Under the provisions of the Employee Retirement Income Security Act of 1974, also known as ERISA, Federal law establishes ground rules for defined contribution pension plans, which may be 401(k)s, IRAs, or other tax-preferred savings vehicles.

Anyone who exercises discretionary authority over those plans or provides investment advice for a fee to those plans is considered a fiduciary and triggers certain regulatory restrictions that govern their actions. Since 1975, the Department of Labor has used a five-part test to determine when a provider of investment advice is a fiduciary.

As I mentioned earlier, the Obama administration first proposed in 2010 and then in 2015 to expand significantly the definition of fiduciary, which would subject a significant number of new individuals and firms to fiduciary status and have a chilling effect on the willingness of them to provide advice whatsoever to those saving for retirement.

On April 6, the Department finalized its regulation, which will significantly

impact the ability of Americans to receive advice on how to save for retirement and make it more difficult for businesses, in particular small businesses, to establish retirement plans.

At a time when Americans want to save significantly more for retirement, the Department of Labor wants to make it cost prohibitive to offer advice or services to low- and middle-income Americans by increasing compliance costs and the risk of litigation.

Many of the Department's compliance requirements will be counterproductive, as those saving for retirement will be forced to review and sign a number of government-mandated documents instead of focusing on identifying the best options for their retirement savings.

There are also issues related to specific savings vehicles for retirement, such as variable and fixed-indexed annuities, which must comply with the new requirements.

There are also potential class action lawsuits under state law that could prevent good actors in the industry from taking clients and impose an additional cost on savers.

Beyond its impact on individuals saving for retirement and those assisting them, the fiduciary rule will have a negative impact on the businesses that attempt to offer pension plans that benefit their employees.

The rule holds large and small businesses to different standards, with negative implications for those most in need of assistance, which are small businesses with less than \$50 million in assets in their retirement plan. As with so many other provisions of the fiduciary rule, that will raise costs and reduce the choices available to small businesses.

These concerns have been echoed by the National Federation of Independent Businesses and the U.S. Chamber of Commerce. Even the Small Business Administration's Office of Advocacy submitted a comment letter stating that "The proposed rule would increase the costs and burdens associated with serving smaller plans . . . and could limit financial advisers' ability to offer savings and investment advice to clients."

In order to stop the Department of Labor's misguided efforts, Representatives ROE, BOUSTANY, and WAGNER introduced this Congressional Review Act resolution to disapprove of the fiduciary regulation.

The Congressional Review Act provides a special process for consideration of joint resolutions disapproving of a regulation. Should a resolution, such as the one we will consider today, be enacted into law, it will prevent the rule from taking effect or being reissued.

Clearly, if the fiduciary rule comes into effect, millions of Americans and the businesses employing them will be provided with fewer investment opportunities and higher costs, limiting their return on investments and the

amount they are one day able to retire with.

That is why I cosponsored H.J. Res. 88 to disapprove of this harmful rule and enable Americans to continue working with the adviser of their choice and save for retirement in a prudent and cost-effective way.

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

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

Hardworking Americans deserve solid advice about how to save for retirement, not conflicted guidance from financial counselors.

The Department of Labor's fiduciary rule is the product of thoughtful, long-term planning and research because the estimate is that \$17 billion a year is lost to this industry.

I urge my colleagues to support the rule by voting "no" on this rule we have before us.

Mr. Speaker, if we defeat the previous question, I will offer an amendment to the rule to bring up a bill that would provide desperately needed funding to combat the Zika virus. We can't put off when the Zika virus is going to arrive. We make no appointments with it. It shows up, and the devastation it produces is well known.

We must not in the Congress of the United States turn our backs on this impending problem facing the United States. It is already here, and I heard just this morning that this summer they are expecting quite a lot of infection to spread. The administration requested this funding more than 2 months ago, and it is reckless to delay the response to this crisis any longer.

I ask unanimous consent to insert the text of the amendment in the RECORD along with extraneous material immediately prior to vote on the previous question.

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

There was no objection.

Ms. SLAUGHTER. Mr. Speaker, I urge my colleagues to vote "no" to defeat the previous question and vote "no" on the rule.

I reserve the balance of my time.

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

I would like to say a few additional things on the benefit of the SOAR Reauthorization Act.

When the Opportunity Scholarship Program, OSP, was first designed, D.C. public school students had the lowest test scores in the Nation. D.C. schools have improved since then, but D.C. public school students continue to test well below national averages. D.C. OSP students are seeing improved achievement against non-OSP students in reading and in graduation rates.

In addition, the D.C. Opportunity Scholarship Program does not take away money from the D.C. public and charter schools nor does it reallocate D.C. education money. In fact, H.R.

4901 directs additional Federal resources to the D.C. education system that would not otherwise be available if not for the OSP.

Finally, there are thousands of families on charter school waiting lists who aren't able to access the schools their children need. OSP allows income-eligible families to get into high-quality district or charter schools who would not otherwise have access to education alternatives.

I reserve the balance of my time.

Ms. SLAUGHTER. Mr. Speaker, I yield myself the balance of my time.

Mr. Speaker, I want to spend a few minutes here talking about precisely what has been going on in this Congress.

Well, 3 or 4 weeks ago the Rules Committee passed out to the House of Representatives three measures. One was to stop all class action lawsuits. One was to damage the Clean Water Act. The third one was that no Federal agency would any longer be allowed to do regulations. It would be done by a group of people set up to do that. I use that illustration a lot because it shows what we are doing here in the House.

Anybody who is familiar with sheet music—and that does go back a long time—when you are playing the piano, do you remember it used to say "vamp till ready" and you would continue playing until the singer would start to sing?

We have been waiting here for a very long time for the singer to start to sing. We have no budget. We don't exactly know where we are going here. The Zika virus is bearing down on us. We have crumbling infrastructure that everybody is worried about. Kids are still drinking lead in Flint, Michigan.

But that is not the only place. In almost every city of the old cities in the Northeast, they still have brick water conduits and wood. Believe that. The city that I represent has some very, very old pipes as well.

So the schools in my district—and I am sure in all the rest of your districts—are finding out that there is lead in the water in their schools as well.

Well, we are going to mess around here with things that happen. And then, when Zika comes and we are not ready, I hope that we will—that we are sitting in this room with people who could do something about it.

I yield back the balance of my time.

Ms. FOXX. Mr. Speaker, I yield myself the balance of my time.

We are considering crucial legislation today impacting two important issues, ensuring Americans are able to save for retirement and enabling the education of our next generation.

As any parent knows, the education of our children is one of our highest priorities. For far too long, children in Washington, D.C., have not received the education they deserve, and have suffered from unacceptable achievement levels and graduation rates.

The SOAR Reauthorization Act, which this rule provides for consideration of, continues a successful three-

sector approach to improving the lives and educational outcomes of low-income students in the District.

It provides \$60 million in funding for students, split equally among D.C.'s public schools, charter schools, and scholarships for students to attend private schools that would otherwise be out of reach.

Students receiving private school educations have demonstrated higher test scores and significantly higher graduation rates, showcasing the importance of continuing students' access to these institutions.

Students participating in the Opportunity Scholarship Program reauthorized in this legislation have graduated at a rate of 90 percent, besting both other schools in D.C. where only 64 percent of students graduate and the national graduation rate of 82 percent.

These programs are an important example of the need for innovation and experimentation in how to best reform our education system to benefit students, not entrenched interests.

It has been an honor for me personally to witness some of the students who benefited from the programs included in the SOAR Reauthorization Act. After seeing the hope for the future those students have in their eyes, I cannot fathom preventing other students from receiving their own second chances.

It has also been my pleasure over the past several decades to join my husband in working with a number of financial advisers on how best to save for retirement and our other financial goals. Those advisers have always acted in the best interest of our family and provided useful advice that has enabled us to meet our goals.

Unfortunately, I believe that not everyone in Washington believes financial advisers are well-intentioned and skilled. It is my fear that, as private sector actors, not government employees, they are suspected by some of being motivated by greed and taking any opportunity available to take their clients' money for their own.

□ 1300

That is a disturbing viewpoint that has no place in reality. These advisers work with their friends and neighbors in their home communities. The larger companies are brands that have been well established for decades and are subject to significant regulation and public scrutiny from customers and the marketplace. If there were widespread fleecing of those saving for retirement, we would all rightly hear about it.

The reality is that the vast majority of financial advisers, large and small, have been and will continue to act in their clients' best interests. There are laws and regulations in place to ensure bad actors are identified and punished, and I support those enforcement efforts wholeheartedly.

What I and other Members cannot support is another effort by the Department of Labor to vilify an industry

with real consequences for the ability of Americans to save affordably for retirement. We must strengthen our focus on stopping and punishing bad actors instead of increasing rules and regulations that hinder the countless good actors in this industry.

We have a retirement savings crisis in this Nation, Mr. Speaker, and it is vital that every American has access to high-quality advice and an array of financial products available at a low cost.

We can continue to trust Americans to make the right choice. The fiduciary rule takes that right away, and therefore, I am pleased to have an opportunity today to vote on H.J. Res. 88, disapproving the fiduciary rule.

Mr. Speaker, I believe both the underlying bill and resolution are necessary steps on issues of great import to our Nation, and I commend them and this rule, providing for their consideration, to all of my colleagues for their support.

The material previously referred to by Ms. SLAUGHTER is as follows:

AN AMENDMENT TO H. RES. 706 OFFERED BY
MS. SLAUGHTER

At the end of the resolution, add the following new sections:

SEC. 6. Immediately upon adoption of this resolution the Speaker shall, pursuant to clause 2(b) of rule XVIII, declare the House resolved into the Committee of the Whole House on the state of the Union for consideration of the bill (H.R. 5044) making supplemental appropriations for fiscal year 2016 to respond to Zika virus. The first reading of the bill shall be dispensed with. All points of order against consideration of the bill are waived. General debate shall be confined to the bill and shall not exceed one hour equally divided among and controlled by the chair and ranking minority member of the Committee on Appropriations and the chair and ranking minority member of the Committee on the Budget. After general debate the bill shall be considered for amendment under the five-minute rule. All points of order against provisions in the bill are waived. At the conclusion of consideration of the bill for amendment the Committee shall rise and report the bill to the House with such amendments as may have been adopted. The previous question shall be considered as ordered on the bill and amendments thereto to final passage without intervening motion except one motion to recommit with or without instructions. If the Committee of the Whole rises and reports that it has come to no resolution on the bill, then on the next legislative day the House shall, immediately after the third daily order of business under clause 1 of rule XIV, resolve into the Committee of the Whole for further consideration of the bill.

SEC. 7. Clause 1(c) of rule XIX shall not apply to the consideration of H.R. 5044.

THE VOTE ON THE PREVIOUS QUESTION: WHAT
IT REALLY MEANS

This vote, the vote on whether to order the previous question on a special rule, is not merely a procedural vote. A vote against ordering the previous question is a vote against the Republican majority agenda and a vote to allow the Democratic minority to offer an alternative plan. It is a vote about what the House should be debating.

Mr. Clarence Cannon's Precedents of the House of Representatives (VI, 308-311), de-

scribes the vote on the previous question on the rule as "a motion to direct or control the consideration of the subject before the House being made by the Member in charge." To defeat the previous question is to give the opposition a chance to decide the subject before the House. Cannon cites the Speaker's ruling of January 13, 1920, to the effect that "the refusal of the House to sustain the demand for the previous question passes the control of the resolution to the opposition" in order to offer an amendment. On March 15, 1909, a member of the majority party offered a rule resolution. The House defeated the previous question and a member of the opposition rose to a parliamentary inquiry, asking who was entitled to recognition. Speaker Joseph G. Cannon (R-Illinois) said: "The previous question having been refused, the gentleman from New York, Mr. Fitzgerald, who had asked the gentleman to yield to him for an amendment, is entitled to the first recognition."

The Republican majority may say "the vote on the previous question is simply a vote on whether to proceed to an immediate vote on adopting the resolution . . . [and] has no substantive legislative or policy implications whatsoever." But that is not what they have always said. Listen to the Republican Leadership Manual on the Legislative Process in the United States House of Representatives, (6th edition, page 135). Here's how the Republicans describe the previous question vote in their own manual: "Although it is generally not possible to amend the rule because the majority Member controlling the time will not yield for the purpose of offering an amendment, the same result may be achieved by voting down the previous question on the rule . . . When the motion for the previous question is defeated, control of the time passes to the Member who led the opposition to ordering the previous question. That Member, because he then controls the time, may offer an amendment to the rule, or yield for the purpose of amendment."

In Deschler's Procedure in the U.S. House of Representatives, the subchapter titled "Amending Special Rules" states: "a refusal to order the previous question on such a rule [a special rule reported from the Committee on Rules] opens the resolution to amendment and further debate." (Chapter 21, section 21.2) Section 21.3 continues: "Upon rejection of the motion for the previous question on a resolution reported from the Committee on Rules, control shifts to the Member leading the opposition to the previous question, who may offer a proper amendment or motion and who controls the time for debate thereon."

Clearly, the vote on the previous question on a rule does have substantive policy implications. It is one of the only available tools for those who oppose the Republican majority's agenda and allows those with alternative views the opportunity to offer an alternative plan.

Ms. FOXX. Mr. Speaker, I yield back the balance of my time, and I move the previous question on the resolution.

The SPEAKER pro tempore (Mr. POE of Texas). The question is on ordering the previous question.

The question was taken; and the Speaker pro tempore announced that the ayes appeared to have it.

Ms. SLAUGHTER. Mr. Speaker, on that I demand the yeas and nays.

The yeas and nays were ordered.

The SPEAKER pro tempore. Pursuant to clause 8 and clause 9 of rule XX, this 15-minute vote on ordering the previous question will be followed by 5-

minute votes on adoption of House Resolution 706, if ordered, and the motion to suspend the rules and pass H.R. 5019.

The vote was taken by electronic device, and there were—yeas 231, nays 182, not voting 20, as follows:

[Roll No. 173]

YEAS—231

Abraham	Guinta	Paulsen
Aderholt	Guthrie	Pearce
Allen	Hardy	Perry
Amash	Harper	Pittenger
Amodi	Harris	Pitts
Babin	Hartzler	Poe (TX)
Barletta	Heck (NV)	Poliquin
Barr	Hensarling	Pompeo
Barton	Herrera Beutler	Posy
Benishek	Hice, Jody B.	Price, Tom
Bilirakis	Hill	Ratcliffe
Bishop (MI)	Holding	Reed
Blackburn	Hudson	Reichert
Blum	Huelskamp	Renacci
Bost	Huizenga (MI)	Ribble
Boustany	Hultgren	Rice (SC)
Brady (TX)	Hunter	Rigell
Brat	Hurd (TX)	Roby
Bridenstine	Hurt (VA)	Roe (TN)
Brooks (AL)	Jenkins (KS)	Rogers (AL)
Brooks (IN)	Jenkins (WV)	Rogers (KY)
Buchanan	Johnson (OH)	Rohrabacher
Buck	Johnson, Sam	Rokita
Bucshon	Jolly	Rooney (FL)
Burgess	Jones	Ros-Lehtinen
Byrne	Jordan	Roskam
Calvert	Joyce	Ross
Carter (GA)	Katko	Rouzer
Carter (TX)	Kelly (MS)	Royce
Chabot	Kelly (PA)	Russell
Chaffetz	King (IA)	Salmon
Clawson (FL)	King (NY)	Sanford
Coffman	Kinzinger (IL)	Scalise
Cole	Kline	Schweikert
Collins (GA)	Knight	Scott, Austin
Comstock	Labrador	Sensenbrenner
Conaway	LaHood	Sessions
Cook	LaMalfa	Shimkus
Costello (PA)	Lamborn	Shuster
Cramer	Lance	Simpson
Crawford	Latta	Smith (MO)
Crenshaw	LoBiondo	Smith (NE)
Culberson	Long	Smith (NJ)
Curbelo (FL)	Loudermilk	Smith (TX)
Denham	Love	Stefanik
Dent	Lucas	Stewart
DeSantis	Luetkemeyer	Stivers
DesJarlais	Lummis	Thompson (PA)
Diaz-Balart	Marchant	Thornberry
Dold	Marino	Tipton
Donovan	Massie	Trott
Duffy	McCarthy	Turner
Duncan (SC)	McCaul	Upton
Duncan (TN)	McClintock	Valadao
Ellmers (NC)	McHenry	Wagner
Emmer (MN)	McKinley	Walberg
Farenthold	McMorris	Walden
Fincher	Rodgers	Walker
Fleischmann	McSally	Walorski
Fleming	Meadows	Weber (TX)
Flores	Meehan	Webster (FL)
Forbes	Messer	Wenstrup
Fortenberry	Mica	Westerman
Fox	Miller (FL)	Williams
Franks (AZ)	Miller (MI)	Wilson (SC)
Frelinghuysen	Moolenaar	Wittman
Garrett	Mooney (WV)	Woodall
Gibbs	Mullin	Yoder
Gibson	Mulvaney	Young (AK)
Gohmert	Murphy (PA)	Young (IA)
Goodlatte	Neugebauer	Young (IN)
Gosar	Newhouse	Zeldin
Gowdy	Noem	Zinke
Granger	Nugent	
Graves (GA)	Nunes	
Graves (LA)	Olson	
Griffith	Palazzo	
Grothman	Palmer	

NAYS—182

Adams	Bishop (GA)	Bustos
Aguilar	Blumenauer	Butterfield
Ashford	Bonamici	Capps
Bass	Boyle, Brendan	Capuano
Beatty	F.	Cárdenas
Becerra	Brady (PA)	Carney
Bera	Brown (FL)	Carson (IN)
Beyer	Brownley (CA)	Courtwright

Castor (FL)	Honda	Payne
Castro (TX)	Hoyer	Pelosi
Chu, Judy	Huffman	Perlmutter
Cicilline	Israel	Peters
Clark (MA)	Jackson Lee	Peterson
Clarke (NY)	Johnson (GA)	Pingree
Clay	Johnson, E. B.	Pocan
Cleaver	Kaptur	Polis
Clyburn	Keating	Price (NC)
Cohen	Kelly (IL)	Quigley
Connolly	Kennedy	Rangel
Conyers	Kildee	Rice (NY)
Cooper	Kilmer	Richmond
Courtney	Kind	Roybal-Allard
Crowley	Kirkpatrick	Ruiz
Cuellar	Kuster	Ruppersberger
Cummings	Langevin	Rush
Davis (CA)	Larsen (WA)	Ryan (OH)
Davis, Danny	Larson (CT)	Sánchez, Linda
DeFazio	Lawrence	T.
DeGette	Lee	Sanchez, Loretta
Delaney	Levin	Sarbanes
DeLauro	Lewis	Schakowsky
Reed	Lieu, Ted	Schiff
DeSaulnier	Lipinski	Schrader
Deutch	Loeb sack	Scott (VA)
Dingell	Lofgren	Serrano
Doggett	Lowenthal	Sewell (AL)
Doyle, Michael	Lowey	Sherman
F.	Lujan Grisham	Sinema
Duckworth	(NM)	Sires
Edwards	Luján, Ben Ray	Slaughter
Ellison	(NM)	Smith (WA)
Engel	Lynch	Speier
Eshoo	Maloney,	Swalwell (CA)
Esty	Carolyn	Takano
Farr	Maloney, Sean	Thompson (CA)
Fattah	Matsui	Thompson (MS)
Foster	McCollum	Titus
Frankel (FL)	McDermott	Tonko
Fudge	McGovern	Tsongas
Gabbard	McNerney	Vargas
Gallego	Meeks	Veasey
Garamendi	Meng	Vela
Graham	Moore	Velázquez
Grayson	Moulton	Viscosky
Green, Al	Murphy (FL)	Walz
Green, Gene	Nadler	Wasserman
Grijalva	Napolitano	Schultz
Hahn	Neal	Waters, Maxine
Hastings	Nolan	Watson Coleman
Heck (WA)	Norcross	Welch
Higgins	O'Rourke	Wilson (FL)
Himes	Pallone	Yarmuth
Hinojosa	Pascrell	Young (AK)

NOT VOTING—20

Bishop (UT)	Gutiérrez	Stutzman
Black	Hanna	Takai
Collins (NY)	Issa	Torres
Costa	Jeffries	Van Hollen
Davis, Rodney	MacArthur	Westmoreland
Fitzpatrick	Rothfus	Whitfield
Graves (MO)	Scott, David	

□ 1323

Messrs. DOGGETT, BISHOP of Georgia, and NORCROSS changed their vote from “yea” to “nay.”

Mr. LUETKEMEYER changed his vote from “nay” to “yea.”

So the previous question was ordered.

The result of the vote was announced as above recorded.

Stated for:

Mr. RODNEY DAVIS of Illinois. Mr. Speaker, on rollcall No. 173, I was unavoidably detained. Had I been present, I would have voted “yea.”

The SPEAKER pro tempore. The question is on the resolution.

The question was taken; and the Speaker pro tempore announced that the ayes appeared to have it.

Ms. SLAUGHTER. Mr. Speaker, on that I demand the yeas and nays.

The yeas and nays were ordered.

The SPEAKER pro tempore. This is a 5-minute vote.

The vote was taken by electronic device, and there were—yeas 234, nays 183, not voting 16, as follows:

[Roll No. 174]

YEAS—234

Abraham	Griffith	Palmer
Aderholt	Grothman	Paulsen
Allen	Guinta	Pearce
Amash	Guthrie	Perry
Amodi	Hardy	Pittenger
Babin	Harper	Pitts
Barletta	Harris	Poe (TX)
Barr	Hartzler	Poliquin
Barton	Heck (NV)	Pompeo
Benishek	Hensarling	Posy
Bilirakis	Herrera Beutler	Price, Tom
Bishop (MI)	Hice, Jody B.	Ratcliffe
Blackburn	Hill	Reed
Blum	Holding	Reichert
Bost	Hudson	Renacci
Boustany	Huelskamp	Ribble
Brady (TX)	Huizenga (MI)	Rice (SC)
Brat	Hultgren	Rigell
Bridenstine	Hunter	Roby
Brooks (AL)	Hurd (TX)	Roe (TN)
Brooks (IN)	Hurt (VA)	Rogers (AL)
Buchanan	Jenkins (KS)	Rogers (KY)
Buck	Jenkins (WV)	Rohrabacher
Bucshon	Johnson (OH)	Rokita
Burgess	Johnson, Sam	Rooney (FL)
Byrne	Jolly	Ros-Lehtinen
Calvert	Jones	Roskam
Carter (GA)	Jordan	Ross
Carter (TX)	Joyce	Rouzer
Chabot	Katko	Royce
Chaffetz	Kelly (MS)	Salmon
Clawson (FL)	Kelly (PA)	Sanford
Coffman	King (IA)	Scalise
Cole	King (NY)	Schweikert
Collins (GA)	Kinzinger (IL)	Scott, Austin
Comstock	Kline	Sensenbrenner
Conaway	Knight	Sessions
Cook	Labrador	Shimkus
Costello (PA)	LaHood	Shuster
Cramer	LaMalfa	Simpson
Crawford	Lamborn	Smith (MO)
Crenshaw	Lance	Smith (NE)
Culberson	Latta	Smith (NJ)
Curbelo (FL)	LoBiondo	Smith (TX)
Denham	Long	Stefanik
Dent	Loudermilk	Stewart
DeSantis	Love	Stivers
DesJarlais	Lucas	Thompson (PA)
Diaz-Balart	Luetkemeyer	Tiberi
Dold	Lummis	Thornberry
Donovan	Marchant	Tipton
Duffy	Marino	Trott
Duncan (SC)	Massie	Turner
Duncan (TN)	McCarthy	Upton
Ellmers (NC)	McCaul	Valadao
Emmer (MN)	McClintock	Wagner
Farenthold	McHenry	Walberg
Fincher	McKinley	Walden
Fleischmann	McMorris	Walker
Fleming	Rodgers	Walorski
Flores	McSally	Weber (TX)
Forbes	Meadows	Webster (FL)
Fortenberry	Meehan	Wenstrup
Fox	Messer	Westerman
Franks (AZ)	Mica	Williams
Frelinghuysen	Miller (FL)	Wilson (SC)
Garrett	Miller (MI)	Wittman
Gibbs	Moolenaar	Woodall
Gibson	Mooney (WV)	Yoder
Gohmert	Mullin	Young (AK)
Goodlatte	Mulvaney	Young (IA)
Gosar	Murphy (PA)	Young (IN)
Gowdy	Neugebauer	Zeldin
Granger	Newhouse	Zinke
Graves (GA)	Noem	
Graves (LA)	Nugent	
Griffith	Nunes	
Grothman	Olson	
	Palazzo	

NAYS—183

Adams	Brownley (CA)	Clay
Aguilar	Bustos	Cleaver
Ashford	Butterfield	Clyburn
Bass	Capps	Cohen
Beatty	Capuano	Connolly
Becerra	Cárdenas	Conyers
Bera	Carney	Cooper
Beyer	Carson (IN)	Costa
Bishop (GA)	Cartwright	Courtney
Blumenauer	Castor (FL)	Crowley
Bonamici	Castro (TX)	Cuellar
Boyle, Brendan	Chu, Judy	Cummings
F.	Cicilline	Davis (CA)
Brady (PA)	Clark (MA)	Davis, Danny
Brown (FL)	Clarke (NY)	DeFazio

DeGette Kind
 Delaney Kirkpatrick
 DeLauro Kuster
 DelBene Langevin
 DeSaulnier Larsen (WA)
 Deutch Larson (CT)
 Dingell Lawrence
 Doggett Lee
 Doyle, Michael F. Levin
 Duckworth Lewis
 Edwards Lieu, Ted
 Ellison Lipinski
 Engel Loeb sack
 Eshoo Lowenthal
 Esty Lowey
 Farr Lujan Grisham
 Fattah (NM)
 Foster Lujan, Ben Ray
 Frankel (FL) (NM)
 Fudge Lynch
 Gabbard Maloney, (AL)
 Gallego Carolyn
 Garamendi Maloney, Sean
 Graham Matsui
 Grayson McCollum
 Green, Al McDermott
 Green, Gene McGovern
 Grijalva McNerney
 Hahn Meeks
 Hastings Meng
 Heck (WA) Moore
 Higgins Moulton
 Himes Murphy (FL)
 Hinojosa Nadler
 Honda Napolitano
 Hoyer Neal
 Huffman Nolan
 Israel Norcross
 Jackson Lee O'Rourke
 Jeffries Pallone
 Johnson (GA) Pascrell
 Johnson, E. B. Payne
 Kaptur Pelosi
 Keating Perlmutter
 Kelly (IL) Peters
 Kennedy Peterson
 Kildee Pingree
 Kilmer Pocan

NOT VOTING—16

Collins (NY) MacArthur
 Fitzpatrick Rothfus
 Graves (MO) Russell
 Gutierrez Scott, David
 Hanna Stutzman
 Issa Takai

ANNOUNCEMENT BY THE SPEAKER PRO TEMPORE

The SPEAKER pro tempore (during the vote). There are 2 minutes remaining.

□ 1329

So the resolution was agreed to.

The result of the vote was announced as above recorded.

A motion to reconsider was laid on the table.

FAIR ACCESS TO INVESTMENT RESEARCH ACT OF 2016

The SPEAKER pro tempore. The unfinished business is the vote on the motion to suspend the rules and pass the bill (H.R. 5019) to direct the Securities and Exchange Commission to provide a safe harbor related to certain investment fund research reports, and for other purposes, on which the yeas and nays were ordered.

The Clerk read the title of the bill.

The SPEAKER pro tempore. The question is on the motion offered by the gentleman from New Jersey (Mr. GARRETT) that the House suspend the rules and pass the bill.

This is a 5-minute vote.

The vote was taken by electronic device, and there were—yeas 411, nays 6, not voting 16, as follows:

[Roll No. 175]
 YEAS—411
 Abraham Dent
 Adams DeSantis
 Aderholt DeSaulnier
 Aguilar DesJarlais
 Allen Deutch
 Amash Diaz-Balart
 Amodei Dingell
 Ashford Doggett
 Babin Dold
 Barletta Donovan
 Barr Doyle, Michael F.
 Barton Duckworth
 Bass Duffy
 Beatty Duncan (SC)
 Becerra Duncan (TN)
 Benishek Edwards
 Bera Ellison
 Beyer Ellmers (NC)
 Bilirakis Bishop (GA)
 Bishop (MI) Engel
 Bishop (UT) Eshoo
 Black Esty
 Blackburn Farenthold
 Blum Farr
 Blumenauer Fincher
 Bonamici Fitzpatrick
 Bost Fleischmann
 Boustany Fleming
 Boyle, Brendan F.
 Brady (PA) Fortenberry
 Brady (TX) Foster
 Brat Foyx
 Bridenstine Frankel (FL)
 Brooks (AL) Franks (AZ)
 Brooks (IN) Frelinghuysen
 Brown (FL) Fudge
 Brownley (CA) Gabbard
 Buchanan Gallego
 Buck Garamendi
 Bucshon Garrett
 Burgess Gibbs
 Bustos Lujan Grisham
 Butterfield Gohmert
 Byrne Goodlatte
 Calvert Gosar
 Capps Gowdy
 Cardenas Graham
 Carney Granger
 Carson (IN) Graves (GA)
 Carter (GA) Graves (LA)
 Carter (TX) Grayson
 Cartwright Green, Al
 Castor (FL) Green, Gene
 Castro (TX) Griffith
 Chabot Grijalva
 Chaffetz Grothman
 Chu, Judy Guinta
 Cicilline Guthrie
 Clark (MA) Hahn
 Clarke (NY) Hardy
 Clawson (FL) Harper
 Clay Harris
 Cleaver Hartzler
 Clyburn Hastings
 Coffman Heck (NV)
 Cohen Heck (WA)
 Cole Hensarling
 Collins (GA) Herrera Beutler
 Comstock Hice, Jody B.
 Conaway Higgins
 Connolly Hill
 Conyers Himes
 Cook Hinojosa
 Cooper Holding
 Costa Honda
 Costello (PA) Hoyer
 Courtney Hudson
 Cramer Huelskamp
 Crawford Huizenga (MI)
 Crenshaw Hultgren
 Crowley Hurd (TX)
 Cuellar Hurd (VA)
 Culberson Israel
 Cummings Jackson Lee
 Curbelo (FL) Jeffries
 Davis (CA) Jenkins (KS)
 Davis, Danny Jenkins (WV)
 Davis, Rodney Johnson (GA)
 DeFazio Johnson (OH)
 DeGette Johnson, E. B.
 Delaney Johnson, Sam
 DeLauro Jolly
 DelBene Jones
 Denham Jordan

Pascrell Ruiz
 Paulsen Ruppertsberger
 Payne Rush
 Pearce Russell
 Pelosi Ryan (OH)
 Perlmutter Salmon
 Perry Sanchez, Linda T.
 Peters Sanchez, Loretta
 Peterson Sanford
 Pingree Sarbanes
 Pittenger Sarbanes
 Pitts Scalise
 Pocan Schakowsky
 Poe (TX) Schiff
 Poliquin Schrader
 Polis Schweikert
 Pompeo Scott (VA)
 Posey Scott, Austin
 Price (NC) Sensenbrenner
 Price, Tom Serrano
 Quigley Sessions
 Rangel Sewell (AL)
 Ratcliffe Sherman
 Reed Shimkus
 Reichert Shuster
 Renacci Simpson
 Ribble Sinema
 Rice (NY) Slaughter
 Rice (SC) Smith (MO)
 Richmond Smith (NE)
 Rigell Smith (NJ)
 Roby Smith (TX)
 Roe (TN) Smith (WA)
 Levin Speier
 Lewis Rogers (AL)
 Lieu, Ted Rogers (KY)
 Lipinski Rohrabacher
 LoBiondo Rokita
 Loeb sack Rooney (FL)
 Lofgren Ros-Lehtinen
 Long Roskam
 Loudermilk Ross
 Love Rouzer
 Lowenthal Roybal-Allard
 Lowey Royce

NAYS—6

Capuano Huffman
 Fattah Lynch

NOT VOTING—16

Collins (NY) MacArthur
 Graves (MO) Olson
 Gutierrez Rothfus
 Hanna Scott, David
 Hunter Stutzman
 Issa Takai

ANNOUNCEMENT BY THE SPEAKER PRO TEMPORE

The SPEAKER pro tempore (during the vote). There are 2 minutes remaining.

□ 1337

Ms. MAXINE WATERS of California changed her vote from “nay” to “yea.”

So the bill was passed.

The result of the vote was announced as above recorded.

A motion to reconsider was laid on the table.

Stated for:

Mr. HANNA. Mr. Speaker, on rollcall No. 175 on H.R. 5019, I am not recorded because I was absent for personal reasons. Had I been present, I would have voted “aye.”

DISAPPROVING DEPARTMENT OF LABOR RULE RELATED TO DEFINITION OF THE TERM “FIDUCIARY”

Mr. ROE of Tennessee. Mr. Speaker, pursuant to House Resolution 706, I call up the joint resolution (H.J. Res. 88) disapproving the rule submitted by the Department of Labor relating to the definition of the term “fiduciary”, 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 706, the joint resolution is considered read.

The text of the joint resolution is as follows:

H.J. RES. 88

Resolved by the Senate and House of Representatives of the United States of America in Congress assembled, That Congress disapproves the rule submitted by the Department of Labor relating to "Definition of the Term 'Fiduciary'; Conflict of Interest Rule—Retirement Investment Advice" (published at 81 Fed. Reg. 20946 (April 8, 2016)), 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 Education and the Workforce.

The gentleman from Tennessee (Mr. ROE) and the gentleman from Virginia (Mr. SCOTT) each will control 30 minutes.

The Chair recognizes the gentleman from Tennessee.

GENERAL LEAVE

Mr. ROE of Tennessee. Mr. 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 H.J. Res. 88.

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

There was no objection.

Mr. ROE of Tennessee. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, I rise today in strong support of H.J. Res. 88. I was proud to introduce this resolution, along with Representatives BOUSTANY and WAGNER, to ensure that all Americans have access to affordable retirement advice.

Today, there are far too many men and women in this country who don't have the retirement security that they need and deserve.

In 2015, the GAO found that 29 percent of Americans 55 years and older have no retirement savings and no traditional pension. In fact, today, nearly 40 million working families haven't saved a dime for retirement.

This is a serious problem, and we need to make it easier for families, particularly low-income and middle-income families, to save for their retirement years. That means making sure that every American, regardless of income, is able to access the tools they need to plan for the future. It also means ensuring financial advisers act in their clients' best interests.

Let me say that again. It also means ensuring financial advisers act in their clients' best interests, a priority we all share.

Since the Department began its efforts more than 5 years ago, we made it clear that we believe retirement savers need greater protections. That is why we held numerous hearings, sent letters, and engaged in other oversight activities to advance a responsible solu-

tion to help those saving for retirement; and it is why our committee put forward a legislative alternative requiring high standards for retirement advice, while also ensuring access and affordability.

Rather than engaging with Members advancing a thoughtful alternative, however, the Department opposed our bipartisan proposal outright. Instead, the Department of Labor rushed a finalized, misguided rule that will hurt the very people they intended to help.

Does anyone think that a 1,000-page rule that I hold in my hand here will make it more likely for Americans to save for retirement?

In my left hand here, I hold a Webster's dictionary, which defines every word in the English language, and it only has a few more pages than this 1,000-page rule that defines one word, Mr. Speaker, "fiduciary." The last thing Washington should be doing is making it harder for working families to save and invest, but because they took their my-way-or-the-highway approach, we now have a rule that will do exactly that.

The fiduciary rule will make it harder for working families to save for retirement. It will restrict access to some of the most basic financial advice, and it will create new hurdles for small businesses who want to offer their employees retirement options.

These are consequences many Americans cannot afford, and they are consequences we will not accept. That is why this resolution is so important: to put a stop to this fundamentally flawed rule and protect the men and women working to retire with the financial security and peace of mind they deserve.

Mr. Speaker, I urge my colleagues to vote "yes" on H.J. Res. 88.

I reserve the balance of my time.

Mr. SCOTT of Virginia. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, I rise in opposition to H.J. Res. 88. This Congressional Review Act resolution of disapproval would undo the Department of Labor's final rule that simply ensures financial advisers act in the best interests of their clients with retirement funds.

Now, this is a Department of Labor rule that only applies to workers' retirement funds. In times past, people would retire and receive a defined benefit. They would just retire and get their promised income. But now, we have what are called defined contribution plans, where the money is invested and, over the years, if someone, even a modest-income person, invests over his 40-year career, he could easily amass a fund of hundreds of thousands of dollars, even \$1 million if they start early and invest consistently.

So we are talking about people who may not have bought a single share of stock or a bond or mutual fund in their life, who walks into an investment adviser's office with all of the savings that could amount to as much as \$1 million.

□ 1345

For far too long, certain financial advisers have been able to exploit loopholes in the decades-old regulation that governs investment advice for retirement savers. Right now, financial advisers can easily steer retirement clients towards financial products that may yield the adviser a big commission but may not be in their clients' best interest. Of course, not every financial adviser does this, but some do.

This unscrupulous practice of providing what is called conflicted advice insidiously erodes workers' retirement nest eggs. According to the White House Council of Economic Advisers, retirement savers lose \$17 billion a year as a result of receiving conflicted advice about their retirement savings.

The Department of Labor recognizes the magnitude of this problem, and the department took action to protect workers' retirement savings. All told, they have been working on this issue for nearly 6 years. Over the past year alone, they conducted hundreds of meetings and provided the American public and industry representatives with nearly 6 months to weigh in on their proposal to fix the problem.

Secretary Perez and his colleagues listened to and repeatedly assured industry officials, Members of Congress, and other stakeholders that the final proposal would reflect the input that the department received and that the department would get the rule right. I believe the department did just that. The final rule addresses the legitimate concerns raised by Members of Congress, industry, and other stakeholders without compromising the main goal: ensuring that retirement clients receive investment advice that is in their best interest.

I am not alone in believing this. The broad and diverse coalition of stakeholders, including AARP, AFL-CIO, NAACP, National Council of La Raza, and many others have registered strong support for the rule.

But let's be clear: support for the final rule is not limited to those who represent and advocate for consumers and workers. Initial reactions to the final rule from Merrill Lynch Wealth Management, TIAA, Morgan Stanley, and others in the financial services sector have been positive and encouraging. Other companies appear to be reserving judgment on the rule until they better understand its full implications, and that is understandable.

But House Republicans have not reserved judgment. They have rushed to judgment in their opposition to the final rule. That is unfortunate because the final rule is a responsible solution to a real problem. The rule will help workers enjoy a dignified retirement, and this resolution would reject the rule.

Mr. Speaker, this resolution should be rejected for what it is: an effort to perpetuate an unacceptable status quo that allows some advisers to operate under a business model that puts their

interests and their financial interests ahead of their clients' interests. We should protect workers' hard-earned retirement funds and reject this resolution.

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

Mr. ROE of Tennessee. Mr. Speaker, I yield 2 minutes to the distinguished gentleman from Louisiana, Dr. CHARLES BOUSTANY, a member of the Committee on Ways and Means.

Mr. BOUSTANY. Mr. Speaker, planning for retirement can be a difficult and often bewildering task. Consumers have to choose from a complex web of plans, including traditional IRAs, Roth IRAs, SIMPLE IRAs, Qualified Plans, 403(b) accounts, or 529 plans.

Let's face it, the average American oftentimes has a difficult time understanding what these types of plans do, which is why it is necessary to have licensed, professional retirement advisers and financial advisers to help navigate the system.

Today, baby boomers are retiring at a rate of 10,000 a day. In 2014, an estimated \$325 billion was withdrawn from 401(k) plans in the United States for retirement purposes. This is a big deal. But the Obama administration is now proposing new rules that will make it so costly to use a retirement adviser, most low- and medium-income families will be locked out. This is just not right.

The heavy burdens imposed by the administration's fiduciary rule could result in fewer Americans saving for retirement using private-sector vehicles such as 401(k)s or IRAs. Don't take it just from me. Take it from a licensed financial adviser from my hometown of Lafayette, Louisiana, who said the following in comments to the Department of Labor: "This proposed regulation could force some investors into a fee-based account arrangement which could actually be to their detriment. Just as in most things in life, a one-size-fits-all solution would most certainly not be best for all."

Ultimately, this will stifle individual choice and empower government bureaucrats to make decisions on behalf of those saving for retirement instead of professional retirement advisers with the knowledge and qualifications to provide advice for their clients.

I ask this question: How can a regulation that could disqualify up to 7 million IRA holders from investment advice and potentially reduce the number of IRAs opened annually between 300,000 and 400,000 be a good idea?

That just defies common sense. I believe policymakers should do everything they can to help Americans prepare for retirement and not create red tape that makes saving for retirement more difficult. That is why I urge passage of this bill.

Mr. SCOTT of Virginia. Mr. Speaker, I yield 4 minutes to the gentlewoman from California (Ms. MAXINE WATERS), the ranking member of the Committee on Financial Services.

Ms. MAXINE WATERS of California. Mr. Speaker, I rise today in strong opposition to H.J. Res. 88, which would invalidate the Department of Labor's recently finalized fiduciary duty rule and threaten our seniors' retirement savings to the tune of \$17 billion per year.

The rule closes loopholes and gaps in our laws so that all financial advisers act in their clients' best interest when providing advice on retirement investments. This is an essential reform that will protect our seniors and ensure our retirees are financially secure.

Not only is this rule a commonsense update, but the Department of Labor worked diligently to address all legitimate stockholder concerns. Secretary Perez should be commended for his exemplary leadership on this issue.

The Department of Labor spent countless hours reviewing comments, meeting with industry and other interested stakeholders, and responding to lawmakers' concerns. That effort has resulted in a strong, workable rule that takes into account different business models across the industry.

For example, the final rule specifically allows firms to recommend proprietary products as long as they make certain disclosures and act in the clients' best interest. It streamlines those required disclosures to make it easier for firms to comply. It provides flexibility in the timing of a contract between a client and an adviser, and it establishes clear distinctions between what is considered education and advice.

Overall, the final rule is carefully crafted to protect investors while creating a workable process for financial advisers. What is more, the rule is supported by hundreds of stakeholders who represent the financial services industry, the public interest, civil rights, consumers, labor unions, and many investment advisers who are already providing advice to savers under a fiduciary standard, yet my colleagues on the other side of the aisle are so intent on dismantling this crucial rule.

This resolution is not their first attempt. H.R. 1090, which went through my committee and passed the House largely along party lines, would have imposed unacceptable delays on the Department of Labor's rulemaking effort. Different measures were considered in other committees that would have replaced the rule with a harmful alternative, and riders were attempted on appropriations bills to prevent the department from working on this rule altogether.

Now, Republicans may have the votes to pass the disapproval resolution on a simple majority, but the President will veto this bill, and Democrats will stand strong to ensure that they cannot override that veto. We will ensure that the laws protecting our seniors' savings are as robust as possible in a fair market. We will ensure that hardworking Americans can trust their financial advisers and make sound investments,

and we will ensure that everyone has a right to retire with dignity and security.

Mr. ROE of Tennessee. Mr. Speaker, I want to put one thing to rest now. This \$17 billion you are going to hear over and over again, what they simply did with this formula was take the amount of money in retirement savings and assume that if you used any other adviser other than a fiduciary through the life of the investment, you would get 1 percent less earnings. That is how you get to \$17 billion. It has been refuted by numerous people.

Mr. Speaker, I yield 3 minutes to the distinguished gentlewoman from Missouri (Mrs. WAGNER), who serves on the Committee on Financial Services.

Mrs. WAGNER. I thank the chairman for his leadership and for yielding me the time.

Mr. Speaker, I rise today in support of a resolution to stop the Department of Labor from attacking Americans' savings.

Mr. Speaker, investing in the future and saving for retirement can be some of the most personal and consequential decisions that families make. With three children to raise, my husband and I worked tirelessly to put food on the table each day while squeezing what we could into a retirement account.

For those families today living paycheck to paycheck, we must provide more opportunities to save for the future, not limit them. Mr. Speaker, this is about Main Street, not Wall Street.

The DOL's fiduciary rule is simply ObamaCare for retirement savings. It is clear that this top-down, Washington-knows-best power grab will only hurt those it claims it will protect: low- and middle-income families that are looking for sound investment advice in the midst of a savings crisis.

Today, sadly, 45 percent of working-age families do not have any retirement savings. Nearly half of our workforce is not saving for retirement. For those who are saving, the average retirement balance is only \$3,000 for working-age families and \$12,000 for families nearing retirement.

Every American should have access to sound investment advice, but the Department of Labor is going too far, increasing costs for advice and ultimately putting low- and middle-income, hardworking families at a severe disadvantage. Congress must act to stop this intrusion on Americans seeking to do the right thing regarding their savings responsibility.

Rarely in Washington do Democrats and Republicans find common ground on issues, but with the Department of Labor forcing more than 1,000 pages of investment regulations on American families, we have joined together with bipartisan concern.

Mr. Speaker, the choice is simple: either you stand with low- and middle-income families saving for the future or you stand with yet another Big Government takeover by this administration.

Mr. Speaker, the resolution that we will vote on today will stop this rule and give Americans the freedom—the freedom—to choose how they plan for and invest in their future.

Mr. Speaker, I strongly encourage my colleagues to pass this resolution.

Mr. SCOTT of Virginia. Mr. Speaker, I yield 4 minutes to the gentleman from Michigan (Mr. LEVIN), the ranking member of the Committee on Ways and Means.

(Mr. LEVIN asked and was given permission to revise and extend his remarks.)

Mr. LEVIN. Mr. Speaker, I thank the distinguished ranking member for yielding. The gentleman has worked so hard on this with so many others.

Mr. Speaker, this fiduciary rule has had a long, dedicated and deliberative journey. The administration first issued proposed regulations on this issue in 2010. They received many comments from consumer and industry groups, and they decided to redraft the proposal. That new proposal, issued last year, prompted more than 3,000 comment letters. The administration and the Department of Labor actively took these comments and the numerous consultations on all sides of this issue into account when they prepared the final draft of the rule. It is the way government should act.

What the Department of Labor rule does is strengthen the trust between a financial adviser and their client. It says that a fiduciary or financial adviser must act in their clients' best interest. The Republicans oppose this rule guided by their ideological blinders.

□ 1400

This rule is important because when the Employee Retirement Income Security Act, ERISA, was first passed in 1974, 401(k) plans did not yet exist and IRAs had just been created. Today, more Americans have 401(k) plans than pension plans and must manage their own investments.

Republicans today continue their claim that this rule will make it more difficult for small businesses and low- and middle-income Americans to get financial advice because it will cost them more. The fact is that conflicted investment advice costs American families billions of dollars every year.

As the White House said: "some firms have incentivized advisers to steer clients into products that have higher fees and lower returns—costing American families an estimated \$17 billion a year." It continues: "If the President were presented with H.J. Res. 88, he would veto the bill."

This rule-making process isn't top down; this is from the bottom up. Listening to people, listening to everybody—to everybody—and coming out with a rule that is responsive to the needs of the American people, that is really what this is about. Instead, we have Republicans coming forth again, essentially, as I said, with their blind-

ers on, opposing this rule, when they know that if it ever passed the Senate—and I don't think it will—it would be vetoed by the President.

I strongly urge that my colleagues vote against this resolution.

Mr. ROE of Tennessee. Mr. Speaker, I yield 1 minute to the gentleman from California (Mr. ROYCE), the chairman of the Foreign Affairs Committee.

Mr. ROYCE. Mr. Speaker, here is what we do know. We do know that the negative impact of this rule on consumers is not hypothetical. The reason we know it is because the United Kingdom has already lived through an effectually identical rule. The result in the UK was an advice gap that locked out nearly half a million middle- and low-income savers.

Just last week, the head of the SEC's Division of Economic and Risk Analysis admitted that the Labor Department knew of the disastrous impact of what he termed the experiment in the UK that locked out these middle-income and low-income savers from advice, yet it moved forward to put us on that same path.

Mr. Speaker, we live in a country that ranks 19th in the world for retirement security. Half of Americans cannot find \$400 in savings if hit with an emergency. We should be doing more to encourage Americans to save. This rule, obviously, does exactly the opposite.

I urge my colleagues to support this resolution.

Mr. SCOTT of Virginia. Mr. Speaker, I yield 3 minutes to the gentlewoman from Oregon (Ms. BONAMICI), a leader on the House Education and the Workforce Committee.

Ms. BONAMICI. Mr. Speaker, too many families and individuals across Oregon and across our country are struggling to get ahead. I know the sacrifice that is involved in each and every dollar they set aside to contribute to their retirement. Building a stable base for retirement security should be within reach for everyone. That is why I will vote "no" on H.J. Res. 88.

Consumer protection is one of the reasons I am standing on the House floor today. Throughout my career, I have advocated for families who, despite their best efforts, have found their financial and retirement security at risk. At Legal Aid, I helped families who were on the brink of losing everything; as a consumer protection attorney at the Federal Trade Commission, I took on mortgage brokers who had defrauded people out of their homes; and in private practice, I represented people who lost their life savings when they relied on misrepresentations by people selling securities and franchises.

I pay close attention to the fiduciary rule because I know that consumer protection laws can keep Americans financially secure and level the playing field. A thriving marketplace without deceptive practices can restore consumer confidence and grow the economy.

For too long, people saving for retirement have had few tools to know if their financial adviser was directing them to a product that was in their best interest and most appropriate for their specific needs and goals. Seeking to fix this uncertainty and put the interest of future retirees first, the Department of Labor took great care when crafting a final rule to remove conflicts of interest and restore confidence to savers. They heard from people around the country, including consumer protection groups and leaders in the investment industry. They heard from people who had lost their life savings because of financial advice that was not in their best interest.

Saving for retirement is crucial for our country's economic security, but too many Americans are uncertain about how they can stretch their hard-earned dollars to provide for themselves and their families. Products and choices are complex. The Department of Labor sought to protect these Americans from conflicted advice so they can be prepared for retirement while allowing financial advisers to continue to play an important role in this process. Stakeholders from all sides of the issue were involved in the rulemaking. The Department took time, listened to them, and made multiple changes to make sure this rule is workable.

I applaud the Department of Labor for their thoughtful and thorough rulemaking process. I urge my colleagues to oppose this misguided legislation that seeks to block this important fiduciary rule.

I thank Ranking Member SCOTT for his leadership on this issue.

Mr. ROE of Tennessee. Mr. Speaker, a title does not make you honest. Bernie Madoff was a fiduciary, I might add.

Mr. Speaker, I yield 1 minute to the gentleman from Minnesota (Mr. KLINE), the distinguished chairman of the Education and the Workforce Committee.

Mr. KLINE. Mr. Speaker, I thank the gentleman for yielding.

For several years now—about 7—we have heard from Americans, we have heard from employers, and we have heard from families that the American economy, the American people, and employers are under an assault from a blizzard of regulations. In the last year, as we near the closing months of this administration, the blizzard is almost a whiteout. You can hardly see, they are coming so fast.

This is one such regulation, and it is everywhere in industries across America. It is choking us. We have got to stop it. Please, please, let's start here today and support this bill.

Mr. SCOTT of Virginia. Mr. Speaker, I yield 2 minutes to the gentleman from Maryland (Mr. DELANEY), a Member who, before coming to Congress, had a long career in the financial services industry.

Mr. DELANEY. I thank the gentleman for yielding.

Mr. Speaker, we have a looming retirement crisis in this country. People are living longer, the cost of retirement is greater than it has ever been, Americans haven't been able to save for retirement because wages have not gone up, and across the last several decades we have shifted the risk of retirement from institutions to individuals.

In that context, the notion that we would allow, perhaps, upwards of 20 percent of hardworking Americans' savings to be eroded because of conflicted investment advice is preposterous. It is for that reason I am a strong supporter of the Department of Labor's fiduciary rule and stand here in opposition, against any efforts to undermine it.

The notion that average Americans, low-income Americans, and middle class Americans won't receive service in the context of this new rule is also invalid. One of the greatest expenses financial institutions have is customer acquisition, in other words, the amount of money they invest to acquire customers. The idea that they would somehow get rid of millions and millions of customers that they have already invested huge amounts of money in acquiring I find to be not only a bad business decision, but not logical in the context of the private market, the way we understand it.

Also, to the extent that they would do that, I believe right now, as we speak, there are entrepreneurs and investors sitting in conference rooms all over this country with whiteboards figuring out new business models that will deliver high-quality, fiduciary-level, nonconflicted financial advice to average Americans in an efficient manner that meet the standards of this fiduciary rule.

For all these reasons, I support the rule. I stand in opposition against any efforts to undermine it. This is an important step in dealing with our looming retirement crisis, and it is the proper role of government to level the playing field and then to allow the private market to solve the problem.

Mr. ROE of Tennessee. Mr. Speaker, I will point out what has happened in England. We have a playbook by which to look at, where a very similar rule was implemented in England, about how many investors lost advice.

Mr. Speaker, I yield 2 minutes to the gentleman from Louisiana (Mr. SCALISE), the distinguished whip.

Mr. SCALISE. I thank my friend from Tennessee for bringing this legislation forward.

Mr. Speaker, what we are trying to do here is help people and encourage more savings. 401(k) plans were so good at making it easy for people to save money for their retirement. Frankly, we should be doing as much as we can here in Washington to make it even easier to encourage more people to save for their retirement.

But here comes the Department of Labor and, literally, with this massive

document to define one word—what the term “fiduciary” means—is going to make it dramatically harder for Americans to save money for their retirement. Anybody who thinks that this massive document, defining the ability for people to save money, is going to make it easier or make it less costly to save money doesn't understand just how many teams of lawyers will be employed to go and try to figure out what this means.

What it will mean, Mr. Speaker, is that the cost for hardworking taxpayers to go and put more money in their retirement is going to go up dramatically. It also means—and you want to talk about a perverse incentive—the rule, this massive rule, actually imposes even more burdens on small businesses than it does on large businesses. So the very engine of our economy—small businesses—will literally have to face the question of whether or not they can even afford to provide 401(k) services to their employees. Employees love the ability to have a 401(k).

Employees also move around a lot from job to job and enjoy the ability to roll over their 401(k), and this massive rule actually makes it nearly impossible for people to roll over their 401(k), dramatically increasing the cost. Why would you want to do that?

What we are trying to do here is say: Go back to the drawing board. This rule makes no sense. This rule actually hurts the ability for hardworking taxpayers to save money for their retirement, the exact opposite thing the Federal Government should be doing.

I applaud my friend from Tennessee for bringing this forward, and I urge adoption.

Mr. SCOTT of Virginia. Mr. Speaker, I yield 2 minutes to the gentlewoman from Connecticut (Ms. DELAURO), the ranking member of the Appropriations subcommittee with jurisdiction over the Department of Labor.

Ms. DELAURO. Mr. Speaker, I rise in opposition to this resolution, which would block the implementation of the Department of Labor's conflict of interest rule.

I strongly support what the Department of Labor is trying to do with this rule: simply to ensure that financial advisers act in the best interest of the consumer.

Unfortunately, the rule is necessary because some financial advisers are recommending financial instruments that offer rewards or commissions to the adviser for steering the client to those particular instruments instead of recommending retirement options that are in the best interest of the customer. This is about safeguarding worker retirement savings.

The White House Council of Economic Advisers estimates that conflicts of interest cost about \$17 billion per year in lost savings for Americans who are trying to save for retirement. This is unacceptable.

When hardworking Americans seek advice on how to invest for retirement,

they should not have to worry about being led to make decisions that are not in their best interest. By establishing this fiduciary duty that would require advisers to act in the interest of the customer, we could end this predatory practice.

The rule requires brokers to disclose their fees and financial incentives when offering a financial product, introducing much-needed transparency to the process. Right now, advisers are under no obligation to disclose this information.

When it comes to retirement, every penny counts. It is unconscionable that we would allow self-interested advisers to rob hardworking American families of their hard-earned retirement savings.

The bottom line is that we must pursue policy solutions that benefit working families and that help them to adequately prepare for retirement. Please oppose the resolution.

□ 1415

Mr. ROE of Tennessee. Mr. Speaker, there we go again. No matter how many times you say “\$17 billion,” it doesn't mean it is a fact.

I yield 2 minutes to the gentleman from Indiana (Mr. MESSER), my good friend. He has two very special guests today, his children, who are on the House floor with him.

Mr. MESSER. Mr. Speaker, I have Hudson and Ava with me. That is right. I thank the chairman.

Mr. Speaker, I rise in support of H.J. Res. 88, and I commend my colleague from Tennessee for bringing this important measure forward.

In life and in public service, we are not just responsible for our intentions, we are responsible for the results, the true consequences of our actions. Unfortunately, the Obama administration often seems to ignore this simple life wisdom.

My colleagues across the aisle have spent a lot of time today talking about their good intentions with this 1,000-page rule.

Do you know what?

It may be true that the Department of Labor's fiduciary rule was intended to protect consumers. The problem is the rule will, in fact, have the opposite result.

We need more families saving for retirement, and those families need sound financial advice. Instead of increasing access to financial advice for those who need it the most, this rule will cut off access to affordable retirement counsel for many lower- and middle-income Americans. That is the true result of the so-called fiduciary rule.

Dr. ROE's legislation, H.J. Res. 88, would stop this rule from taking effect, stand up to the Federal bureaucrats, and protect American families who are struggling to save for their futures.

I urge my colleagues to support this commonsense bill.

Mr. SCOTT of Virginia. Mr. Speaker, I yield 2 minutes to the gentleman

from California (Mr. BECERRA), the chair of the Democratic Caucus.

Mr. BECERRA. I thank the gentleman for yielding.

Mr. Speaker, just as we expect our doctors to act in our best interests, so should the financial advisers, whom we pay to help us make those very important investment decisions for retirement. There is nothing strange about this rule. It is just trying to bring us up to speed with the times. This rule says that the saver's best interest comes first before the financial adviser's commission can be taken into consideration or before that financial adviser can make decisions based on his or her association to a particular type of investment.

Thirty years ago maybe this was not such a big issue because, 30 years ago, folks, like my parents, used to get their retirement savings through their pensions. You paid into it through your work, and you knew how much you would get out. It was fixed. It is what we called defined benefit plans. Your benefit was defined because you kept contributing while you worked. Those are pretty much gone.

Today it is all about 401(k)s and IRAs, and all of a sudden, you, the worker, have to make decisions on your investment because you do not know how much it will return once you retire. It is all based on what the market does; so now you have to make sure that your money that is in this 401(k) goes to the right investment vehicles.

The best thing to do is to go to someone who can give you advice. Too often, some of these advisers are advising you not based on what is in your best interest, but on where they can get extra commissions or if they have associations with particular investments.

This rule simply says to make your decision in the best interest of the saver, not in your best interest as the financial adviser. That is all it says. It is a big rule.

Why?

Because the financial services industry said: Wait a minute. You just can't say that. You have to say it in ways that don't affect the way we have a relationship with that saver.

So all of those accommodations were made to try to deal with it so we would always have investment advisers who would want to deal with American savers.

Remember, the problem here is that a lot of Americans don't have a lot to save, and a lot of investment advisers say: You are not worth my time.

What we don't want to do is restrict those investment advisers from talking to the average American who doesn't have all that much to save for retirement; but, by God, we don't want to say to that investment adviser to go ahead and take advantage of that saver.

This is a best interest rule for the saver. We should vote against this rule which rejects the Department of Labor's rule.

Mr. ROE of Tennessee. Mr. Speaker, I inquire as to the time remaining.

The SPEAKER pro tempore. The gentleman from Tennessee has 15½ minutes remaining. The gentleman from Virginia has 10 minutes remaining.

Mr. ROE of Tennessee. Mr. Speaker, I yield 1 minute to the gentleman from South Carolina (Mr. WILSON), a member of the Committee on Education and the Workforce.

Mr. WILSON of South Carolina. I thank Chairman PHIL ROE for yielding, and I appreciate his leadership on this issue for American families.

Mr. Speaker, I am in strong support of the resolution to disapprove of the Department of Labor's fiduciary rule. This 1,000-page rule is yet another one of the President's burdensome, expensive regulations. Instead of helping American families by expanding access to financial advice, the Department of Labor has overly restricted the definition of a fiduciary and has created new obstacles for small business owners.

In just reading the rule of 1,000 pages, much less picking it up, it is going to cost consumers. This administration's misguided fiduciary rule will make it harder for small businesses to assist their employees in preparing for retirement; it will increase costs; and it will limit choices for those who need the advice most: American families.

In the past months, I have met with business leaders and financial advisers of the highest integrity across the Second Congressional District who share my concerns about the negative impacts of this unworkable regulation, which limits freedom.

Again, I appreciate Chairman PHIL ROE's leadership in sponsoring the resolution, and I urge my colleagues to vote in support.

Mr. SCOTT of Virginia. Mr. Speaker, I yield 2 minutes to the gentlewoman from New York (Mrs. CAROLYN B. MALONEY), who has worked hard on this issue.

Mrs. CAROLYN B. MALONEY of New York. Mr. Speaker, I strongly oppose this resolution.

The Department of Labor's fiduciary rule is President Obama's top remaining domestic priority, and I think we owe the American consumer, the American people, and our seniors our support.

This rule advances a very simple principle: if you are giving investment advice to someone and if you are being paid for this advice, then you must put the interest of the consumer first. You must think about the consumer before you think about yourself or about making a fee or making your firm a fee or about helping someone else besides the consumer.

It merely says to think about the consumer and protect his interests. This is not just common sense—it is the fair, honest thing. We shouldn't have to legislate this. We are legislating this because there are abuses in this area. We are trying to stop these abuses and give good investment advice to good American citizens.

Let's not forget that most investors think it is already the law. They think that their advisers are giving them their best advice. This merely says that you have to think about the seniors and the American people. This should be like having a glass of water.

On this, there should not be a vote. The fact that we are coming to the floor to try to roll back a rule that helps Americans have fair and just savings is absolutely outrageous. If you have a problem, go to the Department of Labor. I have been there six times and I have raised concerns. They have incorporated every single change in the rule. They have given advanced time. They have bent over backwards to everyone who has raised an issue in this Congress and to every member of industry. That is why it is so long.

This protects the interests, the finances, of the American people. It puts money—saves money—in their pockets instead of forcing them to spend it on fees that are unnecessary and on products they don't need. A vote for this is a vote against the American family. Please vote against it. I believe that anyone who votes against this does not have the interests of America in his heart.

Mr. ROE of Tennessee. Mr. Speaker, I yield myself such time as I may consume.

Just to clear this up a little bit—and we all agree, everybody on both sides of the aisle, and Mr. SCOTT and I have agreed on this repetitively—if only best interests were the case, why isn't it just one sentence on one page and not 1,000 pages?

Number two, this is about small investors.

Mr. Speaker, a higher-income investor, like myself, this bill doesn't affect one bit—it will not affect me at all, and it affects nobody on Wall Street because most of us pay a percent of our assets in a fee. That is what we do and that is exactly what this joint resolution is doing. We are worried about small- and low-income investors. We have seen exactly this in England, and it is going to be repeated here once again.

Mr. Speaker, I yield 1 minute to the gentleman from Georgia (Mr. CARTER), my good friend and fellow member of the Committee on Education and the Workforce.

Mr. CARTER of Georgia. I thank the gentleman for yielding.

Mr. Speaker, I rise to express my support for H.J. Res. 88, a resolution disapproving of the Department of Labor's final rule that changes the definition of fiduciary.

This new definition hits low- and middle-income savers the hardest and would leave many unable to save for retirement at all. Additionally, it would make it significantly more difficult for small businesses to seek the investment advice they need to provide for their employees in order for them to plan and save for retirement.

In having owned and operated community pharmacies for nearly 30 years,

I take pride in having provided my employees with the tools they have needed to achieve financial independence, and retirement investment plans are one of the most important tools in this effort. Like many small business owners, I consider my employees to be part of my family. That is why H.J. Res. 88 is so important.

The new rule is a classic case of the Federal Government's stepping in the way of the Main Street success story with a "Washington bureaucrats know best" mentality, and it must be stopped. Americans have the right to choose how they save and what to save for, and this final rule from the DOL will only increase burdens on Americans and small businesses, limit opportunities, and ultimately hurt their chances to plan for their futures.

Mr. SCOTT of Virginia. Mr. Speaker, I yield 2 minutes to the gentlewoman from Illinois (Ms. SCHAKOWSKY), a strong consumer advocate.

Ms. SCHAKOWSKY. I thank the gentleman from Virginia for yielding to me and for his commitment to improving the lives of working Americans and retirees.

Mr. Speaker, this is a very dangerous bill as 86 percent of Americans believe that we are facing a retirement crisis in this country and as 75 percent are concerned about their own abilities to have secure retirements. More Americans fear outliving their money more than they fear death, and 8 in 10 want us to help them have guaranteed streams of income in retirement.

That is why I am just amazed that my Republican colleagues are pushing this resolution of disapproval on a carefully crafted, thoughtfully designed rule to improve retirement security, especially for people who need the help.

We have moved to an era when most workers, if they are offered any pensions at all, are given defined contribution options, like self-directed IRAs and 401(k)s. This means that their retirement security relies on the individual decisions they make, and many turn to financial advisers for guidance. They believe that when they pay for advice, that the advice that will be given will be in their best interests.

Why shouldn't they believe that?

The rule that my Republican colleagues want to overturn would ensure their best interests.

What happens when retirement investment advice isn't in the client's best interest?

Hard-earned retirement dollars are lost. It is estimated that Americans lose \$17 billion a year because of conflicted advice, and individuals could lose nearly 25 percent of their assets over a 35-year period. Working women and men in this country and retirees are struggling, and the "best interest" standard is one step to help them.

I urge all of my colleagues to stand up for retirement security and reject this dangerous resolution. The "best interest" standard shouldn't just apply

to financial advisers, it should apply to us here in Congress. Let's vote to protect the best interests of our constituents.

Mr. ROE of Tennessee. Mr. Speaker, I yield 1 minute to the gentleman from Georgia (Mr. ALLEN), my good friend and fellow member of the Committee on Education and the Workforce.

Mr. ALLEN. I thank the gentleman for yielding.

Mr. Speaker, I rise in support of H.J. Res. 88, legislation that would disapprove of the Department of Labor's fiduciary rule.

This new DOL fiduciary rule definition will impose costly new mandates and burdensome regulations on retirement advisers. This will negatively affect and disproportionately hurt low- and middle-income families who seek retirement advice but who do not have enough in savings to afford an ongoing fee-for-service approach.

□ 1430

In other words, it is just another Washington one-size-fits-all solution that hurts those who may need financial advice the most.

Five years ago the Obama administration introduced a similar rule that was met with much opposition. Well, not much has changed in those 5 years. This rule will do more harm than good to the very people it is claiming to protect.

The majority of my time in Washington is spent fighting executive and agency overreach, and this rule is just another example of the failed Obama administration's attempt at Federal Government monopolization of retirement advice.

Everyone deserves accessible advice when planning and saving for retirement. The people in my district are sick and tired of these unelected bureaucrats in these departments and agencies imposing these rules.

I am proud to cosponsor H.J. Res. 88, and I urge my colleagues to join me in support.

Mr. SCOTT of Virginia. Mr. Speaker, I yield 1 minute to the gentleman from Minnesota (Mr. ELLISON), a hard-working advocate for workers.

Mr. ELLISON. Mr. Speaker, I thank the gentleman from Virginia for his hard work.

We know that, when people leave their jobs, they may get a call from an adviser offering to help the worker roll over their 401(k) or 403(b) into an IRA.

What the worker does not know is that the adviser oftentimes is really a salesperson. That salesperson has no responsibility to put the worker's best interest first. The law did not require a best-interest standard.

So some advisers steer people to high-cost products with hidden fees and hidden commissions. This practice by some, but not all, financial advisers strips wealth from families trying to save for retirement.

For 15 years consumer and investor advocates have fought to protect sav-

ers from these conflicts of interest. Finally, the Obama administration and Democrats worked with industry for a workable, best-interest standard.

Today's vote is clear: Do you support rules that protect savers' ability to build wealth? Do you want to protect investors from conflicts of interest?

I do. That is why I oppose today's effort by Republicans to put the profits of the financial advisers ahead of future retirees. Best interest of the saver and the worker, not the best interest of the industry, is how you should vote today. Vote "no."

Mr. ROE of Tennessee. Mr. Speaker, the average Social Security recipient in this country gets \$1,300. We have 29 percent of the people, millions of people over the age of 55, with no savings.

I don't believe for 1 minute anybody in this Chamber actually believes a 1,000-page bill is going to make that easier to do and less expensive to do. I have never seen that in the history of the world.

I yield 1 minute to the gentleman from New Hampshire (Mr. GUINTA).

Mr. GUINTA. Mr. Speaker, I stand today in strong support of H.J. Res. 88, disapproving the harmful rule submitted by the Department of Labor.

It is 1,000 pages to define one word. No wonder the American people are angry and frustrated with Washington, D.C. They should be. I think people are a little bit smarter, and understand the term "fiduciary."

This rule threatens small businesses and individual savers by replacing current regulations dealing with investment advice.

But we want to make sure, of course, that consumers are being protected and given the best advice possible when it comes to their financial security, but the DOL rule is not the way to do it.

I am concerned that the Department proposal would be particularly harmful to low- and middle-income working American families looking for options to save, to invest, and to plan for their future.

Compliance with this rule would limit educational opportunities for individual retirement accounts and retirement savings plans, since distribution of materials about these services would be considered providing recommendations. That just doesn't make sense to me.

The proposal would actually make it much more difficult for people in my district and people across the country to save for their future.

The cost of compliance is significant. I urge my colleagues to vote for this joint resolution.

Mr. SCOTT of Virginia. Mr. Speaker, we possibly have two more speakers.

Will the gentleman from Tennessee advise me how many more speakers he has remaining?

Mr. ROE of Tennessee. Mr. Speaker, we have six remaining.

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

Mr. ROE of Tennessee. Mr. Speaker, I yield 2 minutes to the distinguished

gentleman from Wisconsin (Mr. DUFFY).

Mr. DUFFY. Mr. Speaker, it is interesting listening to this debate. My friends across the aisle are telling me that this is going to help Americans.

Well, being creative, I can think of a few Americans that this will help: the loggers in north Wisconsin who are cutting wood and the papermakers in Wisconsin. It will help them for all the copies of this 1,000-page bill. Also, it will help the trial bar. If you look at a 1,000-page rule, how does anybody comply with that?

The Department of Labor doesn't understand this rule. No one across the aisle understands this rule. So when a small-town investment adviser breaks this 1,000-page rule, in comes the trial bar and sues. It is a giveaway to the trial bar.

Listen, we have had this conversation all afternoon. This is going to hurt middle-income, low-income individuals, low-income savers.

Listen, if you are a millionaire or a billionaire, don't worry. You are going to be fine. You are still going to get that personalized financial advice.

But if you are someone in my district, guess what they are going to say. Your financial adviser will say: I am sorry, sir. I can't service you anymore. I can't give you advice.

So what are my friends across the aisle going to ask my constituents to do? They will be asked to sign up online for a robo-adviser where they will answer 8 to 10 questions and the computer will spit out advice for them. They get computer advice, not personal advice.

So when people make erratic decisions, bad decisions, when markets move, you get your computer advising you. Instead of calling a person, an adviser who says, "Listen, you are not going to retire for 10, 15, or 25 years, don't sell right now. Now is not the time to sell. Hold on," you don't get that advice because you have a computer.

I think we have to look at the real intent of this law. Less people are going to save, and more people are going to save even less.

So, at the end of the day, you are going to see Americans enter into their retirement years without having a little nest egg for their retirement, which means more Americans are going to be more reliant and more dependent on the government, which is what this has all been about: more government reliance.

Let's make sure we empower our citizens, our people, to get financial advice and be treated fairly and honorably by the men and women who serve our communities and our constituents.

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

Mr. ROE of Tennessee. Mr. Speaker, I yield 1 minute to the distinguished gentleman from Arkansas (Mr. HILL).

Mr. HILL. Mr. Speaker, I rise in support of this joint resolution. While this

rule may be well intended, its effects will lead to higher fees, lack of diversity and choice, limiting access to professional retirement planning and guidance for those who need it the most, low balance, smaller investors trying to save every month for their retirement.

I have long believed that the Securities and Exchange Commission is the governing agency most expert and should have been taking the lead on this project of the fiduciary rule. The administration should have insisted on it.

Instead, they have been off track for 5 years. We are left with a 1,000-page rule that creates a confusing, bifurcated set of standards that will confuse investment advisers and their clients trying to save for retirement. Americans need more affordable retirement choices, not less.

I thank the gentleman from Tennessee and Mrs. WAGNER for their work on this effort.

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

Mr. ROE of Tennessee. Mr. Speaker, I yield 1 minute to the gentleman from New Jersey (Mr. LANCE), a fellow classmate of mine.

Mr. LANCE. Mr. Speaker, I commend Dr. ROE for his significant effort in this regard.

I oppose the Department of Labor's recently finalized fiduciary rule. The new regulations will generate nearly 57,000 paperwork hours per year and cost Americans billions of dollars in duplicative fees.

It will hurt hardworking, middle-class American families as a similar rule hurt hardworking, middle-class British families. We have proof of this based upon what has happened in England.

Bipartisan legislation already advancing in the House protects access to affordable retirement advice, and that is the appropriate way to implement changes in the law.

I urge all my colleagues to support H.J. Res. 88 and oppose this most recent effort by the executive branch to bypass Congress and the American people and enact controversial policy by fiat.

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

Mr. ROE of Tennessee. Mr. Speaker, I yield 1 minute to the distinguished gentlewoman from California (Mrs. MIMI WALTERS).

Mrs. MIMI WALTERS of California. Mr. Speaker, the Department of Labor's fiduciary rule serves no purpose other than to make it more challenging for hardworking Americans to plan for retirement. This ill-advised rule will limit choice and access for those who seek financial advice to prepare for their future.

It will be especially damaging to middle-class families who will lose access to affordable retirement advice, and it will discourage small businesses from helping their employees save for retirement.

Saving for the future is difficult enough, and now this out-of-touch administration is stepping in to make it even more challenging. We can and we must get Washington out of the way.

Americans cannot afford to have the Federal Government interfering in their retirement planning. Under the Congressional Review Act, we can prevent implementation of this harmful rule. Congress should do everything it can to empower Americans to secure their future.

I urge my colleagues to support H.J. Res. 88 to stop this misguided government intervention and allow the American people to achieve their retirement dreams.

Mr. SCOTT of Virginia. Mr. Speaker, I include in the RECORD the Statement of Administration Policy. It notes that "The outdated regulations in place before this rulemaking did not ensure that financial advisers act in their clients' best interest when giving retirement investment advice. Instead, some firms have incentivized advisers to steer clients into products that have higher fees and lower returns . . ."

STATEMENT OF ADMINISTRATION POLICY
H.J. RES. 88—DISAPPROVAL OF DEPARTMENT OF LABOR RULE ON FIDUCIARY RESPONSIBILITY OF FINANCIAL ADVISERS—REP. ROE, R-TN, AND 30 COSPONSORS

The Administration strongly opposes H.J. Res. 88 because the bill would overturn an important Department of Labor final rule critical to protecting Americans' hard-earned savings and preserving their retirement security.

The outdated regulations in place before this rulemaking did not ensure that financial advisers act in their clients' best interest when giving retirement investment advice. Instead, some firms have incentivized advisers to steer clients into products that have higher fees and lower returns—costing American families an estimated \$17 billion a year.

The Department's final rule will ensure that American workers and retirees receive retirement advice in their best interest, better enabling them to protect and grow their savings. The final rule reflects extensive feedback from industry, advocates, and Members of Congress, and has been streamlined to reduce the compliance burden and ensure continued access to advice, while maintaining an enforceable best-interest standard that protects consumers. It is essential that these critical protections go into effect.

If the President were presented with H.J. Res. 88, he would veto the bill.

Mr. SCOTT of Virginia. Mr. Speaker, we have two additional speakers, but they are not here yet.

I reserve the balance of my time.

Mr. ROE of Tennessee. Mr. Speaker, I yield 1 minute to the distinguished gentleman from Illinois (Mr. LAHOOD).

Mr. LAHOOD. Mr. Speaker, I rise in support of the H.J. Res. 88.

The Department of Labor's fiduciary rule would significantly affect constituents in my district. State Farm insurance in Bloomington, Illinois, is headquartered in my district.

State Farm and its agents all across this country offer services and products to help low- and moderate-income investors make the best decisions about their finances.

However, this rule by the Obama administration targets those service providers and its agents. It would raise compliance costs, limit the advice that companies can provide to their own employees, and penalizes small businesses that want to provide their employees with a 401(k) plan.

The bottom line is that this rule would drastically narrow the access that hardworking Americans have to retirement advice, hurting middle and working class families.

More bureaucratic burdens from the Obama administration in the form of a 1,000-page regulation is not a recipe for economic growth in this country. Stop choking the U.S. economy. Support this resolution.

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

Mr. ROE of Tennessee. Mr. Speaker, I yield 2 minutes to the distinguished gentleman from Pennsylvania (Mr. KELLY).

Mr. KELLY of Pennsylvania. Mr. Speaker, I rise in strong support of H.J. Res. 88.

I have been here now for 5 years, and it always seems to be the same theme: You poor, poor, stupid people. Only the government can help you decide how you should get ready for your retirement. I don't think there are any more 10 chilling words than: "I'm from the government, and I'm here to help you."

We are looking at the dismantling of people who help everyday people decide on retirement decisions. It is a very difficult thing to navigate, but, yet, we think we can do it better here because we do such a fantastic job.

My gosh, we are only \$20 trillion in the red. Why wouldn't we advise hardworking American taxpayers how they should prepare for their retirement? We have already ruined their retirement for them.

It gets to the point of being a little bit stupefying to stand here in the people's House and think that somehow the administration and the Department of Labor came up with an 1,100-page definition of what the fiduciary responsibility should be. Stunning. Stunning.

The real fiduciary responsibility remains with the House. It is our responsibility to protect our hardworking American taxpayers. It is our responsibility to make sure that hardworking American taxpayers who advise people on their retirement should be allowed to exist. This is going to put them out of business. Why? Because we know so much better than they do.

This is misguided. This is misthought. This is about a bigger government, a more intrusive government, a government that taxes you more and serves you less. It is that simple.

□ 1445

Mr. SCOTT of Virginia. Mr. Speaker, I yield myself such time as I may consume.

I include in the RECORD a letter in opposition to the resolution, in support

of the rule, from a long list of consumer organizations, as well as five pages of quotes from industry officials in support of the rule.

SAVE OUR RETIREMENT,

April 26, 2016.

Re Oppose the Resolution to block DOL's final conflict of interest rule.

DEAR REPRESENTATIVE: As organizations that support the Department of Labor's (DoL) rule to update and strengthen protections for retirement savers, we are writing to urge you to oppose H.J. Res 88, the Resolution of Disapproval that would block its implementation. This rule is a tremendous accomplishment in the fight to improve our nation's retirement income security and should be supported.

The rule will at long last require all financial professionals who provide retirement investment advice to put their clients' best interests ahead of their own financial interests. By taking this essential step, the rule will help all Americans—many of whom are responsible for making their own decisions about how best to invest their retirement savings—keep more of their hard-earned savings so they can enjoy a more financially secure and independent retirement.

In promulgating this rule, the DoL engaged in an open and inclusive process, and the final rule is better as a result. Specifically, the DoL responded to congressional and industry feedback by making significant revisions designed to facilitate implementation and compliance, while minimizing the harmful impact of conflicts of interest on the quality of retirement investment advice.

Small account holders and moderate-income retirement savers stand to benefit most from this rule. The academic literature makes clear that it is the less wealthy, frequently financially unsophisticated retirement savers who are most at risk when it comes to investment recommendations that are not in their best interests. Often, those recommendations promote investment products with high costs, standard features, elevated risks or poor returns. While the financial adviser may make a substantial profit off these recommendations, the retirement saver pays a heavy price for investment advice that is not in his or her best interest, amounting to tens or even hundreds of thousands of dollars in lost retirement income.

Strengthening the protections for hardworking Americans who try to save for a secure and independent retirement is a key priority for our organizations, and to its credit, the DoL has worked diligently to make important and needed changes to an outdated rule. We urge all Members of Congress to join us in supporting this common sense and long overdue initiative and to reject this effort to block its implementation. Your hardworking constituents deserve no less.

Sincerely,

AARP, AFL-CIO, Alliance for Retired Americans, American Association for Justice, American Association of University Women (AAUW), American Federation of Government Employees, American Federation of State, County and Municipal Employees (AFSCME), Americans for Financial Reform, Association of University Centers on Disabilities, Better Markets, B'nai B'rith International, Center for Economic Justice, Center for Responsible Lending, Committee for the Fiduciary Standard;

Consumer Action, Consumer Federation of America, Consumers Union, Demos, International Association of Machinists and Aerospace Workers, International Brotherhood of Boilermakers, International Brotherhood of Electrical Workers, International Union, United Automobile, Aerospace, & Agricul-

tural Implement Workers of America (UAW), Justice in Aging, Leadership Conference on Civil and Human Rights, Main Street Alliance, Metal Trades Department, AFL-CIO, National Active and Retired Federal Employees Association (NARFE), National Committee to Preserve Social Security and Medicare, National Consumers League;

National Council of La Raza, National Women's Law Center, OWL—The Voice of Women 40+, NAACP, National Education Association, Pension Rights Center, Public Citizen, Public Investors Arbitration Bar Association, Rebalance IRA, SAFER UMass Amherst (SAFER: A Committee of Economists and other Experts for Stable, Accountable, Fair and Efficient Financial Reform), Service Employees International Union (SEIU), Social Security Works, United Food and Commercial Workers, United Steel, Paper and Forestry, Rubber, Manufacturing, Energy, Allied Industrial and Service Workers International Union (USW), U.S. PIRG, Woodstock Institute, Young Invincibles.

FINRA: The Financial Industry Regulatory Authority, the self-regulatory agency overseeing brokerage firms, was one of the most vigorous critics of the Labor Department's proposed fiduciary rule. The group "filed one of the most pointed comment letters last summer about the proposed rule, which would require advisers to 401(k) and individual retirement accounts to act in the best interests of their clients." Investment News' Mark Schoeff Jr. reports. But the final rule gave big concessions to brokers, leading Finra's leader to effectively bless the new rule Friday. The organization's chair and chief executive Richard G. Ketchum told an audience at the Brookings Institution that the final rule is a "big improvement." (Politico)

John Thiel, Head of Merrill Lynch Wealth Management: "We are pleased that Secretary Perez and the Department of Labor staff have worked to address many of the practical concerns raised during the comment period. Most important, we support a consistent, higher standard for all professionals who advise the American people on their investments. As we study the details of the final rule, we hope to continue what has been a constructive dialogue with the Department about how to implement a best interest standard effectively and efficiently for the benefit of our clients, advisors and shareholders." (WSJ)

TIAA: "Putting the customer first is a core TIAA value, and we believe adhering to a best interest standard under the Department's new regulation is an important way to help more people build financial well-being. IRAs are a key part of creating retirement security, so we agree with the requirement that distribution advice be subject to the same fiduciary standard as all other investment advice. This will ensure that rollover discussions, including whether to roll over from an employer-sponsored plan to an IRA, are always in employees' and retirees' best interest. Based on our preliminary analysis, it appears the Department has gone a long way toward making the best interest standard the industry standard. TIAA supports this direction, and we look forward to reviewing the full rule." (Statement)

LPL Financial Holdings Inc., which provides brokerage services to more than 14,000 independent advisers, said it was pleased with the Labor Department's changes to the fiduciary rule. "In particular, we are encouraged by the increased time frame for implementation, the ability to easily enter into the best interest contract with our existing clients, and the freedom to recommend any assets that are appropriate to help investors save for retirement". (WSJ)

Ray Ferrara, Chairman and CEO, ProVise Management Group: "It's quite workable,"

says Ferrara, whose practice serves many small businesses and mid-level investors in the retirement space. “Under the best interest contract exemption, firms and advisors can continue to receive commissions for the sales of financial products and for the advice and services they provide—they just have to make sure that the commissions are reasonable and that their advice is not influenced by the level of compensation they receive.” (www.provise.com)

Jim Weddle, Managing Partner, Edward Jones: “We’ve been adapting to new rules forever. The difference this time is that our compliance with the new rule will also grow the public’s trust and confidence.” (Statement)

Morgan Stanley: “Putting clients’ interests first is a core value of Morgan Stanley. While it will take some time to analyze all of the rule’s details, we have been planning for it since it was initially proposed and have been making investments in the systems and technology that will enable us to offer compliant solutions to clients whose retirement accounts are affected.” (Investment News)

Financial Planning Coalition: “The Financial Planning Coalition opposes any effort by Congress to thwart the Department of Labor’s final fiduciary rule, which reflects extensive public comment and articulates common-sense standards for ensuring financial advice in consumers’ best interest. Initial reactions from many financial services firms and professionals—across business models—have been largely supportive and focused on implementation rather than opposition. We strongly urge Congress to step back, respect the comprehensive feedback process, and not to interfere with final implementation of this important rule to benefit millions of American retirement savers.” (Statement)

Financial Engines: “The new conflict of interest rule is an important step forward in our nation’s retirement security and has the potential to positively impact retirement investors, regardless of their wealth or investing experience,” said Larry Raffone, president and chief executive officer of Financial Engines. “Financial Engines has always believed that it is not only possible, but absolutely necessary, for retirement advisors to provide un-conflicted advice and guidance to their clients. That’s why we’ve made a point of operating as a fiduciary for our clients since founding 20 years ago.” (Statement)

National Association of Insurance and Financial Advisors: “NAIFA members and others within the insurance and financial services industry worked diligently with the Department of Labor to address many concerns we had with the DOL’s draft rule,” said Jules Gaudreau, president of the National Association of Insurance and Financial Advisors. “We appreciate that DOL has accepted many of NAIFA’s suggestions and reworked some portions of the rule to address concerns raised during the review process.” (Statement)

The Rebalance IRA Investment Committee (Dr. Charles D. Ellis, Dr. Burton G. Malkiel, Scott Puritz, Managing Director, Mitch Tuchman, Managing Director, and Jay Vivian): As members of the financial advisor community, we are writing to express our appreciation for the leadership and hard work that you have devoted to the fiduciary duty rule just released by the U.S. Department of Labor. This extraordinarily important reform will protect millions of hard working Americans from the conflicts of interest that annually siphon away billions of dollars of hard-earned retirement savings due to inflated commissions and poor returns. (Letter)

Karen Barr, CEO, Investment Adviser Association: “The IAA is pleased to see that the Department of Labor clearly recognizes

that many advisers already commit to providing high-quality advice that always puts their client’s best interest first. We have long believed that the fiduciary standard should be applied to all financial professionals giving investment advice. Our members, SEC-registered investment advisers, are already held to that standard. The IAA is also pleased to see that—based on preliminary information—the DOL appears to have taken many of our most significant concerns with the proposal into account. For example, the IAA and others commented that the proposal appeared to favor low-fee and low-cost—typically passively managed—investments over all else, ignoring returns, quality, and other factors that may be important to investors. The DOL expressly acknowledges that it did not adopt the low-fee streamlined option considered in the proposal because of that concern, and further clarified that the adviser is not required to recommend the lowest fee option if another investment is better for the client. These are welcome changes. We also welcome the DOL’s clarifications on the timing of fiduciary status, as it appears that the final rule makes it clear that “hire me” discussions that do not include investment recommendations are not fiduciary recommendations.” (Statement)

Jon Stein, CEO, Betterment: “We support this rule for a lot of reasons. We’ve actually been engaged and involved with the Department of Labor and the OMB for a while supporting this rule,” Stein told CNBC’s “Closing Bell.” “It’s an unambiguous public good. This is one of the most exciting things to happen for investors in 40 years.” (Business Insider)

Triad Advisors: “We’re in the process of reviewing the details of this recently finalized rule, but one thing is clear: Delivering maximum choice and flexibility in business and compensation models to independent advisors is more crucial than ever before. We’re confident that our firm’s focus since we were founded on supporting hybrid advisors uniquely positions Triad Advisors to best serve the evolving needs of independent advisors in this new regulatory landscape. We’re also encouraged on a preliminary basis with modifications from previous versions of the rule in its final version, which seem to reflect the willingness of the DOL to listen to our industry and the investing public on a range of key issues.” (Statement)

Legg Mason: Jeff Masom, co-head of sales for asset manager Legg Mason Inc. said the Labor Department had “certainly made a lot of concessions” including giving firms more time to comply and grandfathering in existing investments. While the rule is likely to require “a lot of time and expense” from intermediaries, Mr. Masom said Legg Mason is optimistic about the impact of the rule on its business. He said the firm benefits from not offering retirement plan record-keeping services and being a “pure” investment manager with a mix of products, some of which are low-cost. “Competing with passive has always been on the table. Active managers always has to justify their fees. Nothing has changed on that front,” Mr. Masom said. (WSJ)

Cetera Financial Group: “Cetera has been aware of the broad brush strokes of the DOL rule for some time now, and we have been actively positioning our advisors to transition this situation from an obstacle to an opportunity. We have been utilizing our industry-leading scale and resources to develop multiple new tools and platforms to prepare our advisors for how to best operate their businesses and enjoy continued success in this new regulatory environment. Preliminarily, it appears the rule includes modifications that indicate the DOL has considered some

of the industry’s concerns. However, we will be studying the newly released details of the final rule in the coming days, and from there, we will announce a number of our initiatives to support advisors in this area in the coming weeks.” (Statement)

Jason C. Roberts, CEO, Pension Resource Institute, and Partner, Retirement Law Group: “Based upon our initial review, we believe that many of the challenges in the proposal have been modified to be more workable. We are sifting through the details but are generally encouraged—particularly with the lower bar for fee-based IRA roll-overs and the extended timeline for implementation. We will be begin updating PRI’s member firms next week and start developing the required forms, agreements, disclosures, policies and training in the coming months.” (Investment News)

Morningstar: Scott Cooley, direct of policy research at investment-research and investment-management firm Morningstar Inc., said: “One of my fears was that people who had already had paid a commission on their retirement accounts would be moved into fee-based accounts and then have to pay 1% of assets a year after they had already paid a commission.” But the DOL has “indicated that it would have to be in the best interest of the client to shift them to a fee-based account from a commission-based account. That’s unambiguously pro-consumer.” Mr. Cooley also said that because the final rule incorporates the financial-services industry’s comments, “It will be harder for people in the industry to argue that the DOL didn’t take their feedback into account. I suspect the DOL drafted this with an eye towards potential court challenges.” (WSJ)

Evensky & Katz: Harold Evensky, chairman of financial-advisory firm Evensky & Katz who champions the fee-only, fiduciary approach to financial advice and planning and who has long supported the rule, said: “The DOL has indeed taken a major step toward a more secure and dignified retirement for millions of Americans. In addition, the DOL has obviously carefully listened and responded to the concerns raised by many financial service participants regarding the original proposal including easing the compliance process but maintaining a strong, legally enforceable best interest standard.” He added: “At this stage it seems that the Department of Labor’s years of effort will be a major win for investors.” (WSJ)

RBC Capital Markets: In an unexpected positive change for the industry, RBC Capital Markets said in a research note, the requirement that financial advisers enter into a separate fiduciary contract with customers when dealing in the retirement area got scrapped. Another positive: The Labor Department expanded the universe of 401(k) and other retirement plans that would be exempt from the new rule. The draft proposal would have covered plans under \$100 million in assets, while the final rule drops that threshold to \$50 million. RBC said annuity companies including Lincoln, MetLife and Prudential “would still see a negative hit to variable annuity sales—although the impact would likely be slightly less than if the draft had been left unchanged.” (WSJ)

UBS Group: Scaling back aspects of the rule will likely boost the stocks of the very firms most affected by the tighter restrictions, a team of researchers at UBS Group AG said in a research note. “While the thrust of the rule remains unchanged and we still see longer-term headwinds, we believe the rule’s softening could provide a relief rally in many of the most impacted stocks including asset managers, life insurers and [independent broker-dealers],” the UBS researchers wrote. They based their analysis on a fact-sheet distributed by the Obama administration. (WSJ)

Bob Gerstemeier, President, Gerstemeier Financial Group: "The responsibility of putting my clients' interests first will have little impact to the way I operate," he says. "Ultimately, I think the new regulations requiring advisors to make more disclosures and put clients' interests first will not only make our profession better, it will ensure that more Americans receive competent, trusted and appropriate advice." (www.provise.com)

Guild Investment Management "At Guild, which is an SEC-registered investment advisor, we have adhered to fiduciary standards for our entire life as a firm (more than four decades), and we certainly welcome the expansion of these standards, which we view as simple and fair common sense." (www.equities.com)

Rob Foregger, Co-founder, NextCapital: Rob Foregger, co-founder of Next Capital, says the Labor Department "made very sensible amendments to the proposed rule. The final result strikes the right balance." "The new DoL fiduciary rule is a major step forward for the modernization of the \$17 trillion retirement industry—and perhaps the largest overhaul to the investment management industry in nearly three decades," he added. "The DoL went to great lengths to integrate the productive feedback from the financial industry, while ensuring that a true fiduciary standard of care was enacted." (www.nasdaq.com)

United Capital: The Labor Department's fiduciary rule is an important step in providing more disclosure to investors, but "this should really be viewed as a step one," says Terry Siman, a lawyer and a managing director with wealth-management firm United Capital Financial Advisers LLC who has supported the rule. "It takes a long time to make the cultural shifts" of moving the industry toward providing greater transparency, he said. Mr. Siman added the new rule would give retirement savers a boost by putting their interests ahead of advisers, while also empowering them to ask for more information around costs and conflicts of interest. "The consumer ultimately will benefit, it's just going to be first and foremost the responsible consumers who know" to ask their advisers for that additional information," said Mr. Siman. (WSJ)

Andrei Cherny, CEO, Aspiration: "I've seen first-hand that the wheels of government can move slowly—especially when there are thousands of lobbyists and many millions in campaign contributions working against progress. But the new fiduciary role from the Department of Labor is a big step in the right direction. The financial industry is one of the least trusted in America—for some very good reasons. Too often, conflicts of interest lead to a 'heads I win, tails you lose' game where people's very livelihoods are on the line." (Statement)

Wells Fargo: "Wells Fargo has been an active advocate for our clients and financial advisors during the DOL's rule-making process. We have a robust plan in place for reviewing the final rule, which we hope will reflect the suggestions that we and others have offered in order to avoid unintended negative impacts on investors. Wells Fargo has long supported a best interest standard and believes that professional financial advisors have a crucial role to play in encouraging retirement saving and investing. As one of the largest and strongest financial services companies, we enjoy a distinct advantage in our ability to adapt to this change." (Investment News)

Mr. SCOTT of Virginia. Mr. Speaker, there are two points that I would like to make. One is that when all you can complain about is the size of the bill,

you know you have a very weak argument.

Second, they mentioned the United Kingdom. As I understand the United Kingdom plan, they banned commissions, so it is not the same thing. This rule will allow commissions if those commissions are in the best interests of the consumer.

Mr. Speaker, last week the Committee on Education and the Workforce hastily marked up this joint resolution only 48 hours after it was introduced. This week the House majority has rushed it to the floor for a vote, only 21 days after the rule was published. According to the Congressional Research Service, that is one-fifth of the average time between the time a final rule is issued or published and when the CRA vote occurs.

If anyone has concerns about the rule, those concerns can be addressed to the Department of Labor, and the Department can issue clarifications and guidance. But instead of reserving judgment and seeking clarification, this resolution is offered and would have the effect of not only rejecting this rule, but any similar rule in the foreseeable future.

This joint resolution may pass the House today and may pass the Senate next month, but the President will veto it. There are not the votes to override the veto, so that is simple arithmetic. We are just wasting our time.

Instead of wasting time on this sure-to-be-vetoed joint resolution, the House should be helping working people make ends meet and better provide a future for their children and grandchildren. We should be taking up legislation that would boost workers' wages, help workers achieve a better balance between work and family, level the playing field by strengthening protections from discrimination so everyone has a fair shot, and strengthening workers' ability to have a safe and secure retirement. All of that will be the focus of House Democrats.

For now, I urge my colleagues to protect workers' hard-earned retirement funds by voting "no" on this resolution.

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

Mr. ROE of Tennessee. Mr. Speaker, I yield myself the balance of my time.

I want to thank the gentleman from Virginia (Mr. SCOTT) for the civility of this debate.

In closing, I want to remind my colleagues that a "yes" vote on this resolution will protect access to affordable retirement advice and allow us to get back to delivering real solutions that will empower every American to save for the future.

Mr. Speaker, I don't think it is wasting time to help and protect working families and small businesses from this onerous rule that may actually prevent them from saving for the future. As we have said here on the House floor, almost a third of all Americans—and it

distresses me every day—do not have any retirement savings or pension plan. They are looking at \$1,300 a month in Social Security to live a very long time. Our life expectancies are going up, so we should be doing everything we can to help people and make it easier for them to save for retirement.

I started a small medical practice—joined four other doctors—almost 40 years ago now. We started out with a very small pension plan for all of our employees. It was a broker-dealer investment situation. We have now grown that to 450 employees, and we have a totally different arrangement because we have a different business model now.

Higher income and higher earning people, like myself, don't have to worry about this rule. It will not affect us. It will affect small businesses that are trying to get started and individuals like my children who are out there starting their pension plans.

If you believe, as I do, that the American people deserve better than a flawed rule that will wreak havoc on workers and retirees, I urge you to support this resolution.

Mr. Speaker, this is a 1,000-page bill to define one word. This is a Webster's dictionary that defines every word in the English language, which is only slightly bigger than that 1,000-page bill right there. I don't think anybody believes that is going to make it easier for people to retire in this country.

On behalf of every American family, I urge you to stand up for affordable retirement advice and support H.J. Res. 88.

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

Ms. JACKSON LEE. Mr. Speaker, I rise in opposition to H.J. Res. 88, a joint resolution disapproving the rule promulgated by the United States Department of Labor relating to the definition of the term "fiduciary."

I oppose this resolution because it seeks to nullify a rule that was years in the making and which provides common sense protections for consumers by simply requiring retirement advisors to put the best interests of their clients above their own financial interests.

Currently, these retirement advisors are only required to recommend "suitable" investments, which means they can recommend investments that offer them a higher commission even where an otherwise identical investment with a lower commission is available.

Under current rules and regulations, this is all perfectly legal—but highly unfair, especially middle-class seniors dependent upon the investment income from the hard-earned money they saved during their working years and entrusted to a financial advisor.

Because those outdated regulations did not ensure that financial advisers act in their clients' best interest when giving retirement investment advice, some firms have found it profitable to incentivize their advisers to steer clients into products that have higher fees and lower returns at a cost to American families of approximately \$17 billion a year.

The Fiduciary Rule issued and published by the Department of Labor (DOL) on April 8,

2016, bans these practices and removes the incentive for financial advisors to put their pecuniary interest ahead of their client's proprietary interest.

Mr. Speaker, it is worth noting that DOL's Fiduciary Rules was thoughtfully, responsibly, and transparently crafted over several years in conjunction with hundreds of meetings on the rule with industry professionals and the public and after considering more than 3,000 public comments over a six-month period from the American people.

In comparison, House Republicans quickly convened a markup only two days after H.J. Res. 88 was introduced and only thirteen days after the rule was finalized and published.

This clearly shows that Republicans in Congress are more interested in attacking the Obama Administration than acting to safeguard the hard-earned retirement savings of the American people and working to ensure those savings are protected.

The DOL's fiduciary rule simply guarantees that those entrusted with the savings of millions of Americans act in the best interests of their clients.

The Department of Labor has done right by the American people.

Now it is time for this House to do right by the American people by rejecting H.J. Res. 88 and leaving the DOL Fiduciary Rule in place.

Mr. DEFAZIO, Mr. Speaker, investment advisors in my district have contacted me expressing concern that the Department of Labor's fiduciary rule as currently written would make it difficult to continue serving clients with smaller portfolios. However, every investor deserves to be protected from bad actors who sell them products that do not fit their needs. The Department of Labor should continue to work with all stakeholders to craft a fair rule. The bill before us would do nothing to correct the rule, tying the Department's hands from establishing safeguards that work for everyone. It's unlikely the Senate will act on the bill. If they do, the President has indicated he will veto it. Our time would be better spent improving the rule to make certain investors are protected without diminishing advisors' ability to serve their clients.

Mr. GENE GREEN of Texas. Mr. Speaker, I rise in strong opposition to H.J. Res. 88.

One of the biggest concerns I hear from my constituents in Houston and Harris County, Texas is having enough money for retirement. For decades, we have seen the private sector moving their employees from defined benefit to defined contribution retirement plans. Now we're seeing growing pressure to move public sector workers onto defined contribution plans as well.

Even more concerning is the current effort by multiemployer pension funds, like Central States, to pull the rug from under retirees and slash their pensions by hundreds of thousands of dollars.

This pattern has troubled me for years and I hope Congress will take action to ensure workers in Houston and Harris County and throughout our great country who have worked for decades get the secure retirement they deserve.

If American families are going to be required to secure their retirement in the private market, at the very least, they ought to have peace of mind that they are getting the best advice from financial professionals.

The Labor Department and Secretary Tom Perez worked for years to put together a fair

and balanced rule that will ensure that when it comes to saving for retirement, customers—in other words, the American people—come first by holding advisers and brokers to a fiduciary standard.

The Council of Economic Advisers has reported that due to loopholes that had been on the books for 40 years, conflicted advice and hidden fees have cost American families \$17 billion a year in lost retirement savings. These conflicts of interest can cost a retiree almost one-fifth of their savings by age 65.

I ask my colleagues on both sides of the aisle today to stand with our nation's retirees and working families and vote down this irresponsible resolution.

The SPEAKER pro tempore. All time for debate has expired.

Pursuant to House Resolution 706, the previous question is ordered on the joint resolution.

The question is on the engrossment and third reading of the joint resolution.

The joint resolution was ordered to be engrossed and read a third time, and was read the third time.

The SPEAKER pro tempore. The question is on the passage of the joint resolution.

The question was taken; and the Speaker pro tempore announced that the ayes appeared to have it.

Mr. SCOTT of Virginia. Mr. Speaker, on that I demand the yeas and nays.

The yeas and nays were ordered.

The SPEAKER pro tempore. Pursuant to clause 8 of rule XX, further proceedings on this question will be postponed.

RECESS

The SPEAKER pro tempore. Pursuant to clause 12(a) of rule I, the Chair declares the House in recess for a period of less than 15 minutes.

Accordingly (at 2 o'clock and 51 minutes p.m.), the House stood in recess.

□ 1500

AFTER RECESS

The recess having expired, the House was called to order by the Speaker pro tempore (Mr. BYRNE) at 3 p.m.

ANNOUNCEMENT BY THE SPEAKER PRO TEMPORE

The SPEAKER pro tempore. Pursuant to clause 8 of rule XX, proceedings will resume on questions previously postponed.

Votes will be taken in the following order:

Passage of House Joint Resolution 88; Suspending the rules and passing H.R. 2901; and

Agreeing to the Speaker's approval of the Journal, if ordered.

The first electronic vote will be conducted as a 15-minute vote. Remaining electronic votes will be conducted as 5-minute votes.

DISAPPROVING DEPARTMENT OF LABOR RULE RELATED TO DEFINITION OF THE TERM "FIDUCIARY"

The SPEAKER pro tempore. The unfinished business is the vote on passage of the joint resolution (H.J. Res. 88) disapproving the rule submitted by the Department of Labor relating to the definition of the term "Fiduciary", on which the yeas and nays were ordered.

The Clerk read the title of the joint resolution.

The SPEAKER pro tempore. The question is on the passage of the joint resolution.

The vote was taken by electronic device, and there were—yeas 234, nays 183, not voting 16, as follows:

[Roll No. 176]

YEAS—234

Abraham	Gohmert	Miller (FL)
Aderholt	Goodlatte	Miller (MI)
Allen	Gosar	Moolenaar
Amash	Gowdy	Mooney (WV)
Amodei	Granger	Mullin
Babin	Graves (GA)	Mulvaney
Barletta	Graves (LA)	Murphy (PA)
Barr	Griffith	Neugebauer
Barton	Grothman	Newhouse
Benishek	Guinta	Noem
Bilirakis	Guthrie	Nugent
Bishop (MI)	Hardy	Nunes
Bishop (UT)	Harper	Olson
Black	Harris	Palazzo
Blackburn	Hartzler	Palmer
Blum	Heck (NV)	Paulsen
Bost	Hensarling	Pearce
Boustany	Herrera Beutler	Perry
Brady (TX)	Hice, Jody B.	Pittenger
Brat	Hill	Pitts
Bridenstine	Holding	Poe (TX)
Brooks (AL)	Hudson	Poliquin
Brooks (IN)	Huelskamp	Pompeo
Buchanan	Huizenga (MI)	Posey
Buck	Hultgren	Price, Tom
Bucshon	Hunter	Ratcliffe
Burgess	Hurd (TX)	Reed
Byrne	Hurt (VA)	Reichert
Calvert	Jenkins (KS)	Renacci
Carter (GA)	Jenkins (WV)	Ribble
Carter (TX)	Johnson (OH)	Rice (SC)
Chabot	Johnson, Sam	Rigell
Chaffetz	Jolly	Roby
Clawson (FL)	Jones	Roe (TN)
Coffman	Jordan	Rogers (AL)
Cole	Joyce	Rogers (KY)
Collins (GA)	Katko	Rohrabacher
Comstock	Kelly (MS)	Rokita
Conaway	Kelly (PA)	Rooney (FL)
Cook	King (IA)	Ros-Lehtinen
Costello (PA)	King (NY)	Roskam
Cramer	Kinzinger (IL)	Ross
Crenshaw	Kline	Rouzer
Culberson	Knight	Royce
Curbelo (FL)	Labrador	Russell
Davis, Rodney	LaHood	Salmon
Denham	LaMalfa	Sanford
Dent	Lamborn	Scalise
DeSantis	Lance	Schweikert
DesJarlais	Latta	Scott, Austin
Diaz-Balart	LoBiondo	Sensenbrenner
Dold	Long	Sessions
Donovan	Loudermilk	Shimkus
Duffy	Love	Shuster
Duncan (SC)	Lucas	Simpson
Duncan (TN)	Luetkemeyer	Smith (MO)
Ellmers (NC)	Lummis	Smith (NE)
Emmer (MN)	Marchant	Smith (NJ)
Farenthold	Marino	Smith (TX)
Fitzpatrick	McCarthy	Stefanik
Fleischmann	McCaul	Stewart
Fleming	McClintock	Stivers
Flores	McHenry	Thompson (PA)
Forbes	McKinley	Thornberry
Fortenberry	McMorris	Tiberi
Fox	Rodgers	Tipton
Franks (AZ)	McSally	Trott
Frelinghuysen	Meadows	Turner
Garrett	Meehan	Upton
Gibbs	Messer	Valadao
Gibson	Mica	Wagner

Massie Stutzman Torres
Rothfus Takai Westmoreland

ANNOUNCEMENT BY THE SPEAKER PRO TEMPORE

THE SPEAKER pro tempore (during the vote). There are 2 minutes remaining.

□ 1531

So (two-thirds being in the affirmative) the rules were suspended and the bill, as amended, was passed.

The result of the vote was announced as above recorded.

A motion to reconsider was laid on the table.

Stated for:

Mr. HANNA. Mr. Speaker, on rollcall No. 177 on H.R. 2901, I am not recorded because I was absent for personal reasons. Had I been present, I would have voted "aye."

PERSONAL EXPLANATION

Mr. GUTIÉRREZ. Mr. Speaker, I was unavoidably absent in the House Chamber for votes on Thursday, April 28, 2016. Had I been present, I would have voted "nay" on rollcall votes 173 and 174, "yea" on rollcall vote 175, "nay" on rollcall vote 176, and "yea" on rollcall vote 177.

THE JOURNAL

The SPEAKER pro tempore. The unfinished business is the question on agreeing to the Speaker's approval of the Journal, which the Chair will put de novo.

The question is on the Speaker's approval of the Journal.

Pursuant to clause 1, rule I, the Journal stands approved.

RECOGNIZING APPALACHIA SERVICE PROJECT, BRISTOL MOTOR SPEEDWAY, FOOD CITY, AND OTHERS FOR THEIR GENEROSITY

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

Mr. ROE of Tennessee. Mr. Speaker, I rise today to recognize the Appalachian Service Project, the Bristol Motor Speedway, Food City, and scores of volunteers for their generosity in building a home for Colene and Steve Tredway and their family in Bristol, Tennessee.

The Tredway family first applied to ASP's home repair program to help make room in their small mobile home for their newly adopted children, Alexis and Kadin. When ASP heard the Tredways' story, they decided to do more than just renovations.

ASP, the Bristol Motor Speedway, and Food City partnered to build a brand new home for the Tredways in only 60 hours, all at no cost to the family. This new three-bedroom house will give the Tredways a better home to care for their children, and it will give Alexis and Kadin room to grow with their new family.

I am proud to recognize ASP; the ASP president, Walter Crouch; the Bristol Motor Speedway; Food City;

Will Crumley and Ron Gouge, who oversaw the project; and countless volunteers for their kindness and generosity toward the Tredway family and our community.

41ST ANNIVERSARY OF THE FALL OF SAIGON

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

Ms. LORETTA SANCHEZ of California. Mr. Speaker, today I join the Vietnamese American community across this Nation and actually around the world to commemorate the 41st anniversary of the fall of Saigon.

We must remember our fallen soldiers, American veterans, and our South Vietnamese allies who fought and died in the name of freedom and democracy.

Unfortunately, the Government of Vietnam continues to crack down on its citizens by using article 79 of the Vietnamese penal code, which prohibits political pluralism or prohibits associating with pro-democracy parties.

Last week I met with Ms. Vu Minh Khanh, the wife of prominent Vietnamese political prisoner, Mr. Nguyen Van Dai. Mr. Nguyen is currently being detained by the Vietnamese Government after being severely beaten for peacefully expressing his views on democracy.

As President Obama prepares to visit Vietnam, I urge the President to make human rights a key priority, and I strongly urge the President to call for the release of human rights activist Mr. Nguyen Van Dai and Father Thadeus Nguyen Van Ly.

It is time—it is time for the United States to take a strong and principled stand against Vietnam's ongoing human rights violations.

ROTARY CLUB OF LANSING'S 100 YEARS OF SERVICE

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

Mr. BISHOP of Michigan. Mr. Speaker, I rise today to talk about a wonderful organization in my district, the Rotary Club of Lansing. This May, the Rotary Club of Lansing is celebrating 100 years of service above self.

The club was founded on May 29, 1916, and has been dedicated to many community and international service projects ever since.

Over the past 100 years, Lansing Rotarians have provided over \$2 million in grants for local and international projects. Such projects include the Rotary Veterinary Clinic at Potter Park Zoo, the Hospice of Lansing Residential Facility, annual support to the H.O.P.E. Scholarship Program for Lansing at-risk youth, and the reconstruction of a school in Sri Lanka after the tsunami.

Lansing Rotarians also support the efforts of Rotary International in its fight to eradicate polio throughout the world.

Mr. Speaker, I am honored to congratulate the Rotary Club of Lansing on 100 years of service. I thank the Lansing Rotarians for their commitment to the people and their service to the Lansing community.

CONGRATULATING NORTH HOLLYWOOD HIGH SCHOOL SCIENCE BOWL WINNERS

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

Mr. CÁRDENAS. Mr. Speaker, it fills me with great pride to congratulate students from my San Fernando Valley district at North Hollywood High School for winning the Los Angeles Department of Water and Power Science Bowl Regional Competition. This academic competition tests students' knowledge in all areas of science, quizzing them in a fast-paced question-and-answer format.

These science bowls challenge and prepare our Nation's students to become researchers and engineers of the future. As an engineer myself, I know that there is an ever-growing demand for talent in the science, technology, engineering, and mathematics fields right here in America.

It is thrilling to see the promising young men and women coming out of our San Fernando Valley schools with such great talent. You should all be proud of yourselves for making it this far, as it is a huge accomplishment. The entire San Fernando Valley and I will be cheering you on as you compete in the national finals here in Washington, D.C. Congratulations.

COMMEMORATING THE CENTENNIAL OF WORLD WAR I

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

Mr. POE of Texas. Mr. Speaker, 100 years ago, the world was in a war so big that it was called the war to end all wars. World War I started in 1914 and involved 32 nations. It pitted the Allies against the central powers and stretched across five continents.

The United States was isolationist at that time and was not in the war. But in 1917, the British intercepted a telegram called the Zimmerman Telegram from the German Government to Mexico, encouraging Mexico to join Germany. In return, Germany would help Mexico take and conquer Texas, New Mexico, and Arizona.

So after the sinking of seven U.S. merchant ships by submarines, the sinking of the *Lusitania*, and the publication of the Zimmerman Telegram, the United States Congress declared war in April of 1917.

Four-and-a-half million Americans signed up to fight, including a friend that I later got to know by the name of Frank Buckles, who was 16 when he joined the war in World War I. He lived to the age of 110 and died in 2011. American doughboys like him proved the decisive difference.

Just a year after the U.S. was in the war, the war was over on the 11th day of the 11th month at the 11th hour. In all, there were 30 million casualties worldwide, civilian and military.

Mr. Speaker, after the war, the United States became an international power. So 114,000 doughboys died over there in the great World War I. When they got home, an equal number died from the Spanish flu that they had contracted when they were in Europe.

Mr. Speaker, we remember them all 100 years ago this year, for the worst casualty of war is to be forgotten.

And that is just the way it is.

LEAD POISONING IN DRINKING WATER IN SCHOOLS

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

Mr. PAYNE. Mr. Speaker, we have a situation that is getting very serious in this Nation, and it is the issue of drinking water in schools.

I hail from the 10th Congressional District of the State of New Jersey, and after traveling to Flint, Michigan, on March 4 to listen to the people of that community talk about what had happened in their community around their drinking water and how their children have been poisoned—a potential of 9,000 children having issues with lead—I came back to Newark, New Jersey, my home, knowing that Newark is the third oldest city in the Nation.

I took action. I spoke to several mayors in my community, and I said: “You need to pay attention to what is going on with drinking water. There is a problem.”

Lo and behold, 3 days later, in 30 schools in Newark, New Jersey, elevated levels of lead were found. So I took action, and I have introduced the TEST for Lead Act in schools. This will help States that get Federal dollars from the Federal Government test the water in schools for lead.

This is not only a cities issue. In several communities around Newark, this issue has also been found in the suburbs. It is coming to a community near you. So I ask my colleagues to support the TEST for Lead Act.

□ 1545

CHANGES TO THE WHITE COLLAR EXEMPTION

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

Mr. YOHO. Mr. Speaker, the current administration has changed the way business is done in America.

By making unilateral changes to the white collar exemption within the Fair Labor Standards Act, businesses across our Nation will be forced to change their investment and growth strategy. This Big Government pie-in-the-sky philosophy does not grasp the realities of Main Street America. The change would require employers to pay overtime for all employees who make \$50,440 or less per year.

The administration’s own Chief Counsel for Advocacy at the Small Business Administration pointed out that research for this comprehensive rule change was based on assumptions and lacked industry data and involvement.

Here is another example of an agency reinterpreting an old law from 1938 and changing it to fit the current administration’s agenda. This is lawmaking by executive fiat and it is unconstitutional.

It is time for Congress to revive the legislative veto and hold an unaccountable executive branch accountable.

MINIMUM WAGE

The SPEAKER pro tempore (Mr. WALKER). Under the Speaker’s announced policy of January 6, 2015, the gentleman from California (Mr. DESAULNIER) is recognized for 60 minutes as the designee of the minority leader.

GENERAL LEAVE

Mr. DESAULNIER. 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 subject of my Special Order.

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

There was no objection.

Mr. DESAULNIER. Mr. Speaker, I rise today to support the Raise the Wage Act that was introduced almost exactly 1 year ago today.

Raising the minimum wage is critical to addressing income inequality in the United States, one of the most pressing issues facing our Nation. But the majority has not even called a hearing on this issue.

Yesterday, the Committee on Education and the Workforce Democrats held our own forum on this issue, during which we considered the evidence in support of raising the minimum wage. We heard from business leaders and economists that raising the wage will reduce workforce turnover, stimulate consumer spending, and grow jobs.

The evidence is absolutely clear that raising the minimum wage will give 35 million workers a raise and lift 4.5 million Americans out of poverty. It is also abundantly clear that raising the minimum wage will benefit businesses in the U.S. economy. That may be why in a recent poll from Republican pollster Frank Luntz, 80 percent of business executives supported raising the minimum wage.

The record could not be more clear: raising the minimum wage is good for workers, businesses, and the American economy. That is why today I include in the RECORD testimony from yesterday’s Member forum on the Business Case for Raising the Federal Minimum Wage, presented by David Cooper of the Economic Policy Institute; Sherry Deutschmann of LetterLogic, Inc.; Scott Nash of MOM’s Organic; and Carmen Ortiz Larsen of AQUAS, Inc.

WRITTEN REMARKS FROM CARMEN ORTIZ LARSEN, PRESIDENT OF AQUAS INC. AND CHAIR OF THE BOARD OF THE HISPANIC CHAMBER OF COMMERCE, MONTGOMERY COUNTY, MD

Submitted to the House Education & the Workforce Committee—Minority Panel on the Business and Economic Case for Raising the Minimum Wage, April 27, 2016

My name is Carmen Ortiz Larsen, and I support an increase in the Federal minimum wage to at least \$12 by 2020; I support the Raise the Wage Act. I am the owner and President of an Engineering and Information Technology firm called AQUAS Incorporated. I am also the Chair of the Board of the Hispanic Chamber of Commerce of Montgomery County, Maryland.

AQUAS Inc. staff includes professionals, administrative personnel, and field technicians. Our lowest wage is \$14 an hour. Our plan is to have the minimum wage in our workplace at \$16/hour within the next 18 months.

Being a small business owner is hard work. Small business owners have to be frugal, prudent, smart and alert to opportunities, navigating cash flow ups and downs, and managing cost increases and price competitiveness. Controlling costs is essential to ensure sufficient margins for funding growth, long-term success and customer satisfaction. If I don’t control costs wisely, though, the dollars I save in one area of the business could cost me more in other areas.

Some years ago we sought to keep costs down by using the lowest legal minimum wage as compensation for clerical and field staff. We found that these workers had a greater incidence of health issues, absenteeism and turnover. The cost of replacing and retraining staff outweighed any savings in keeping their pay rate low.

We found that it was a smarter business policy to raise the hourly rate for the lower paid jobs. The results were better staff morale, increased loyalty and better service to the customer. We gained a more stable workforce and improved performance.

Markets are competitive, and every year costs go up. We have to face yearly increases in cost of insurance, supplies, advertising, facilities, services. We take this for granted as the cost of doing business. It should be no different to expect wage increases, especially for the lowest paid workers. All employees deserve a wage that is sufficient to live without the anxiety of being left without food or shelter.

AQUAS does not believe that the answer to cost management or competitive challenges lies in paying our staff poverty wages; this simply diminishes the quality and ongoing success of our enterprise. Instead, we remain competitive through efficiencies and quality improvements, through innovative ways to maintain reasonable profitability and improve the customer’s experience. Our staff is part of who we are as a company, and they deserve to make ends meet.

We look to you as elected officials to set boundaries that cut across special interest areas, to make those tough decisions that create a delicate balance between an unrestrained commercial interest and a level

playing field for businesses and acceptable conditions for individual sustainability. The current minimum wage adjusted for inflation is lower than it was in 1950. This is simply untenable and should be unacceptable in our country.

The current \$7.25 an hour does not provide minimum wage workers with a wage with which they can live with dignity, have a decent home, nutritious food, and a reliable way to get back and forth from work, without worrying about whether or not they will lose their job or their family if they can't. The minimum wage is so low that workers have to seek a second job or public assistance of one kind or another. I want to contribute to my community—not burden it by paying wages my employees can't live on. Raising the federal minimum wage is long overdue.

In my community engagement as a business owner and as the Chair of the Board of the Hispanic Chamber of Commerce, I see an awful lot of the consequences of poverty wages in the community; I see families that fall apart and struggle to stay healthy, with each adult working more than one job, and still having a hard time making ends meet. These people are our consumer base, they are our neighbors, they buy from us, they vote for you. I don't want my government supporting policies like an inadequate minimum wage that promote poverty, weaken consumer demand, and ultimately hurt my business and other businesses. We have to set a reasonable wage floor.

I am here today to testify on behalf of a decent minimum wage that will reinforce employee productivity and ensure that when an employee goes home after work, they have the time, energy and enthusiasm to give to their families and community without fear, without anxiety and without hunger.

Thank you.

WRITTEN REMARKS FROM SCOTT NASH, OWNER,
MOM'S ORGANIC MARKET

Submitted to the House Education & the Workforce Committee—Minority Panel on Business and Economic Case for Raising the Minimum Wage April 27, 2016

My name is Scott Nash. I am the founder and CEO of a grocery chain called MOM's Organic Market. With an investment of \$100, I started MOM's in 1987 out of my mother's garage in Beltsville, MD. We currently have 15 locations in Virginia, Maryland, Pennsylvania and the District of Columbia. By the end of this year as we expand into New Jersey and elsewhere, we will have 18 stores and more than 1,000 employees. Our annual sales are more than \$200 million. We support raising the federal minimum wage to at least \$12 by 2020.

In 1980, just as I turned 15, I took my first part-time job. I ran the fry station at Burger King for \$3.10 per hour. That's actually more than today's minimum wage adjusted for the cost of living. I was surrounded by full time adult co-workers—some with children—and they relied on their paychecks to survive. Most of my coworkers had good attitudes, even though every day their lives were permeated with struggle and stress.

A minimum wage that is too low puts millions of people between a rock and hard place. Over the years, we at MOM's have gradually increased our hourly minimum wage from \$8.00 to \$11. I'm happy to report that after multiple raises to \$9, \$10, and \$11, MOM's is the most profitable we've ever been.

All good businessmen know that their most important asset is their employees. At MOM's, we consider paying a higher wage not a burden, but rather a high-return stra-

tegic investment. Our workforce is more productive, engaged and dedicated. They are happier, have less stress in their overall lives, and feel appreciated and secure.

With this higher employee morale and strengthening of our corporate culture, our retention rates have skyrocketed over the years, which has driven down our training and hiring costs. Studies show that the costs of hiring and training are substantial—thousands of dollars per employee. An employee generally doesn't operate at full efficiency until he or she has been working for at least 5 months. Longer term employees also offer more expertise and better customer service, which helps increase revenues. Customers love shopping at places with engaged employees.

Raising the minimum wage is smart business strategy. I can't hire anyone unless people buy our products. People like me start companies to fulfill the needs and desires of consumers. These needs and desires are not created by entrepreneurs; rather they are fulfilled by entrepreneurs. When workers' purses and wallets have more money in them, they spend more at local businesses. Increased consumer spending means more entrepreneurs start companies, the economy grows, and more wealth is created at all levels. One of the best quotes I've heard on job creation was, "For a CEO to take credit for job creation is like a squirrel taking credit for evolution." Contrary to what some CEOs claim, raising the minimum wage will actually create jobs, not cut them.

Many full-time hourly workers who are paid the minimum wage are also dependent on government subsidies, as the current minimum wage is not a living wage. A low minimum wage essentially amounts to a taxpayer subsidy for incredibly profitable large corporations and industries. Want to see unnecessary government spending go down, raise the minimum wage!

As a member of Business for a Fair Minimum Wage, I can share that raising the minimum wage has strong support from the business community. To summarize, raising the minimum wage will increase American productivity, decrease the number of full-time workers on government entitlement programs, grow consumer spending and the economy, increase wealth, and improve the lives of hard working people. It's time we raise the minimum wage to \$12 by 2020.

WRITTEN REMARKS FROM SHERRY STEWART
DEUTSCHMANN, FOUNDER AND CEO,
LETTERLOGIC, INC. AND COUNCIL MEMBER,
NATIONAL WOMEN'S BUSINESS COUNCIL

Submitted to the House Education & the Workforce Committee Minority Panel on the Business and Economic—Case for Raising the Minimum Wage, April 27, 2016

Representative Scott, thank you for inviting me to speak today. It is an honor.

My name is Sherry Stewart Deutschmann and I am the founder and CEO of LetterLogic, a small business in Nashville, TN. I am also a member of the National Women's Business Council, a small group of female business leaders whose role is to advise the Small Business Administration, the President, and Congress on issues related to female entrepreneurship.

Please allow me to share some basic background information on myself and my business. In 2002, as a single mom with only a high-school education, I cashed in my 401k and had a week-long yard sale to raise the capital needed to start my own company, LetterLogic, in the basement of my home. That bet on me turned out to be a good one because my company quickly outgrew my basement and is now a \$36 Million company. Indeed, our growth has enabled us to be rec-

ognized by INC Magazine as an INC 5000 company for nine consecutive years, an honor bestowed upon the fastest growing privately held companies in the US.

My company processes and delivers patient billing statements for hospitals nationwide, doing so in both traditional print/mail formats and also electronically. Though our business has a high-tech component, most of our jobs are in the factory, where our employees operate machinery that prints, folds, inserts, and then sorts over 235,000 bills each day. These positions could easily be filled at the minimum wage, which is \$7.25 an hour in Tennessee. However, our entire business model was built on my belief that I could build a better company if I took extraordinary care of the employees. I believed that well-cared for employees could better focus on turning out a high quality product and impeccable service, and their loyalty and dedication would create a corresponding loyalty among our clients. And, I believed that a loyal client base would happily pay a higher price for the best service.

Though we've always paid the highest wages in our industry, until a few years ago our entry-level pay was \$12 an hour. At that time, we began looking at our employees and trying to understand the kind of life we were enabling them to create, and as our "litmus test" we used the following baseline: "If the two lowest-paid employees of LetterLogic got married, what kind of housing could they afford? Could they afford to start a family? What schools would their children attend? How much of their income could they save?" And, at that point, we raised our starting wage to \$14 an hour, and then just a few months later, we raised it to \$16.

In the months since we increased our minimum starting wage from \$12 an hour to where it is now at \$16 an hour, my company has grown from annual revenues of \$27.5 Million to \$36 Million, 25% growth over a 27-month period. But what happened to the bottom line is even more striking. In that same time frame, our net profit increased 300%. Yes, when we increased our minimum starting wage from \$12 an hour to \$16 an hour, our revenue increased by 25% and our profit margin tripled. Yes, we made other smart business decisions that helped us achieve those results, but we believe that putting the needs of the employees above all else was a major contributor.

Moreover, my fast-growth company has zero debt—also a factor we attribute to the financial results of paying our employees fairly.

We are confident that our results are duplicable, that putting the needs of the employees first is a great business model. During the last three years, we've polled our clients bi-annually and they express their happiness and loyalty when 100% of the respondents say they'd recommend us, and 99% say they rank our service as Excellent or Good. But they DEMONSTRATE their loyalty by staying with us. Indeed, over the last three years, our revenue churn rate has been only 3.2%.

I'd also like to touch briefly on how a higher minimum wage affects the local economy by sharing the story of Kim, a woman we hired a few years ago. She says this is the first workplace in her life that she is making enough money that she has to work only one job. She is now able to fully commit her energy and attention to her job at LetterLogic, taking great care of our customers and better care of her family. And, she left an open position for someone else to fill.

From my experience operating a small business, I can attest to the value of paying a living wage. When employees are paid a wage they can live on, they are better able to focus on the demands of their jobs. The

quality of the goods and services they create are much better and build customer loyalty to the point where the company can be more profitable and sustainable.

When I pay a starting wage of \$16 plus benefits my employees have more money to spend at other businesses. The very least other businesses can do is pay a wage that allows their employees to afford the basics.

My business can set a good example, but I can't do it alone. The businesses with me in Business for a Fair Minimum Wage can't do it alone. The federal minimum wage, which Tennessee follows, has not been raised since 2009.

Increasing the minimum wage to \$12 by 2020, as called for in the Raise the Wage Act, is an overdue step in raising the floor for businesses, communities and our economy. Raising the minimum wage will increase productivity and reduce the costly turnover that plagues so many short-sighted low-wage businesses. It will boost sales by putting more money in the pockets of workers who most need to spend it.

Raising the minimum wage is good for business!

THE IMPACT OF RAISING THE FEDERAL MINIMUM WAGE TO \$12 BY 2020 ON WORKERS, BUSINESSES, AND THE ECONOMY

TESTIMONY BEFORE THE U.S. HOUSE COMMITTEE ON EDUCATION AND THE WORKFORCE MEMBER FORUM

(By David Cooper, Senior Economic Analyst, Economic Policy Institute, April 27, 2016)

Ranking Member Scott, members of the committee, and Members of the Democratic Caucus, thank you for inviting me to speak with you today. My name is David Cooper. I am the Senior Economic Analyst at the Economic Policy Institute (EPI), a nonpartisan, nonprofit research organization that focuses on improving the economic conditions of low- and middle-income workers and their families.

I am going to speak today about the appropriateness of a \$12 federal minimum wage in 2020, and what the research tells us about the effect of raising the minimum wage on workers, businesses, and the economy.

First, it cannot be emphasized enough that the current federal minimum wage of \$7.25 is incredibly low by every relevant benchmark. In 1968, the high point of the federal minimum wage in inflation-adjusted terms, the minimum wage was equal to roughly \$10 an hour in today's dollars. (Using the Bureau of Labor Statistic's longest-running measure of inflation, it was worth \$10.95 in today's dollars; using the Bureau's current method for measuring inflation, it was worth about \$9.60.) This means that minimum wage workers today are paid between a quarter and a third less than what similar jobs paid almost 50 years ago, depending on how you measure inflation.

As a consequence, the majority of low-wage workers in America today must rely on federal and state public assistance programs in order to afford their basic needs: 53 percent of workers earning less than \$12 an hour rely on some form of means-tested government assistance—such as food stamps, Medicaid, refundable tax credits, and housing and energy subsidies. The federal government spends over \$78 billion dollars each year to support the families of workers earning less than \$12 an hour, and this is undoubtedly an underestimate because it does not include the value of Medicaid or premium subsidies in healthcare exchanges. To be clear, these dollars are going to workers and families who desperately need this support and if anything, our anti-poverty programs need to be strengthened and expanded. Yet there is considerable savings to be had in

these programs if businesses were simply held to the same standard to which they were held in the 1960s. In a paper EPI released last year, we estimated that federal antipoverty programs would save \$17 billion annually if the minimum wage were raised to \$12 by 2020. That very savings could be used to strengthen government's antipoverty tools.

The current minimum wage is also exceptionally low relative to the pay of typical workers. In the 1960s, the minimum wage was equal to just over half of the median full-time wage in the United States (between 52 and 55 percent of the median, depending upon how one measures wages). Today, the federal minimum wage is equal to roughly 36 percent of the median wage. This means that someone working at or near the minimum wage is much farther away from a middle class job than similar workers a generation ago. Sometimes it is said that minimum wage jobs are just starter jobs for young people entering the labor force. First of all, we know that is not true—the average age of workers that would get a raise from a minimum wage increase to \$12 is 35 years old and the vast majority (90 percent) are 20 or older. Yet even in cases where it is true, those young people are starting off their careers much further from the middle class than young people of previous generations.

Raising the federal minimum wage to \$12 by 2020, as the Raise the Wage Act would do, would restore the national wage floor to the same relative position that it had in the late 1960s. Under conservative assumptions for wage growth at the median, \$12 in 2020 would be equal to roughly 54 percent of the full-time median wage, bringing low-wage workers closer to the pay of a middle-class job, and helping undo some of the growth in wage inequality that has taken place since 1968.

Whenever increasing the minimum wage is discussed, there is always concern that doing so might hurt job growth or imperil businesses that employ low-wage workers. In the 22 times the federal minimum wage has been raised, and the over 300 times that states or localities have raised their minimum wages just since the 1980, these concerns have never materialized. The effect of increasing the minimum wage on employment is probably the most studied topic in labor economics, and the consensus of the literature is that moderate increases in the minimum wage have little to no effect on employment. In fact, this was the conclusion of a letter signed by over 600 PhD economists—including 8 winners of the Nobel Prize—sent to the leaders of both houses of Congress in 2014. The letter stated, "In recent years there have been important developments in the academic literature on the effect of increases in the minimum wage on employment, with the weight of evidence now showing that increases in the minimum wage have had little or no negative effect on the employment of minimum-wage workers, even during times of weakness in the labor market."

The most detailed study in recent years of the minimum wage's effects was published in a 2014 book by economists Dale Belman and Paul Wolfson. Belman and Wolfson conducted a meta-analysis (a study of studies) of over 200 scholarly papers on the minimum wage published since 1991. They conclude that "modest minimum wage increases raise wages for the working poor without substantially affecting employment or work hours, providing solid benefits with small costs." (p.401) Belman and Wolfson's book was subsequently awarded Princeton University's Bowen award for the book making the most important contribution toward understanding public policy related to the operation of labor markets.

In recent years, research has found not only that have minimum wage increases

have had no measurable negative effects, but they have often produced positive effects on the functioning of the low-wage labor market. Higher minimum wages tend to reduce turnover and increase job tenure among low-wage workers—leading to productivity improvements and lower turnover costs at affected businesses.

Most importantly, research has consistently shown that raising the minimum wage boosts the pay of low-wage workers who typically come from low- and moderate-income households. Because these households typically spend a larger portion of their income than wealthier households, the rising wage floor can provide a modest boost to consumer spending, generating new business activity, particularly in lower-income areas where consumer demand is more depressed. And this is true even if some firms have to enact small price increases as a result of the higher minimum wage. Pay raises for low-wage workers resulting from higher minimum wages are vastly larger than any resulting price increases—typically by a factor of more than 10 to 1. This is because labor costs are only one piece of businesses' overall operating costs, and as previously noted, raising pay simultaneously generates savings from higher productivity and lower turnover.

In summary, raising the minimum wage to \$12 by 2020 would boost the wages of tens of millions of American workers, increase low-income households' buying power, reduce reliance on federal assistance programs, and bring the wage floor back up to the same relative value it had in the 1960s. The research indicates that such an increase would not be overly burdensome on businesses or hamper job growth, and could, in fact, strengthen the consumer demand that drives the U.S. economy. I strongly encourage Congress to pass the Raise the Wage Act.

Mr. DESAULNIER. Mr. Speaker, it is past time for Congress to raise the Federal minimum wage. We learned yesterday that, of the people who would most be impacted by raising the minimum wage, only 10 percent are teens, as opposed to a popular misconception. In fact, the average age affected is 35, and 56 percent are women. In addition, nearly one-third of all Hispanics and one-third of all African Americans would get a raise by enacting this act, and 30 percent of working mothers would get a raise.

It is time that we stand up for hard-working people all across America and give them a well-deserved and long-overdue raise.

I yield to the gentleman from California (Mr. TAKANO).

Mr. TAKANO. Mr. Speaker, I thank my colleague from the State of California, my home State of California, for yielding.

I am glad to stand here today in support of the Raise the Wage Act. I want to thank my colleagues for standing with me today to promote the benefits of increasing the minimum wage.

While critics warn of mass layoffs and economic calamity, studies consistently show that a higher minimum wage will stimulate the economy and lift workers out of poverty.

We cannot allow ideology and partisanship to stop millions of workers from earning a living wage. A report on poverty in my own community, which my office produced last year, revealed

the urgency of this issue. Here is what we found:

Last year, a single parent of two kids working full time at the minimum wage in Riverside, California, was likely to fall \$600 short of what they need to get by every month. Not only does this situation violate the premise of the American Dream that working hard and playing by the rules will land you in the middle class, it also damages our economy.

A University of California, Berkeley study found that low wages cost American taxpayers \$152 billion each year on social welfare programs for working families. We are effectively subsidizing companies that do not pay their workers a living wage.

Now, there is a myth—a myth—that the typical minimum wage earner is a high school student, a high school student living at home working part time. But young people make up just a tiny fraction of the minimum wage workforce. Eighty-nine percent of workers who would benefit from a Federal minimum wage increase to \$12 per hour are actually age 20 or older. Nearly 40 percent of this workforce is older than 40.

These are not kids on a summer job. These are parents who are seeking to provide for their children. With more money in their pockets, these workers could take a few extra trips to the grocery store, buy new school supplies for their children, or save up to buy a home, all of which would help stimulate our economy.

All of us have expressed serious concerns about rising income inequality in our communities. We all understand that the economy has been thrown out of balance because the rules that protect workers from exploitation have atrophied over time. The minimum wage is a clear example of that trend.

The real value of the Federal minimum wage has declined 24 percent since 1968. Workers are not worth 24 percent less than they were 50 years ago, and families cannot get by with 24 percent less than they did 50 years ago.

Raising the minimum wage is not only good policy, it is popular policy. Paying workers a living wage reduces turnover, improves worker morale, and increases productivity. For those reasons, a poll by the American Sustainable Business Council found that 60 percent of small-business owners support raising the minimum wage to \$12 an hour by 2020. And most revealing, the Republican pollster Frank Luntz found that 80 percent of business executives support raising the minimum wage.

Mr. Speaker, I include in the RECORD an article from The Washington Post describing this secret poll done by Frank Luntz of these business executives—the very one I mentioned in my remarks—that found that 80 percent of business executives support increasing the minimum wage.

[From the Washington Post, Apr. 4, 2016]
LEAKED DOCUMENTS SHOW STRONG BUSINESS SUPPORT FOR RAISING THE MINIMUM WAGE
SO WHY DO MOST CHAMBERS OF COMMERCE STILL OPPOSE IT?

(By Lydia DePillis)

Whenever minimum wage increases are proposed on the state or federal level, business groups tend to fight them tooth and nail. But actual opposition may not be as united as the groups' rhetoric might make it appear, according to internal research conducted by a leading consultant for state chambers of commerce.

The survey of 1,000 business executives across the country was conducted by LuntzGlobal, the firm run by Republican pollster Frank Luntz, and obtained by a liberal watchdog group called the Center for Media and Democracy. (The slide deck is here, and the full questionnaire is here.) Among the most interesting findings: 80 percent of respondents said they supported raising their state's minimum wage, while only eight percent opposed it.

"That's where it's undeniable that they support the increase," LuntzGlobal managing director David Merritt told state chamber executives in a webinar describing the results, noting that it squares with other polling they've done. "And this is universal. If you're fighting against a minimum wage increase, you're fighting an uphill battle, because most Americans, even most Republicans, are okay with raising the minimum wage."

Merritt then provided some tips on how to defuse that support, such as suggesting other poverty-reduction methods like the Earned Income Tax Credit. "Where you might find some comfort if you are opposing it in your state is, 'how big of a priority is it against other priorities?'" he said. "Most folks think there are bigger priorities. Creating more jobs rather than raising the minimum wage is a priority that most everyone agrees with. So when you put it up against other issues, you can find other alternatives and other things to focus on. But in isolation, and you ask about the minimum wage, it's definitely a winner."

Sixty-three percent of respondents said they belong to a chamber of commerce, whether on the local, state, or federal level—suggesting that the groups' public statements might be out of step with their members' beliefs. The materials shed light on how some business trade associations operate, and why they've continued to oppose minimum wage increases even as the rest of the public thaws towards them.

The research had been commissioned by the Council of State Chambers, a small, non-political umbrella organization that coordinates messaging across the dozens of groups that make up its membership. The main purpose of the survey, says Council director Joe Crosby, had been to assess what the broader business community thinks about state chambers, and what kind of language they respond to best. (Under the terms of its contract, Crosby says, LuntzGlobal was forbidden from discussing the survey publicly.)

So why do state chambers, which are usually the largest and most powerful business organizations represented in state capitols, seem so far apart from the broader business community when it comes to the minimum wage?

Crosby argued that modest minimum wage hikes don't impact the majority of chamber members, and so they actually tend to leave the issue to trade groups for retailers, hotels and restaurants, which employ most low-wage workers.

"In chambers, historically, it's more successful businesses that are in manufacturing

and other higher wage industries," Crosby says. "They tend to see themselves as the voice of business, but there are other groups that are focused on sectors that are focused on different wage mandates."

In the more liberal areas where minimum wage increases have succeeded, that's often true: Broad-based business groups have hesitated to speak out too strongly against the popular measures, leaving those industries that are most affected out in the cold.

In some instances, advocates have even targeted low-wage service industries first—a hotel wage ordinance passed in Los Angeles before the across-the-board increase, for example, and New York Gov. Andrew Cuomo raised wages for fast food workers before launching a campaign to do so for all workers (which New York City-based chambers of commerce actually supported).

But in most states, chambers of commerce haven't been as shy in their opposition to minimum wage hikes. Pennsylvania Chamber of Business and Industry president Gene Barr says he canvasses his members regularly on lots of issues, and they are against raising the state's minimum wage above where it still sits at the federal floor of \$7.25—even the big, high-tech industries that already pay well above it.

"Our larger businesses get that," said Barr, who sat through the LuntzGlobal presentation. "We don't get pushback saying that 'you really need to get behind a minimum wage increase,' because they understand that it's really not appropriate."

Minnesota Chamber of Commerce president Doug Loon says his members' opinions don't match those of the LuntzGlobal survey—including those regarding requirements that businesses offer benefits like paid paternity leave, which 82 percent of respondents supported, or more paid sick leave, which 73 percent supported. The Minnesota Chamber has found that even those of its members who are offering those benefits would rather have the choice of whether to do so, and how.

"It's what most employers are moving to," Loon says. "Do we need to pass a one-size-fits-all on sick leave? We would argue that we do not."

So Loon and Barr say they're just following their members' wishes. Some business groups have a different perspective—but don't necessarily have the power to combat a state chamber when it puts its mind to something.

The South Carolina Small Business Chamber of Commerce has supported a higher minimum wage, but its president Frank Knapp says his members simply don't have the bandwidth to push for it, with so many other issues on their plate. "When you actually talk to those people one on one, you find that yeah they're fine with raising the minimum wage," Knapp says. "But they're not going to crusade for the minimum wage."

That might be true of traditional chamber members too, Knapp thinks, many of whom mostly join for the networking benefits rather than the political advocacy aspect anyway. But within those groups, the industries that care most about a given policy matter—hotels and restaurants, in the case of the minimum wage—drive the organization's agenda. "Usually the most vocal members of the state chambers dominate on that particular issue, and everybody else stays quiet," Knapp says.

When that happens, it's easy for politicians and the public to get the idea that the private sector stands united against raising the minimum wage, when opinions are actually much more diverse.

Holly Sklar is CEO of a national group called Business for a Fair Minimum Wage that favors raising the wage floor in states and nationwide, and she points to a number

of surveys by reputable pollsters—from CareerBuilder, Small Business Majority, and the American Sustainable Business Council—that found most businesses agree. Many of those businesses don't join state chambers, which means their opinions don't filter up to the organization's leadership, so its positions don't change—and that's what gets conveyed to politicians.

"Sometimes you end up confused by the fact that someone has enough money to be in the halls of the state senate, day after day after day, funded by some of the bigger corporations that have more of an investment in the status quo," Sklar says. "It has an impact on how it's perceived—you start thinking that's what business thinks."

Mr. TAKANO. Mr. Speaker, I urge my colleagues to listen to their constituents, listen to these businessowners, and raise the minimum wage. It is past time that we took this action to improve the lives of millions of working Americans and strengthen our economy.

Mr. DESAULNIER. Mr. Speaker, I thank my colleague from California.

Mr. Speaker, I yield to the gentleman from Connecticut (Ms. DELAURO).

Ms. DELAURO. Mr. Speaker, I thank my colleague. I am proud to join with him this afternoon to talk about an issue of critical importance to the people of this Nation.

Obviously, I want to be very, very clear about the issue of a rise in our minimum wage. For the length of time that I have served in this body, which is for 25 years, I have been a strong supporter of increasing the minimum wage. I believe that it has sustained America's working families and it is justified, which is why I strongly support the Raise the Wage Act.

We need to index the minimum wage. It needs to keep up with inflation. It is long past time that this gets done. Time goes on, costs increase, and the minimum wage ought to increase. We can't afford to settle for the status quo.

Full-time, year-round work at the current minimum wage of \$7.25 leaves a family of three below the Federal poverty line. This disproportionately, by the way, hurts women, who make up nearly two out of three workers making the minimum wage. This means low-wage workers have to work longer hours just to achieve the standard of living that was considered the bare minimum almost a half century ago.

The greatest economic challenge that faces our Nation today is that too many Americans are in jobs that do not pay them enough to live on. Raising the minimum wage would directly or indirectly lift wages for more than 35 million workers—or more than one in four in the United States. The Raise the Wage Act would lift 4.5 million Americans out of poverty and reduce income inequality.

The low minimum wage, by the way, is not just bad for workers. It is bad for business, and it is bad for the entire economy. Low wages limit consumer demand, which stalls our country's economic growth. That hurts everyone.

A raise is long overdue for hard-working Americans if you realize, between 1948 and 1973, productivity and compensation grew at nearly equal rates; but from 1973 to 2014, American workers' productivity grew by 72 percent—they were producing more—while hourly worker compensation grew by just 9 percent.

Wages for the top 1 percent have grown 138 percent since 1979, while wages for the bottom 90 percent have only grown 15 percent. We have an opportunity to make a real step toward closing this gap.

There is a broad and growing consensus on a need to raise the wage. In a poll—and my colleagues have referenced this poll. This is a poll of business executives, and I think they were trying to hide it. I don't think that they wanted to get it out. But business executives—and this is a poll conducted by Frank Luntz, who is a Republican pollster, and he found that 80 percent supported raising the Federal minimum wage.

If our colleagues across the aisle want to make a real impact on poverty in the United States, they would support legislation that helps working families cope with rising costs like the Raise the Wage Act. The American people have waited long enough. It is time to make sure that all of our workers can make decent pay for a hard day's work, get a decent day's pay.

I urge my colleagues to pass this legislation.

Also, if I can, Mr. Speaker, Republicans contend that they can't raise the wage because doing so would kill jobs. So I include in the RECORD a paper from the National Employment Law Project describing, among other research, two meta-studies on the effect of the minimum wage on employment.

EMPLOYMENT AND BUSINESS EFFECTS OF MINIMUM WAGE INCREASES INTRODUCTION

While the U.S. economy continues to see steady growth, wages have been flat or falling for much of the labor force. This dynamic has spurred the most significant wave of action to raise the minimum wage in fifty years, with momentum for significant increases at the federal, state and local levels. The growing momentum for raising the minimum wage has focused attention on the impact of higher minimum wages on employment levels. Supporters argue that higher minimum wages help workers and the economy, and that research shows any adverse effect on jobs is minimal. Opponents, by contrast, generally contend that higher wages will reduce employment or slow job growth.

The fact that many states and cities in the U.S. have raised their minimum wages in recent years while others have not has created a rich store of data for research and analysis and has made the minimum wage one of the most studied questions in economics.

This brief reviews the extensive body of research on the impact of higher minimum wages in the U.S. over the past twenty years and draws these key findings:

The bulk of rigorous research examining hundreds of case studies of minimum wage increases at the state and local levels finds that raising the minimum wage boosts incomes for low-paid workers without reducing

overall employment job growth to any significant degree.

The minority of researchers reaching different conclusions rely on less precise or flawed methodologies that fail to take advantage of the most recent advancements in economic research.

Businesses are able to absorb the cost of paying higher wages without reducing employment through a range of channels, including savings from increased employee productivity and reductions in employee turnover that consistently result from minimum wage increases.

The minimum wage is one of the most studied subjects in the field of economics. Since the early 1990s, economists—armed with richer data than previously available and the computational power to analyze it—have conducted scores of studies in an effort to better understand the employment effects of raising the minimum wage. Many of these studies, often referred to as the "new minimum wage research," have used sophisticated methodologies that control for variables unrelated to the minimum wage—such as regional employment trends not driven by minimum wage changes—that otherwise may bias a study's findings. The results overwhelmingly suggest that raising the minimum wage has very little effect on employment.

Most prominently, two leading "meta-studies" survey and pool the data from over four decades of research. The meta-studies represent the most reliable and sophisticated approaches to studying the employment impact of raising the minimum wage, as they aggregate data from dozens of studies containing thousands of different estimates of the employment impacts of minimum wage increases.

The first meta-study, by Hristos Doucouliagos and T.D. Stanley (2009), shows that there is "little or no significant impact of minimum wage increases on employment," as noted by the Center for Economic and Policy Research in its review of the minimum wage literature. This is illustrated in Figure 1, which arrays 1,492 different findings from 64 different studies, mapping their conclusions on employment impacts against the statistical precision of the findings. As economist Jared Bernstein summarizes, "the strong clumping around zero [impact on jobs] provides a useful summary of decades of research on this question [of whether minimum wage increases cost jobs]."

Drawing on the methodological insights of Doucouliagos and Stanley, the second meta-study by Dale Belman and Paul Wolfson (2014) reviews more than 70 studies and 439 distinct estimates to come to a very similar conclusion: "[i]t appears that if negative effects on employment are present, they are too small to be statistically detectable. Such effects would be too modest to have meaningful consequences in the dynamically changing labor markets of the United States," and too small to merit policy or political controversy.

In addition to these meta-studies, state-of-the-art individual studies have developed new research methods to enable economists to better isolate and analyze the actual impact of minimum wage increases—and have confirmed that raising the minimum wage does not reduce employment. Two of these leading individual studies are:

"Minimum Wage Effects Across State Borders," in which economists Arindrajit Dube, T. William Lester and Michael Reich (2010) apply innovative new research methods to examine the real-world impact of state minimum wage increases on employment. In order to completely isolate other factors influencing state job growth trends, the study compares employment trends in neighboring

counties that are economically similar except for having different minimum wages (by virtue of being on different sides of a state border). The study looks at employment levels among every pair of neighboring U.S. counties that had differing minimum wage levels at any time between 1990 and 2006—and finds that higher minimum wages did not lead business in those states to reduce their hiring or shift their hiring to neighboring counties with lower minimum wage rates.

“Do Minimum Wages Really Reduce Teen Employment?,” in which economists Sylvia Allegretto, Arindrajit Dube and Michael Reich (2011) demonstrate that neglecting to control for regional employment trends leads observers to erroneously attribute reductions in employment in certain states to an increase in the minimum wage. They find that, after controlling for regional trends, the negative effects on teen employment in regions with higher minimum wages not only disappeared, but turned slightly positive, and that these observations hold true whether the economy is growing or in a downturn. The fact that there is no evidence that past U.S. minimum wage increases have reduced teen employment is significant since, if there were any adverse effects associated with minimum wage increases, one might expect to see them among teens who are new entrants to the labor market.

The innovative approach used by Dube, Lester and Reich in the 2010 study has won praise from leading labor economists at top universities, such as Harvard economist Lawrence Katz and Massachusetts Institute of Technology economists David Autor and Michael Greenstone. As Autor explained, “The paper presents a fairly irrefutable case that state minimum wage laws do raise earnings in low wage jobs but do not reduce employment to any meaningful degree. Beyond this substantive contribution, the paper presents careful and compelling reanalysis of earlier work in this literature, showing that it appears biased by spatial correlation in employment trends.”

The new body of research has led to a shift in the views of mainstream economists on the employment impact of minimum wage increases. Indicative is a February 2013 poll of leading economists by the University of Chicago’s Booth School of Business, in which economists by a more than 3 to 1 margin believe that the benefits of raising the minimum wage and indexing it for inflation outweigh any costs. Similarly, centrist economists, including Larry Summers and Robert Rubin, have called for raising the minimum wage and empowering workers as part of a strategy to help grow the middle class and move the economy forward; and Goldman Sachs released an analysis of minimum wage increases, which did not mention unemployment at all—neither as an immediate effect, nor as a forecast.

The shrinking body of economic research that continues to argue that increases in the minimum wage cost jobs emanates in large part from a single source: University of California-Irvine economist David Neumark. Neumark is the author of both a survey that claims that the weight of minimum wage research points towards evidence of job losses, and of several studies that claim to show the same. However, both Neumark’s survey and the methodology he uses in his individual studies have been shown to be skewed and inaccurate.

Neumark’s 2006 survey (coauthored with William Wascher), “Minimum Wages and Employment: A Review of Evidence from the New Minimum Wage Research,” maintains that 85 percent of the “most credible” research on the impact of raising the minimum wage finds job losses as a result. However, other economists have pointed out that this

survey—which is not a true meta-study—was conducted in a highly subjective manner, generating its unrepresentative conclusions. Specifically, Neumark’s survey:

1. Fails to comprehensively review the economic research on the impact of raising the minimum wage, and instead selects just 33 studies that the author subjectively designates as the “most credible;”

2. Omits several of the most important recent studies on the impact of minimum wage increases in the United States, with the result that half of the studies analyzed by Neumark focus on foreign labor markets, rendering their conclusions less relevant to the U.S.; and

3. Is skewed towards Neumark’s own research, which makes up a full 26 percent of the U.S.-based studies that he elects to include.

Neumark’s research, as well as the few other studies which continue to maintain that minimum wage increases cost jobs, have used variants on a single approach: comparing job growth in states with higher minimum wages against job growth in states with lower minimum wages.

However, as demonstrated by Dube, Lester and Reich (2010) and Allegretto, Dube and Reich (2011), Neumark’s simplistic approach cannot accurately assess the impact of a higher minimum wage since it does not adequately control for the wide range of varying local economic conditions—such as regional trends in manufacturing jobs losses, population shifts to the sun belt, and the local severity of economic shocks such as the housing bubble collapse—that affect job growth in state labor markets. As a result of these inadequate controls, Neumark and other conservative economists erroneously attribute differences in regional job growth levels to minimum wage differences.

More recent and sophisticated research does a better job of controlling for those regional economic differences. The 2010 study by Dube, Lester and Reich, for example, uses a methodology similar to Neumark’s. But rather than comparing job growth rates among all states nationwide, it focuses on comparisons among states in the same region of the country that have differing minimum wages. Dube, Lester and Reich show that when one uses a regional focus to control for extraneous economic trends, any evidence of job losses disappears.

The strength of the new research has led major business publications to endorse its findings and methodologies—and to reject opposition research as faulty and inaccurate. In 2012, Bloomberg News, for example, called for increasing the minimum wage and indexing it for inflation, writing that, “[a] wave of new economic research is disproving those arguments about job losses and youth employment. Previous studies tended not to control for regional economic trends that were already affecting employment levels, such as a manufacturing-dependent state that was shedding jobs. The new research looks at micro-level employment patterns for a more accurate employment picture. The studies find minimum-wage increases even provide an economic boost, albeit a small one, as strapped workers immediately spend their raises.”

Despite the advances made in new research on the minimum wage, in 2014 the Congressional Budget Office (CBO) published a report, based partially on older research, suggesting that an increase in the minimum wage would reduce total U.S. employment by about 500,000 workers—though it acknowledged the possibility of an impact ranging from near-zero to one million jobs lost. Economists who have studied the minimum wage, however, have criticized the report for a major flaw in its analysis: Despite ac-

knowledging the greater accuracy of newer methodologies, in its synthesis of minimum wage studies the CBO gave equal weight to older methodologies as to new, without explaining its reason for doing so.

Michael Reich—one of the critics of the report and coauthor of two of the studies discussed above—notes the CBO erred when it took the findings of research by Neumark/Wascher and Reich/Dube and averaged them, as if those studies were similar enough in methodology, time and data sets used to justify doing so. He writes, “We conclude, and many other labor economists agree, that our studies invalidate the previous approach used in many studies by Neumark and Wascher and others. It makes no sense to take an average between a rigorous study and one that has been shown to be flawed.” Giving equal weight to these studies likely biased the CBO’s conclusions.

Goldman Sachs analysts also reviewed the CBO report and concluded that its job loss estimates are overstated. The analysts cite the findings of the new minimum wage research, which find little to no effects on employment (see the first section of this brief); a boost in demand from higher earnings; a concentration of employment impacts on only two industries (retail and leisure & hospitality); and the fact that states and localities have taken the lead in increasing the minimum wage in the face of congressional inaction, as reasons the CBO estimates are likely too high.

Even with its flawed analysis, taken as a whole the CBO report nonetheless demonstrates that the benefits of raising the minimum wage far outweigh any drawbacks. Among its positive findings, the report concluded that 24.5 million workers would benefit from a wage increase to \$10.10, and nearly one million would be lifted out of poverty.

In January 2014, House of Representatives Speaker John Boehner made the following claim in explaining his opposition to raising the minimum wage: “When you raise the cost of something, you get less of it.” This idea seems intuitive to many who learned about supply and demand in an introductory economics class. But in fact, both research and real life experiences show that, rather than automatically raising costs and forcing layoffs, higher wages can lead to significant savings for businesses, offsetting a large portion of the higher payroll costs. Among the leading factors explaining this seemingly counter-intuitive observation are two related concepts: employee turnover and productivity.

Low wages are associated with high levels of employee turnover. Workers earning low wages tend to be less committed to their jobs than better paid workers and are less likely to stay at their jobs for long. Unsurprisingly, the accommodations and food services sector—one of the lowest-paying sectors—has an annual turnover rate of nearly 63 percent, while “limited service restaurants”—a sub-sector which includes fast food restaurants like McDonald’s and Burger King—have a turnover rate of well over 100 percent each year. The retail trade, which employs cashiers, customer service representatives, stock clerks and other low-wage workers, has a turnover rate of nearly 50 percent.

Employee turnover forces businesses to constantly find and train new workers, costing firms significant amounts of money and time. In the fast food industry, the cost of turnover is approximately \$4,700 each time a worker leaves his or her job. Studies show that higher wages can substantially reduce turnover and the costs associated with replacing lost workers. In the fast food industry, increasing the minimum wage could lead to as much as \$5.2 billion in cost savings to businesses and as many as 1.1 million

fewer separations. Overall, savings from reduced turnover alone can offset as much as 30 percent of the cost of a minimum wage increase—even to \$15 per hour.

Low pay also impacts productivity. While experienced workers tend to be more productive, new workers may not be as optimally efficient during their training period, and this can incur indirect costs to businesses from lost sales and imperfect customer service as new workers learn on the job. While the savings from greater productivity and lower turnover may not fully pay for a minimum wage increase, these savings can nonetheless substantially offset the higher labor costs associated with an increase.

The benefits from higher productivity and lower turnover helps explain why large companies as well as many small businesses have chosen to invest in higher wages as part of a highly competitive business strategy. As MIT business school professor Zeynep Ton explains, “Highly successful retail chains—such as QuikTrip convenience stores, Mercadona and Trader Joe’s supermarkets, and Costco wholesale clubs—not only invest heavily in store employees but also have the lowest prices in their industries, solid financial performance, and better customer service than their competitors. They have demonstrated that, even in the lowest-price segment of retail, bad jobs are not a cost-driven necessity but a choice. And they have proven that the key to breaking the trade-off is a combination of investment in the workforce and operational practices that benefit employees, customers, and the company.”

Many employers can afford to pay better wages. The vast majority of small businesses (89 percent) already pay their employees more than the federal minimum wage, a strong majority (60 percent) support raising the minimum wage to \$12 and adjusting it for inflation each year, and a growing number of employers see \$15 as a fair minimum wage. Many also believe that higher wages level the playing field by preventing larger or less scrupulous firms from gaining a competitive advantage through very low labor costs. Large businesses, in particular, are in the position to improve their wages. Corporations like Walmart, T.J. Maxx, Gap and Ikea, which employ the majority of low-wage workers, have been enjoying record profits for years. According to the St. Louis Federal Reserve Bank, in the second quarter of 2015, corporate profits amounted to \$1.8 trillion—the highest since the late 1940s.

CONCLUSION

“When employers stop thinking about employees as costs to cut, but instead as customers, they see it is in their self-interest to raise the minimum wage. We need to change their concept of self-interest.”—Nick Hanauer, entrepreneur and venture capitalist.

The most recent and sophisticated research—as well as the experiences of leading employers like Trader Joe’s, Costco and thousands of small businesses—strongly suggest that higher wages increase incomes for low-wage workers without reducing overall employment or hurting businesses. Not only do employers benefit from the savings they accrue from lower turnover and higher productivity; they also benefit from an increase in demand for the goods and services they offer. As observers from Nick Hanauer to Larry Summers point out, workers are customers—and the better a worker’s ability to participate in the economy as a consumer, the better off will be both individual businesses and the economy as a whole.

Ms. DELAURO. This document examined 64 minimum wage studies measuring the effect of minimum wages on teenage employment in the United

States published between 1972 and 2007. While these studies estimated a range of employment effects, Mr. Stanley and Mr. Doucouliagos found the most precise estimates in the studies were around zero or near zero employment effects.

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The second is from Paul Wolfson and Dale Belman. It examined studies published since 2007 on the employment effect on minimum wage increases. This meta-analysis also found that the best estimates in the compiled studies revealed no statistically significant negative employment effects.

We all have listened over many years that any increase in the minimum wage would, my gosh, send the U.S. economy into a tailspin, and every time it has proven false. It was false then; it is false now. Let us raise the minimum wage, and let us support the Raise the Wage Act.

I thank my colleague from California for including me in this Special Order.

Mr. DESAULNIER. My pleasure. I thank my colleague from Connecticut for her passionate advocacy on this issue and on others around wage inequality.

Mr. Speaker, I include in the RECORD a letter sent to President Obama and signed by over 600 economists, including seven Nobel Prize winners, stating that the most recent economic research shows that increases in the minimum wage have little or no negative effect on the employment of minimum wage workers. In fact, the letter goes on to read that a minimum wage increase could have a stimulative effect on the economy as low-wage workers spend their additional earnings, thus increasing consumer demand and leading companies to hire additional workers.

OVER 600 ECONOMISTS SIGN LETTER IN SUPPORT OF \$10.10 MINIMUM WAGE: ECONOMIST STATEMENT ON THE FEDERAL MINIMUM WAGE

DEAR MR. PRESIDENT, SPEAKER BOEHNER, MAJORITY LEADER REID, CONGRESSMAN CANTOR, SENATOR MCCONNELL, AND CONGRESSWOMAN PELOSI: July will mark five years since the federal minimum wage was last raised. We urge you to act now and enact a three-step raise of 95 cents a year for three years—which would mean a minimum wage of \$10.10 by 2016—and then index it to protect against inflation. Senator Tom Harkin and Representative George Miller have introduced legislation to accomplish this. The increase to \$10.10 would mean that minimum-wage workers who work full time, full year would see a raise from their current salary of roughly \$15,000 to roughly \$21,000. These proposals also usefully raise the tipped minimum wage to 70% of the regular minimum.

This policy would directly provide higher wages for close to 17 million workers by 2016. Furthermore, another 11 million workers whose wages are just above the new minimum would likely see a wage increase through “spillover” effects, as employers adjust their internal wage ladders. The vast majority of employees who would benefit are adults in working families, disproportionately women, who work at least 20 hours a week and depend on these earnings to make

ends meet. At a time when persistent high unemployment is putting enormous downward pressure on wages, such a minimum-wage increase would provide a much-needed boost to the earnings of low-wage workers.

In recent years there have been important developments in the academic literature on the effect of increases in the minimum wage on employment, with the weight of evidence now showing that increases in the minimum wage have had little or no negative effect on the employment of minimum-wage workers, even during times of weakness in the labor market. Research suggests that a minimum-wage increase could have a small stimulative effect on the economy as low-wage workers spend their additional earnings, raising demand and job growth, and providing some help on the jobs front.

Mr. DESAULNIER. Mr. Speaker, I stand here as a fervent believer in what we have advocated for and as someone who has spent 35 years owning and managing restaurants in an area of the country in which the economy is growing more rapidly than anywhere else in the country right now, which is the San Francisco Bay Area.

With that background, I also speak to this as somebody who has a good deal of empathy for small-business owners, particularly restaurant owners, who are looking at monthly and quarterly business reports and are wondering how they would accommodate the increase in the minimum wage. In California, of course, we are much higher than in the U.S., and many cities, including San Francisco, have gone to \$15 with an indexed minimum wage.

I believe firmly in the research that shows that one of the biggest challenges to small businesses, particularly in the restaurant field, is not the challenge of minimum wage workers, but the fact that there is less disposable income in middle-income households to be able to have the discretion to go out and spend that disposable income in restaurants and on hospitality events. While I understand the angst, these are the kinds of things, once we take that step—from my experience and the experience in California and in high-cost areas like New York and San Francisco, which have gone ahead with raising the minimum wage—that would indicate the overall benefit to the economy and to everyone.

Lastly, I think the challenge of this time for us domestically is, as I said, the inequality in the country. In a country in which the economy is based on 70 percent consumer investments, having more disposable income is a good thing. As President Lincoln once famously said: In order for this democracy to thrive, there must always be a balance between capital and labor; and if there is ever an imbalance towards capital, we have, in effect, lost democracy.

There is no question that, at this point in time, capital investment is doing many great things, including in the bay area and in our venture capital community and in our innovation community. In having said that, one does not have to read Thomas Piketty to

understand that we have a huge imbalance between wages and labor and capital, which Lincoln warned about.

I ask the majority party to work with us to raise the minimum wage in order to help the economy.

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

1-YEAR ANNIVERSARY OF THE HBCU CAUCUS

The SPEAKER pro tempore. Under the Speaker's announced policy of January 6, 2015, the gentleman from Alabama (Mr. BYRNE) is recognized for 60 minutes as the designee of the majority leader.

Mr. BYRNE. Mr. Speaker, it is my great privilege and honor today to be a part of a Special Order on the 1-year anniversary of the bipartisan HBCU Caucus. For those who are listening or who are watching, let me make sure you understand that HBCU stands for Historically Black Colleges and Universities. That is what we will be talking about today.

I am the co-chair of this caucus, along with a Member of this body who came up with this idea and who has spearheaded this effort from the very beginning—she is the spirit behind it—Congresswoman ALMA ADAMS from the great State of North Carolina.

I yield to Congresswoman ADAMS so that she may speak to this House and to the Nation about the importance of this topic and about the importance of HBCUs to the United States of America.

Ms. ADAMS. I thank Congressman BYRNE. I appreciate the gentleman's yielding to me and his work with this caucus.

Mr. Speaker, today marks the first anniversary of the bipartisan Congressional Historically Black Colleges and Universities Caucus, known by many as the HBCU Caucus.

As a retired 40-year educator from Bennett College in Greensboro, North Carolina, I have always believed that every young person who desires a college education should get that opportunity. Like many of the young people I taught at Bennett College for those four decades of my academic career, my story is one of perseverance.

I was a first-generation college student at North Carolina A&T. I came to school like so many students today—not fully prepared to do college work. A&T gave me a chance because it believed in opportunity and the fundamental importance of education that W.E.B. Du Bois spoke about when he said: "Of all the civil rights for which the world has struggled and fought for 5,000 years, the right to learn is undoubtedly the most fundamental." That is why I advocate for HBCUs, for they advocated for me, and they invested in my success.

There are more than 100 HBCUs in the United States that enroll more than 300,000 students per year. HBCUs are taking our students in—students

like me and like you—from diverse backgrounds and are giving them a chance, a chance that other schools might not have given them. Many HBCU students are often like I was—first generation from low-income families—so we must ensure that all students, including those from economically strained backgrounds, have access to a high-quality education and are equipped with the knowledge and the 21st century skills that they need to succeed. HBCUs do just that for so many students. HBCUs represent 3 percent of colleges and universities; yet we graduate 20 percent of African Americans with undergraduate degrees and 50 percent of African American educators. Despite these facts, HBCUs have historically been underfunded.

There are many unique challenges that HBCUs and the students they serve face. Many students don't have the luxury of being supported through school. Some have to work their way through, taking breaks along the way. It is imperative then that we work together to ensure that these institutions not only have the resources that are necessary to encourage enrollment and increase the graduation rates among these students, but also that they are capable of preparing these young people for the workforce. That is why I launched the first bipartisan Congressional HBCU Caucus with my Republican co-chair and former Alabama Community College System Chancellor, Congressman BRADLEY BYRNE from Alabama.

Representative BYRNE, I thank you for being my co-chair. It is a pleasure to serve our HBCUs alongside of you.

The purpose of the caucus is to create a national dialogue so as to educate other Members of Congress and their staffs about the issues that impact HBCUs as well as to address the needs of HBCUs and to support the students and graduates of these institutions by increasing access and career opportunities. With the help of Representative BYRNE, we have grown the caucus to 56 members now, from both sides of the aisle, over the course of this year. I am proud to announce that the caucus is now bicameral and has the support of my home State Senator, RICHARD BURR of North Carolina.

Those of us in Congress have more to learn from our HBCU institutions and from the students who attend them. That is why, when we first launched the caucus, our first goal was to listen, and we did just that—we listened. We have held several staff briefings on various topics that impact HBCUs. I hosted a roundtable in my district with presidents and representatives from 10 HBCUs in the 12th District of North Carolina. I hosted a roundtable in my district, as well, with the former Secretary of Education Arne Duncan as well as with presidents and representatives from HBCUs in the 12th District to make sure that their needs were heard. We hosted a diversity in the workforce event with Fortune 500 com-

panies to discuss the role HBCUs play in graduating a skilled and diverse workforce while learning more about the programs that are currently available to improve diversity at these companies. We surveyed members of the caucus and Members of Congress to find out what their priorities are for the reauthorization of the Higher Education Act, and we hosted conference calls with chancellors and presidents for their input. At the start of this year, we held a caucus meeting with the new Secretary of Education, Dr. John King, Jr., in order to share those priorities with him.

Caucus members have been steadfast in crafting legislation to positively impact our HBCUs, which I am proud to support, from the America's College Promise Act, which would grant any first-time student access to community college for free and sets aside special funding for HBCUs and other institutions that serve many low-income, first-generation college students, to the HBCU Historic Preservation Program, which would reauthorize funds for the preservation and restoration of historic buildings on these campuses.

Recently, I introduced the HBCU Innovation Fund Act, which would provide \$250 million in competitive grants to these schools across the country in order to develop critical solutions to meet current and emerging needs, like student retention and improving graduation rates; but this is just the start, and it is, clearly, not the end of our work to support HBCUs.

Many of the members of this bipartisan HBCU Caucus have long been champions for education and for our schools. This bipartisan caucus is just another step in the right direction as we join forces across the aisle so that we can truly make a difference and deliver for our HBCUs: from Assistant Democratic Leader CLYBURN, who works to protect institutions like South Carolina State and who has helped start Centers of Excellence, which have had a tremendous impact on students in his State; to my ranking member on Education and the Workforce, Representative BOBBY SCOTT, who has used his leadership position to be a national voice for all HBCUs and institutions of higher learning; to Representative EDDIE BERNICE JOHNSON, a leader in STEM education and a steadfast voice for our students—and HBCUs in particular.

To Congressional Black Caucus chair and my colleague from North Carolina, Representative G.K. BUTTERFIELD, I thank him for making HBCUs a priority for our Congressional Black Caucus and for Congress.

To our Democrat vice chairs—Representative BENNIE THOMPSON and Representative TERRI SEWELL—and our Republican vice chairs—Representatives BRUCE WESTERMAN and RANDY FORBES—who have all been fierce advocates for HBCUs in their districts, and to my colleagues—Representatives CEDRIC RICHMOND and CORRINE BROWN—

who are co-chairs of the CBC's HBCUs task force, they have all put HBCUs first and have brought Members and the administration to the table to highlight the issues of concern.

Thank you to all of these Members for doing this good work and for bringing their expertise to the HBCU Caucus, because we couldn't do it without strong leaders in our communities who represent these institutions.

The Thurgood Marshall College Fund, an organization that supports the 47 publicly supported HBCUs, and the Thurgood Marshall Foundation played a critical role in the caucus' inception, and their very own president, Johnny Taylor, was the host for the caucus launch.

Thank you as well to the United Negro College Fund, which works to support the 37-member private Historically Black Colleges and Universities. The UNCF has been instrumental in widening the caucus' reach and has helped provide more than \$4.5 billion to help more than 400,000 students get college degrees. So we thank Dr. Lomax and all of those who work with him.

To the National Association for Equal Opportunity in Higher Education, NAFEO, which has also remained a key advocate for our HBCUs and our students, thank you to that organization and, also, to Lezli Baskerville.

I also congratulate the 1890 land grant institutions on their 125th anniversary last year. I was honored to participate in the House Agriculture Committee's hearing, in July, with the presidents and leaders of those universities, and I look forward to continuing to work with these organizations.

We have come a long way this year, but with this crisis still existing in education and with those facing our HBCUs, we still have a long road ahead of us; so I look forward to growing this partnership with Representative BYRNE and with more Members from both Chambers and from both sides of the aisle. We can continue to collectively work together in a bipartisan fashion to make a difference for our HBCUs and to protect and advance the students they serve.

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Mr. BYRNE. Mr. Speaker, I can't say enough about the leadership on this issue that Congresswoman ADAMS has provided. She just did a terrific job of explaining to us all not just the progress that we have made over the last year, but the promise we have in the years to come to take this area and continue to move forward on it.

What a rich tradition we have in this country with Historically Black Colleges and Universities. I come from the State of Alabama. We are justifiably proud of the great institutions in our State. I can only tell you about a few, but let's start with probably our flagship, which is Tuskegee University, worldwide famous and well known for so many different things.

It is not just what its history is, although it is a rich and storied industry. It is also what it continues to do today and what Tuskegee will do in the future to enrich the lives of hundreds, yet tens of thousands, of people who have gone on in their lives and will go on in their lives to do great things for our State of Alabama and for the United States of America.

I am blessed in my district to have Bishop State Community College. Bishop State is one of the public community colleges in the State of Alabama. It was under my jurisdiction when I was the chancellor of post-secondary education. It is rich in its own history with an incredibly important mission in our rapidly growing economy in the Mobile area of providing the trained workforce for all of the business and industry that have been coming and is already there in our district.

So Bishop State stands as a great symbol to me not just of what we are, but of what we can be as we work with these institutions throughout my State of Alabama, throughout the South, and throughout the Nation.

I stand here not as a Black person, not as a Democrat, because this is not a White or Black issue. This is not a Democratic or a Republican issue. This is an American issue. This is about providing opportunity for everyone in America.

So often we talk about opportunity. Here is an example of where we are doing something about opportunity. We can open all the doors we want in America, but if the people of America or a small portion of the people of America can't walk through those doors, then we don't have real opportunity.

This Congress has few opportunities to really do the things that need to be done to help people. Here is one. Here is one where we can really do something that will make a tremendous difference.

Congresswoman ADAMS really put her finger on it. There are many people that go to HBCUs who didn't get there with the sort of support that they needed, who didn't get there with the sort of academic preparation that they needed.

Now, we can say: Oh, well. That is their problem and they just have to find some way to deal with it. Or we can understand that that is not just a problem for them, but that is a problem for all of us.

If we can work with them and help them with those problems through the programs that we have at these HBCUs, not only have we given that individual an opportunity to lift themselves up, but as they lift themselves up, they lift up our communities and they lift up our Nation.

So I was very honored when Congresswoman ADAMS came to me to ask me to participate in this very, very worthy endeavor with her. I know we have done some great things over the

last year, but that is just a foretaste of what we can do in the years to come with her inspiration and with her leadership.

We have a number of great members in this caucus. One of our most steadfast members is one of the great leaders from the State of Florida, Representative GWEN GRAHAM.

I yield to the gentlewoman from Florida (Ms. GRAHAM) for her to come forward and present to us her own background and her own feelings about HBCUs.

Ms. GRAHAM. Mr. Speaker, I thank Congressman BYRNE and Congresswoman ADAMS for hosting today's Special Order and for all you do to support our Nation's Historically Black Colleges and Universities.

It was such an honor for me to join this caucus as a founding member with you a year ago. It is hard to believe it has already been a year. I am proud of the bipartisan work we have done on behalf of our HBCUs.

There are more than 100 HBCUs in the United States that enroll more than 300,000 students per year. HBCUs represent 3 percent of colleges and universities, yet graduate 20 percent of African Americans with undergraduate degrees and 25 percent of African American degrees in science, technology, engineering, and math fields.

In my district, I am so proud to represent Florida Agricultural and Mechanical University, one of our State's most historic and important universities. Florida A&M—or FAMU, as it is more affectionately known in north Florida—was founded in 1887 with just 15 students and 2 instructors. Let me just say: Go Rattlers.

Today the university has grown to enroll nearly 10,000 students, and it was named by the U.S. News & World Report as the top public Historically Black College and Universities in the entire Nation for 2015.

It is also listed among The Princeton Review's Best in the Southeast Colleges and is one of the top picks for providing a high-quality education at an affordable price in Florida, according to The College Database. And FAMU is the Nation's top producer of African Americans at the bachelor degree level.

It is such an honor for me to represent FAMU and to join the HBCU caucus in supporting all of our Nation's Historically Black Colleges and Universities and the wonderful students who attend them.

Again, I thank Congressman BYRNE and Congresswoman ADAMS for hosting this Special Order.

Mr. BYRNE. Mr. Speaker, I thank the gentlewoman from Florida for her leadership on this issue and so many issues. It is so important that we have the understanding, each of us, of the institutions in our own district. She talked about Florida A&M, a great institution of higher education in her district.

Part of what we hope to do in the caucus is to educate every Member in

this body about the institutions in their districts and—perhaps they don't have any institutions in their district—about institutions across America that are HBCUs and what they have done for their communities and what they have done for the United States of America and continue to do every day.

I am very blessed to have been able to work with a number of HBCUs in Alabama in my prior positions in the State school board and as a chancellor of post-secondary education. I must admit I didn't know very much about them before I was in those positions.

But as I learned about them, as I got to know the administration and the faculty, but, most importantly, the students at those institutions, I realized what a rich resource that is for those students and for the communities that they are founded in.

You look around the country at some of the great graduates of these institutions and you realize where would we have been without the HBCUs, particularly during a period of time when African Americans were denied access to regular institutions of higher education because of discrimination in American society.

Just because we have made progress in that regard doesn't mean that we have ended the need for HBCUs. In many ways, the need has never been greater, because what we need in our society from the people in our society—in order to perform at the levels that our economy requires, it requires ever greater levels of education, training, and expertise. What might have been enough to know 50 years ago, we need to know far more now and we need to know it at every level of education.

We are here today to talk about colleges and universities. Some of the great colleges and universities in America have understood the importance of this and have rallied around our cause. I will never forget our kick-off day when we had the chancellor of the University of North Carolina system here, one of the great university statewide systems that we have in this country, as a recognition of those universities and the role that HBCUs play along with them in providing higher education to people throughout the United States of America.

The United Negro College Fund says that a mind is a terrible thing to waste. A great country cannot waste any mind. We need every mind in America to get whatever they need to become the person that they want to become, to realize their dreams, as I said earlier, not only to lift themselves up, but to lift the rest of us up with them. That is what we are talking about when we talk about HBCUs.

I thank the gentlewoman from North Carolina again for her leadership, for her inspiration, for her continuing to be somebody out there to tell us that we need to keep pushing, we need to keep pushing. As long as she is willing to continue to do that, I am willing to continue to do that with her.

I yield back the balance of my time.

THE DISPARATE IMPLEMENTATION OF AMAZON.COM'S PRIME FREE SAME-DAY DELIVERY

The SPEAKER pro tempore. Under the Speaker's announced policy of January 6, 2015, the Chair recognizes the gentleman from Illinois (Mr. RUSH) for 30 minutes.

Mr. RUSH. Mr. Speaker, I rise today because, despite our best efforts, racial redlining is still alive and well today. I come to this Chamber because racial redlining has once again reared its ugly, evil head across our Nation.

Mr. Speaker, on April 21, Bloomberg published an analysis entitled "Amazon Doesn't Consider the Race of Its Customers. Should It?"

Bloomberg explains how amazon.com discriminates against mostly African American communities nationwide by shutting them out, shutting them off from receiving its Prime free same-day delivery service.

Mr. Speaker, it must be understood that mostly predominantly African American ZIP Codes in this Nation have been excluded from receiving Amazon's Prime free same-day delivery service. It must be understood, Mr. Speaker, that this is absolutely unacceptable.

Amazon's vice president for global communications, Mr. Craig Berman, feebly attempted to justify this by saying that "demographics play no role" in the determination by which neighborhoods have access to Prime free same-day service.

□ 1630

He goes on to state that distance matters and that in terms of determining factors, close proximity to a warehouse is certainly one of the factors that they consider.

Well, Mr. Speaker, on the face of it, that seemingly appears to be both logical and understandable. However, when viewed through a sharper lens, there are some glaring, flagrant inconsistencies.

In my hometown of Chicago, Illinois, just for example, same-day service is available to a majority of the city and its surrounding suburbs. This free, same-day delivery service is not available to my constituents in predominantly African American ZIP Codes.

Mr. Berman, the article explains, again, feebly blames this on the distance of these ZIP Codes from a distribution center that is located in Kenosha, Wisconsin. That would be understandable if not for the fact that this free, same-day Amazon delivery service is available to residents in Oak Lawn, Illinois, which is a community that is also in the district that I represent, but Oak Lawn is even farther south, farther away from Kenosha, Wisconsin, a greater distance from the distribution center in Kenosha, Wisconsin, than all these African American-pre-dominant ZIP Codes.

Mr. Speaker, because I live in a predominantly African American ZIP Code, I cannot be served by the Amazon Prime free, same-day delivery service, but my White constituents can be served by Amazon with their Prime free, same-day delivery service.

Simply put, Mr. Speaker, despite amazon.com's assertions of impartiality and a strictly numbers-based approach to the availability of this Prime free, same-day delivery services, Amazon's implementation of this service has been disparate, disappointing, disgusting, and apparently discriminatory.

Mr. Speaker, not only does this occur in the city of Chicago, but also Bloomberg found similar situations existing in five other cities. Not just Chicago, but Atlanta, Boston, Dallas, New York City, and Washington, D.C., all across our great Nation.

Mr. Speaker, historically and unfortunately, the situation with amazon.com is not a unique experience for people of color. Today, in the year 2016, too many Americans still are denied services and access to goods based off the color of their skin and where they reside or the location of their ZIP Code. This is redlining. This practice is known as redlining. This redlining has been a major, significant obstacle to communities of color to gain access to the fullness of their American Dream, to the fullness of their American ideal.

For decades now, despite efforts during the civil rights era of our Nation, during similar efforts, not only before, but even after the civil rights era of our Nation, despite many multiple legislative attempts to stamp redlining out, this very injustice continues to spread, even among some of my corporate citizens who, on the face of it, would never accept the fact that they engage in discriminatory business practices.

But when you look at it from my perspective, look at it from my vantage point, look at it from the experience of my constituents who are African American, Amazon fails to meet the acid test. Its Prime same-day delivery service is far less than prime for too many of my constituents and too many American citizens.

Mr. Speaker, Members of this body of the U.S. House of Representatives, we cannot allow businesses in this country to discriminate against any particular group of Americans. We cannot allow businesses in this country to discriminate against neighborhoods, against communities based on their business's race-based perceptions.

Mr. Speaker, this body, this U.S. House of Representatives cannot allow the Amazons of the world, amazon.com to violate laws of our Nation, laws like the Civil Rights Act of 1964. Amazon cannot violate the laws of our Nation with impunity and without accountability.

Mr. Speaker, I must call upon amazon.com and its CEO, Jeff Bezos, to come and do what is right, to come and

right this wrong. Make Amazon's Prime same-day delivery service a prime service that is available to all the citizens of this Nation and not just to the White citizens of this Nation.

People all across this Nation like amazon.com. I am a customer of amazon.com, and amazon.com benefits from Black Americans' dollars because Black Americans' dollars are just as green as any other Americans' dollars. White Americans' dollars are not more powerful, aren't colder or hotter. These are Americans' dollars, greenbacks, and Amazon must respect the buying power, the consumer right of African American consumers just as it does all other American consumers.

Mr. Bezos, again, I appeal to you, do what is right and right this wrong.

Mr. Speaker, I must call upon our colleagues in the executive branch to ensure that the laws of our Nation passed by this U.S. Congress are faithfully and equally executed so that communities of color get equal and fair treatment by its corporate citizens all across this country.

Redlining is an evil that has ripped apart the dreams and the aspirations of African American citizens and other minorities.

□ 1645

It is high time now. The hour has passed. It is time now to put redlining and all the vestiges of it aside, buried deep. Take it out of the consciousness of the corporate decisionmakers in this Nation.

Mr. Speaker, our economy is a service economy. Our economics are based on service. Our social contract means that all Americans should have access and a level playing field when it comes to getting service and being serviced in this service economy.

Now, amazon.com's Prime same-day delivery service stands as a stark example of how much still needs to be changed in our society. No matter how much things change, so much remains the same. Let us rise up to the call. Amazon, do what is right, and right this wrong.

Mr. Speaker, we can do no less than our best for all American citizens. This is an extraordinary violation of not only the civil rights laws of our Nation, but it stands as a significant barrier to greater economic opportunities, to a greater sense of being treated equally and fairly. There is something called justice in our society, and any injustice must be courageously confronted. Any injustice.

Amazon.com, your Prime same-day delivery service is not so prime until all your customers are treated fairly and equitably in your business model. No excuses.

This is shameful. It must be corrected. Make the Amazon Prime same-day delivery service available for all Americans because we live in a society where being prime really should mean something—this America that we live in.

Mr. Speaker, again, I call upon Mr. Jeff Bezos, Amazon's CEO, to do what is right and right this less than prime wrong.

Mr. Speaker, I include in the RECORD the article: "Amazon Doesn't Consider the Race of Its Customers. Should It?"

[From www.bloomberg.com, Apr. 21, 2016]

AMAZON DOESN'T CONSIDER THE RACE OF ITS CUSTOMERS. SHOULD IT?

(By David Ingold and Spencer Soper)

For residents of minority urban neighborhoods, access to Amazon.com's vast array of products—from Dawn dish soap and Huggies diapers to Samsung flatscreen TVs—can be a godsend. Unlike whiter ZIP codes, these parts of town often lack well-stocked stores and quality supermarkets. White areas get organic grocers and designer boutiques. Black ones get minimarts and dollar stores. People in neighborhoods that retailers avoid must travel farther and sometimes pay more to obtain household necessities. "I don't have a car, so I love to have stuff delivered," says Tamara Rasberry, a human resources professional in Washington, D.C., who spends about \$2,000 a year on Amazon Prime, the online retailer's premium service that guarantees two-day delivery of tens of millions of items (along with digital music, e-books, streaming movies, and TV shows) for a yearly \$99 membership fee. Rasberry, whose neighborhood of Congress Heights is more than 90 percent black, says shopping on Amazon lets her bypass the poor selection and high prices of nearby shops.

As Amazon has expanded rapidly to become "the everything store," it's offered the promise of an egalitarian shopping experience. On Amazon and other online retailers, a black customer isn't viewed with suspicion, much less followed around by store security. Most of Amazon's services are available to almost every address in the U.S. "We don't know what you look like when you come into our store, which is vastly different than physical retail," says Craig Berman, Amazon's vice president for global communications. "We are ridiculously proud about that. We offer every customer the same price. It doesn't matter where you live."

Yet as Amazon rolls out its upgrade to the Prime service, Prime Free Same-Day Delivery, that promise is proving harder to deliver on. The ambitious goal of Prime Free Same-Day is to eliminate one of the last advantages local retailers have over the e-commerce giant: instant gratification. In cities where the service is available, Amazon offers Prime members same-day delivery of more than a million products for no extra fee on orders over \$35. Eleven months after it started, the service includes 27 metropolitan areas. In most of them, it provides broad coverage within the city limits. Take Amazon's home town of Seattle, where every ZIP code within the city limits is eligible for same-day delivery and coverage extends well into the surrounding suburbs.

In six major same-day delivery cities, however, the service area excludes predominantly black ZIP codes to varying degrees, according to a Bloomberg analysis that compared Amazon same-day delivery areas with U.S. Census Bureau data.

In Atlanta, Chicago, Dallas, and Washington, cities still struggling to overcome generations of racial segregation and economic inequality, black citizens are about half as likely to live in neighborhoods with access to Amazon same-day delivery as white residents.

The disparity in two other big cities is significant, too. In New York City, same-day delivery is available throughout Manhattan,

Staten Island, and Brooklyn, but not in the Bronx and some majority-black neighborhoods in Queens. In some cities, Amazon same-day delivery extends many miles into the surrounding suburbs but isn't available in some ZIP codes within the city limits.

The most striking gap in Amazon's same-day service is in Boston, where three ZIP codes encompassing the primarily black neighborhood of Roxbury are excluded from same-day service, while the neighborhoods that surround it on all sides are eligible. "Being singled out like that and not getting those same services as they do in a 15-minute walk from here is very frustrating," says Roxbury resident JD Nelson, who's been an Amazon Prime member for three years. "It's not a good thing, and it definitely doesn't make me happy." Rasberry was excited when Amazon announced Prime Free Same-Day was coming to Washington. But when she entered her ZIP code on the retailer's website, she was disappointed to find her neighborhood was left out. "I still get two-day shipping, but none of the superfast, convenient delivery services come here," she says. Rasberry pays the same \$99 Prime membership fee as people who live in the city's majority-white neighborhoods, but she doesn't get the same benefits. "If you bring that service to the city," she says, "you should offer it to the whole city."

There's no evidence that Amazon makes decisions on where to deliver based on race. Berman says the ethnic composition of neighborhoods isn't part of the data Amazon examines when drawing up its maps. "When it comes to same-day delivery, our goal is to serve as many people as we can, which we've proven in places like Los Angeles, Seattle, San Francisco, and Philadelphia." Amazon, he says, has a "radical sensitivity" to any suggestion that neighborhoods are being singled out by race. "Demographics play no role in it. Zero."

Amazon says its plan is to focus its same-day service on ZIP codes where there's a high concentration of Prime members, and then expand the offering to fill in the gaps over time. "If you ever look at a map of service for Amazon, it will start out small and end up getting big," he says.

This is a logical approach from a cost and efficiency perspective: Give areas with the most existing paying members priority access to a new product. Yet in cities where most of those paying members are concentrated in predominantly white parts of town, a solely data-driven calculation that looks at numbers instead of people can reinforce long-entrenched inequality in access to retail services. For people who live in black neighborhoods not served by Amazon, the fact that it's not deliberate doesn't make much practical difference. "They are offering different services to other people who don't look like you but live in the same city," says Rasberry.

Amazon cites several reasons a ZIP code within a city may be excluded: too few Prime members to justify the expense of sending out trucks and drivers, or the area is too far from the closest Amazon warehouse. "Distance matters," Berman says. "At some point, with the math involved, we can't make it work—in time or in cost for the carrier. There is a diminishing return on orders." In some cases, Amazon says, it's difficult to find delivery partners willing to serve the area. "We deliver same day up till 9 p.m.," says Amazon spokesman Scott Stanzel. "There are a lot of carrier partners. A lot of variables."

Amazon won't reveal specifics about how it decides its same-day delivery areas—the competition would kill for that info, says Berman. Broadly speaking, it comes down to cost. Same-day delivery is expensive to provide, in part because Amazon can't rely on

the built-in infrastructure and low negotiated rates of United Parcel Service and the U.S. Postal Service, which shoulder the retailer's standard and two-day Prime deliveries. To get packages out within hours, Amazon uses a mix of its own drivers, local couriers, and independent contractors making deliveries in their own vehicles through an Uberlike service called Amazon Flex.

Cities where Amazon offers broad one-day coverage appear to have something in common: close proximity to product warehouses, making it less expensive to reach all areas. "It's not the only variable. It's certainly one of them," says Berman. "It definitely has an impact if we have a fulfillment center that's outside a city, or we have a fulfillment center that happens to be on one side of it." Amazon declined to reveal the locations of its same-day hubs, so it's difficult to tell how that works. In same-day cities Amazon hasn't yet surrounded with warehouses, the company must decide which neighborhoods are worth the cost of service and which aren't. That's where things get complicated.

ATLANTA

Amazon's Prime Free Same-Day Delivery closely mirrors the city's historical racial divide. The largely white northern half is covered, while the largely black southern half isn't. The company extends the service 35 miles north of downtown but excludes Norcross, a less distant eastern suburb where blacks and Hispanics outnumber whites, and Redan, with a black population of 94 percent.

BOSTON

Although Amazon's same-day service is available to most addresses in Boston and reaches almost to New Hampshire, the centrally located neighborhood of Roxbury, with a population that's about 59 percent black and 15 percent white, is excluded. The residents of the ZIP codes that border Roxbury on all sides are eligible for the service. Amazon's Berman calls Roxbury "an anomaly."

CHICAGO

Amazon's same-day service area includes about 2.2 million people in the city but excludes about 472,000 people in Chicago's predominantly black South Side. Berman says the South Side ZIP codes are beyond the reach of the company's distribution center in Kenosha, Wisconsin, about two hours north of the city. Yet same-day service is available to Prime members in Oak Lawn, which is eight miles farther south than the excluded portions of Chicago and has a white population of about 85 percent. The company does offer the service in largely black neighborhoods in the city's center, including Austin.

DALLAS

Amazon's same-day service area includes suburbs between Dallas and Fort Worth, but about 590,000 residents of eastern and southern Dallas, where a majority are black or Hispanic—such as Oak Cliff—are just outside the delivery area. Amazon cited distance from the company's warehouses and a low concentration of Prime members as reasons those areas were left out.

NEW YORK CITY

Amazon's same-day coverage area extends, unbroken, from New York City all the way south to Philadelphia, with one notable exception: The largely black and Hispanic borough of the Bronx, which is excluded from the service. The Bronx has the lowest percentage of white residents of the five boroughs at about 33 percent. Berman says the Bronx is difficult to reach because the warehouses that serve the area are in New Jersey.

WASHINGTON, D.C.

One of Amazon's largest same-day service coverage areas extends from Washington, D.C., north to Baltimore and encompasses

much of the Maryland and Virginia suburbs. Yet all neighborhoods in the capital's predominantly black southeast quadrant are excluded, along with several largely black Maryland suburbs to the southeast—notably Suitland and Silver Hill, which have average income levels comparable to those in some ZIP codes between Washington and Baltimore that do have same-day coverage.

Some excluded ZIP codes correspond with higher crime rates. Amazon won't say whether concerns about stolen packages or the safety of drivers figure into its decisions about where to deliver, saying only "the safety of our employees is a top priority."

Income inequality may also play a part. Many excluded areas have average household incomes below the national average. And households with Prime memberships skew wealthier—not surprising given the \$99 membership fee. An April study of families with teenagers by investment bank Piper Jaffray estimates 70 percent of such U.S. households with incomes of \$112,000 per year or more now have a Prime membership, compared with 43 percent for households with incomes of \$21,000 to \$41,000. Income differences alone don't explain the gaps in service, however. In Chicago, New York, Boston, Atlanta, and other cities, some areas that are excluded have household incomes as high or higher than ZIP codes Amazon does cover.

Berman points to cities where some black ZIP codes get same-day service and some white ones don't. In Los Angeles, black and Hispanic communities south of downtown have same-day service, but mostly white Malibu, on the far side of the traffic-clogged Route 27 and Pacific Coast Highway, doesn't. In several cities where the same-day service area encompasses the vast majority of all residents, including Los Angeles, San Jose, and Tampa, a higher percentage of blacks live in ZIP codes eligible for same-day delivery than whites. Overall, though, in cities where same-day service doesn't extend to most residents, those left out are disproportionately black. (In the six cities with disparities, Asians, on average, are as likely as whites to live in an area with coverage; Hispanics are less likely than whites to live in same-day ZIP codes, but more likely than blacks.)

"As soon as you try to represent something as complex as a neighborhood with a spreadsheet based on a few variables, you've made some generalizations and assumptions that may not be true, and they may not affect all people equally," says Sorelle Friedler, a computer science professor at Haverford College who studies data bias. "There is so much systemic bias with respect to race. If you aren't purposefully trying to identify it and correct it, this bias is likely to creep into your outcomes."

Amazon says it's misleading to scrutinize its current delivery areas so closely, because the service is new and evolving. Eventually, coverage will extend to every ZIP code in same-day cities, says Berman. The service is indeed expanding. Since Bloomberg first contacted Amazon for this article in February, the company announced 12 new same-day cities. As it adds locations, however, Amazon has yet to extend coverage to excluded majority-black ZIP codes in the existing cities with gaps in service. How long will those customers have to wait to get the full benefits of their Prime membership? Berman says there's no set timetable: "We'll get there."

Juan Gilbert, chair of the University of Florida's department of computer and information science & engineering, says Amazon has an opportunity to use its data resources to correct its oversight and avert falling into the retail patterns of the past. "I think it was a mistake, and it never crossed their mind," he says. "This is a perfect example of how Amazon had a blind spot."

Update, April 21: Corrects the number of New York City residents who live in ZIP codes eligible for Amazon same-day delivery; updates the article and final chart to indicate cities where black residents are more likely than whites to live in zip codes eligible for same day service.

METHODOLOGY

Amazon's website allows users to type in ZIP codes to see where Prime Free Same-Day Delivery is available. Bloomberg entered every U.S. ZIP code into the tool, and mapped the results on top of a complete U.S. ZIP code shape file, provided by ESRI, to produce a coverage map of Amazon's Prime same-day delivery areas. Coverage maps show Amazon data as of April 8, 2016.

Population data were compiled using block group figures from the 2014 American Community Survey 5-Year estimates tables. Table B03002—Hispanic or Latino Origin by Race—provides population figures by racial category, including the following subsets: white alone, black or African-American alone, Hispanic or Latino, Asian alone, and other races. The data were released on Dec. 3, 2015 and are the most recent local population data available from the ACS. All ACS figures are estimates with a 90% confidence interval and are subject to a margin of error. City-level figures presented in the graphics and charts are compilations of individual block group estimates, and share the same 90% confidence level.

Each population dot represent 100 residents, and are evenly distributed across each block group. They do not represent exact addresses, and populations below a 100-person threshold within an individual block group are not shown.

In some cases, individual block groups straddle multiple ZIP codes or intersect a city boundary. Often these block groups feature clear divisions between residential areas, and nonresidential areas made up of parks, lakes, or empty land. In these cases, a block group was included in the ZIP code that included the residential area. When a block group was not clearly separated in this manner, the population was proportionally distributed based on the area of overlap.

Mr. RUSH. I yield back the balance of my time.

ADJOURNMENT

Mr. RUSH. Mr. Speaker, I move that the House do now adjourn.

The motion was agreed to; accordingly (at 4 o'clock and 53 minutes p.m.), the House adjourned until tomorrow, Friday, April 29, 2016, at 9 a.m.

EXECUTIVE COMMUNICATIONS, ETC.

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

5187. A letter from the Acting Under Secretary, Personnel and Readiness, Department of Defense, transmitting a report entitled, "Five-year Comprehensive Range Plan for Melrose Air Force Range (AFR)"; to the Committee on Armed Services.

5188. A letter from the Assistant Secretary for Legislation, Department of Health and Human Services, transmitting the report to Congress on Personal and Home Care Aide State Training (PHCAST) Demonstration Program Evaluation, pursuant to 42 U.S.C. 1397g(b)(5)(B)(ii); Public Law 111-148, Sec. 5507(a); (124 Stat. 667); to the Committee on Energy and Commerce.

5189. A letter from the Director, Regulatory Management Division, Environmental Protection Agency, transmitting the Agency's final rule — Air Quality Plans; Georgia; Infrastructure Requirements for the 2010 Sulfur Dioxide National Ambient Air Quality Standard [EPA-R04-OAR-2015-0152; FRL-9945-60-Region 4] received April 26, 2016, 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.

5190. A letter from the Director, Regulatory Management Division, Environmental Protection Agency, transmitting the Agency's final rule — Approval and Promulgation of State Plans for Designated Facilities; Commonwealth of Puerto Rico; Control of Emissions from Existing Sewage Sludge Incineration Units [EPA-R02-OAR-2015-0755; FRL-9945-71-Region 2] received April 26, 2016, 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.

5191. A letter from the Director, Regulatory Management Division, Environmental Protection Agency, transmitting the Agency's final rule — Approval of Air Plan Revisions; Arizona; Rescissions and Corrections [EPA-R09-OAR-2016-0028; FRL-9945-78-Region 9] received April 26, 2016, 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.

5192. A letter from the Director, Regulatory Management Division, Environmental Protection Agency, transmitting the Agency's final rule — Determinations of Attainment by the Attainment Date, Extensions of the Attainment Date, and Reclassification of Several Areas for the 2008 Ozone National Ambient Air Quality Standards [EPA-HQ-OAR-2015-0468; FRL-9945-17-OAR] received April 26, 2016, 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.

5193. A letter from the Director, Regulatory Management Division, Environmental Protection Agency, transmitting the Agency's direct final rule — Environmental Protection Agency Acquisition Regulation (EPAAR); Institutional Oversight of Life Sciences Dual Use Research of Concern (iDURC) [EPA-HQ-OARM-2016-0046; FRL-9941-86-OARM] received April 26, 2016, 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.

5194. A letter from the Director, Regulatory Management Division, Environmental Protection Agency, transmitting the Agency's final rule — Methoxyfenozide; Pesticide Tolerances for Emergency Exemptions [EPA-HQ-OPP-2014-0591; FRL-9945-28] received April 26, 2016, 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.

5195. A letter from the Director, Office of Congressional Affairs, Nuclear Regulatory Commission, transmitting the Commission's final evaluation of vendor submittal — Safety Evaluation of BWRVIP-100, Revision 1, "BWRVIP Vessel and Internals Project: Updated Assessment of the Fracture Toughness of Irradiated Stainless Steel for BWR Core Shrouds" (TAC No.: ME8329) received April 25, 2016, 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.

5196. A letter from the Assistant Secretary, Legislative Affairs, Department of State, transmitting a certification of the Arms Export Control Act, Transmittal No.: DDTC 15-143, pursuant to 22 U.S.C. 2776(c)(2)(C); Public Law 90-629, Sec. 36(c) (as added by Public Law 94-329, Sec. 211(a)); (82 Stat. 1326); to the Committee on Foreign Affairs.

5197. A letter from the Assistant Secretary, Legislative Affairs, Department of State, transmitting a certification of the Arms Export Control Act, Transmittal No.: DDTC 16-001, pursuant to 22 U.S.C. 2776(c)(2)(C); Public Law 90-629, Sec. 36(c) (as added by Public Law 94-329, Sec. 211(a)); (82 Stat. 1326); to the Committee on Foreign Affairs.

5198. A letter from the Assistant Secretary, Legislative Affairs, Department of State, transmitting a certification of the Arms Export Control Act, Transmittal No.: DDTC 16-003, pursuant to 22 U.S.C. 2776(c)(2)(C); Public Law 90-629, Sec. 36(c) (as added by Public Law 94-329, Sec. 211(a)); (82 Stat. 1326); to the Committee on Foreign Affairs.

5199. A letter from the Assistant Secretary, Legislative Affairs, Department of State, transmitting a certification of the Arms Export Control Act, Transmittal No.: DDTC 15-131, pursuant to 22 U.S.C. 2776(c)(2)(C); Public Law 90-629, Sec. 36(c) (as added by Public Law 94-329, Sec. 211(a)); (82 Stat. 1326); to the Committee on Foreign Affairs.

5200. A letter from the Assistant Secretary, Legislative Affairs, Department of State, transmitting a certification of the Arms Export Control Act, Transmittal No.: DDTC 15-145, pursuant to 22 U.S.C. 2776(c)(2)(C); Public Law 90-629, Sec. 36(c) (as added by Public Law 94-329, Sec. 211(a)); (82 Stat. 1326); and 22 U.S.C. 2776(d)(1); Public Law 90-629, Sec. 36(d) (as added by Public Law 94-329, Sec. 211(a)); (90 Stat. 740); to the Committee on Foreign Affairs.

5201. A letter from the Secretary, Department of the Treasury, transmitting a six-month periodic report on the national emergency with respect to Burma that was declared in Executive Order 13047 of May 20, 1997, pursuant to 50 U.S.C. 1641(c); Public Law 94-412, Sec. 401(c); (90 Stat. 1257) and 50 U.S.C. 1703(c); Public Law 95-223, Sec. 204(c); (91 Stat. 1627); to the Committee on Foreign Affairs.

5202. A letter from the Secretary, Department of the Treasury, transmitting a six-month periodic report on the national emergency with respect to the stabilization of Iraq that was declared in Executive Order 13303 of May 22, 2003, pursuant to 50 U.S.C. 1641(c); Public Law 94-412, Sec. 401(c); (90 Stat. 1257) and 50 U.S.C. 1703(c); Public Law 95-223, Sec. 204(c); (91 Stat. 1627); to the Committee on Foreign Affairs.

5203. A letter from the Secretary, Department of the Treasury, transmitting a six-month periodic report on the national emergency with respect to Yemen that was declared in Executive Order 13611 of May 16, 2012, pursuant to 50 U.S.C. 1641(c); Public Law 94-412, Sec. 401(c); (90 Stat. 1257) and 50 U.S.C. 1703(c); Public Law 95-223, Sec. 204(c); (91 Stat. 1627); to the Committee on Foreign Affairs.

5204. A letter from the Secretary, Department of the Treasury, transmitting a six-month periodic report on the national emergency with respect to significant narcotics traffickers centered in Colombia that was declared in Executive Order 12978 of October 21, 1995, pursuant to 50 U.S.C. 1641(c); Public Law 94-412, Sec. 401(c); (90 Stat. 1257) and 50 U.S.C. 1703(c); Public Law 95-223, Sec. 204(c); (91 Stat. 1627); to the Committee on Foreign Affairs.

5205. A letter from the Assistant Secretary, Legislative Affairs, Department of State, transmitting a report of all programs or projects of the International Atomic Energy Agency in each country listed in Section 307(a) of the Foreign Assistance Act of 1961, as amended, pursuant to 22 U.S.C. 2021 note; Public Law 105-277, Sec. 2809(c)(2); (112 Stat. 2681-850); to the Committee on Foreign Affairs.

5206. A letter from the Assistant Secretary, Legislative Affairs, Department of State,

transmitting a determination by the Secretary, pursuant to sections 506(a)(2), 610, and 614(a)(1) of the Foreign Assistance Act of 1961; to the Committee on Foreign Affairs.

5207. A letter from the Associate Administrator for Legislative and Intergovernmental Affairs, National Aeronautics and Space Administration, transmitting the FY 2015 No FEAR Act report, pursuant to Public Law 107-174, 203(a); (116 Stat. 569); to the Committee on Oversight and Government Reform.

5208. A letter from the Acting Director, Office of Personnel Management, transmitting the Office's final rule — Family and Medical Leave Act; Definition of Spouse (RIN: 3206-AM90) received April 25, 2016, pursuant to 5 U.S.C. 801(a)(1)(A); Public Law 104-121, Sec. 251; (110 Stat. 868); to the Committee on Oversight and Government Reform.

5209. A letter from the Chief, Regulations and Standards Branch, Bureau of Safety and Environmental Enforcement, Department of the Interior, transmitting the Department's Major final rule — Oil and Gas and Sulfur Operations in the Outer Continental Shelf — Blowout Preventer Systems and Well Control [Docket ID: BSEE-2015-0002; 15XEL1700DX EEEE500000 EX1SF0000.DAQ000] (RIN: 1014-AA11) received April 27, 2016, 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.

5210. A letter from the Secretary, Department of Health and Human Services, transmitting the Department's determination on a petition filed on behalf of workers at the Kansas City Plant, Kansas City, Missouri, to be added to the Special Exposure Cohort, pursuant to 42 U.S.C. 7384q(c)(2); Public Law 106-398, Sec. 1, (as amended by Public Law 108-375, Sec. 3166(b)(1)), (118 Stat. 2188); to the Committee on the Judiciary.

5211. A letter from the Attorney-Advisor, U.S. Coast Guard, Department of Homeland Security, transmitting the Department's temporary final rule — Safety Zone; Intra-coastal Waterway; Lake Charles, LA [Docket No.: USCG-2015-1086] (RIN: 1625-AA00) received April 22, 2016, pursuant to 5 U.S.C. 801(a)(1)(A); Public Law 104-121, Sec. 251; (110 Stat. 868); to the Committee on Transportation and Infrastructure.

5212. A letter from the Attorney-Advisor, U.S. Coast Guard, Department of Homeland Security, transmitting the Department's temporary final rule — Special Local Regulation; Wy-Hi Rowing Regatta; Detroit River, Trenton Channel; Wyandotte, MI [Docket No.: USCG-2016-0209] (RIN: 1625-AA08) received April 22, 2016, pursuant to 5 U.S.C. 801(a)(1)(A); Public Law 104-121, Sec. 251; (110 Stat. 868); to the Committee on Transportation and Infrastructure.

5213. A letter from the Attorney-Advisor, U.S. Coast Guard, Department of Homeland Security, transmitting the Department's final rule — Security Zone, John Joseph Moakley United States Courthouse; Boston, MA [USCG-2014-0246] (RIN: 1625-AA87) received April 22, 2016, pursuant to 5 U.S.C. 801(a)(1)(A); Public Law 104-121, Sec. 251; (110 Stat. 868); to the Committee on Transportation and Infrastructure.

5214. A letter from the Secretary, Department of Veterans Affairs, transmitting a draft bill to authorize major medical facility projects for the Department of Veterans Affairs for fiscal year 2017, and for other purposes, pursuant to 38 USC 8104(a)(2); to the Committee on Veterans' Affairs.

PUBLIC BILLS AND RESOLUTIONS

Under clause 2 of rule XII, public bills and resolutions of the following titles were introduced and severally referred, as follows:

By Ms. SPEIER (for herself, Mr. MCDERMOTT, and Ms. TITUS):

H.R. 5088. A bill to prevent abusive billing of ancillary services to the Medicare program, and for other purposes; to the Committee on Energy and Commerce, and in addition to the Committee on Ways and Means, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned.

By Mr. BOUSTANY:

H.R. 5089. A bill to require the Secretary of Commerce to maintain and operate at least one Doppler weather radar site within 55 miles of each State capital city in the United States, and for other purposes; to the Committee on Science, Space, and Technology.

By Mr. DEFAZIO (for himself, Mr. LOBIONDO, Mr. LARSEN of Washington, and Mr. WESTMORELAND):

H.R. 5090. A bill to ensure that air transportation between the United States and the European Union complies with the intent of article 17 bis of the United States-European Union-Norway-Iceland Air Transport Agreement of June 21, 2011; to the Committee on Transportation and Infrastructure.

By Mr. DENHAM (for himself and Mr. SEAN PATRICK MALONEY of New York):

H.R. 5091. A bill to amend title 38, United States Code, to reinstate the requirement for an annual report on the capacity of the Department of Veterans Affairs to provide for specialized treatment and rehabilitative needs of disabled veterans; to the Committee on Veterans' Affairs.

By Mr. HARPER (for himself, Mrs. BLACKBURN, Mr. BURGESS, Mr. LANCE, Mr. MULLIN, Mr. POMPEO, and Mr. STEWART):

H.R. 5092. A bill to make exclusive the authority of the Federal Government to regulate the labeling of products made in the United States and introduced in interstate or foreign commerce, and for other purposes; to the Committee on Energy and Commerce.

By Mr. BURGESS:

H.R. 5093. A bill to amend the Federal Trade Commission Act to require a time limitation for consent orders, and for other purposes; to the Committee on Energy and Commerce.

By Mr. ENGEL (for himself, Mr. KINZINGER of Illinois, Mr. LEVIN, Mr. FITZPATRICK, Ms. KAPTUR, Mr. ABRAHAM, Mr. COSTA, Mr. WEBER of Texas, Mr. DEUTCH, Mr. POMPEO, Mr. CICILLINE, Mr. SHIMKUS, Mr. KEATING, Mr. BILIRAKIS, Mr. COHEN, and Mr. RIBBLE):

H.R. 5094. A bill to contain, reverse, and deter Russian aggression in Ukraine, to assist Ukraine's democratic transition, and for other purposes; to the Committee on Foreign Affairs, and in addition to the Committees on Financial Services, the Judiciary, and Ways and Means, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned.

By Ms. CLARK of Massachusetts (for herself and Mr. JENKINS of West Virginia):

H.R. 5095. A bill to amend the Public Health Service Act to authorize the Secretary of Health of Human Services to award grants to States (or collaborations of States) to establish, expand, or maintain a comprehensive regional, State, or municipal system to provide training, education, consultation, and other resources to prescribers relating to patient pain, substance misuse, and substance abuse disorders, and for other purposes; to the Committee on Energy and Commerce.

By Ms. ESTY (for herself, Mr. COURTNEY, Mr. HIMES, and Mr. QUTGLY):

H.R. 5096. A bill to amend the Carl D. Perkins Career and Technical Education Act of 2006 to establish the American Technical Training Grant Program, and for other purposes; to the Committee on Education and the Workforce.

By Mrs. BROOKS of Indiana (for herself, Mr. LANCE, Mr. HARPER, Mr. OLSON, Mr. POMPEO, and Mr. BURGESS):

H.R. 5097. A bill to amend the Federal Trade Commission Act to require the termination of inactive investigations after a period of six months; to the Committee on Energy and Commerce.

By Mr. BILIRAKIS (for himself, Mr. BURGESS, Mr. HARPER, Mr. LANCE, Mrs. BLACKBURN, Mr. MULLIN, and Mr. MCCAUL):

H.R. 5098. A bill to amend the Federal Trade Commission Act to require an annual plan and a report on elder fraud, and for other purposes; to the Committee on Energy and Commerce.

By Mr. ASHFORD (for himself, Mr. SMITH of Nebraska, Mr. YOUNG of Iowa, Mr. WALZ, and Mr. FORTENBERRY):

H.R. 5099. A bill to establish a pilot program on partnership agreements to construct new facilities for the Department of Veterans Affairs; to the Committee on Veterans' Affairs.

By Mr. CÁRDENAS (for himself and Mr. GRIFFITH):

H.R. 5100. A bill to amend title XIX of the Social Security Act to protect at-risk youth against termination of Medicaid eligibility while an inmate of a public institution; to the Committee on Energy and Commerce.

By Mr. CULBERSON (for himself, Mr. SESSIONS, Mr. BABIN, Mr. GROTHMAN, and Mr. JODY B. HICE of Georgia):

H.R. 5101. A bill to direct the Attorney General to establish a policy for the Department of Justice requiring all United States attorneys to prosecute offenses under sections 275 and 276 of the Immigration and Nationality Act, and for other purposes; to the Committee on the Judiciary.

By Mr. CULBERSON (for himself, Mr. KING of Iowa, Mr. SESSIONS, Mr. BABIN, Mr. JODY B. HICE of Georgia, Mr. RATCLIFFE, and Mr. GROTHMAN):

H.R. 5102. A bill to amend the Immigration and Nationality Act to establish a criminal penalty for an alien who lacks lawful immigration status and is present in the United States, and for other purposes; to the Committee on the Judiciary.

By Mr. CULBERSON (for himself, Mr. SESSIONS, Mr. BABIN, Mr. COLLINS of Georgia, Mr. GROTHMAN, and Mr. JODY B. HICE of Georgia):

H.R. 5103. A bill to amend title 18, United States Code, to require the inclusion of a term of supervised release as a part of a sentence for certain offenders, to provide for the removal of deportable alien offenders, and for other purposes; to the Committee on the Judiciary.

By Mrs. BLACKBURN (for herself, Mr. TONKO, Mr. BURGESS, Mr. ISRAEL, Mr. TIBERI, Mr. COHEN, Mr. DESJARLAIS, Mr. COOPER, Mr. BYRNE, Mr. NADLER, Mr. BISHOP of Michigan, Mr. COSTELLO of Pennsylvania, Ms. JENKINS of Kansas, Mr. HARPER, Mr. ROSS, and Mr. CÁRDENAS):

H.R. 5104. A bill to prohibit, as an unfair and deceptive act or practice in commerce, the sale or use of certain software to circumvent control measures used by Internet ticket sellers to ensure equitable consumer access to tickets for any given event, and for other purposes; to the Committee on Energy and Commerce.

By Mr. DELANEY (for himself, Mr. MEADOWS, and Mrs. COMSTOCK):

H.R. 5105. A bill to ensure that the Washington Metropolitan Area Transit Authority includes board members who have certified expertise in certain areas, and for other purposes; to the Committee on the Judiciary, and in addition to the Committee on Oversight and Government Reform, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned.

By Ms. DUCKWORTH (for herself, Mr. SCOTT of Virginia, Mr. HINOJOSA, and Mr. COURTNEY):

H.R. 5106. A bill to make college more affordable, reduce student debt, and provide greater access to higher education for all students of the United States; to the Committee on Education and the Workforce, and in addition to the Committees on Ways and Means, and Natural Resources, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned.

By Mr. ENGEL (for himself, Mr. TONKO, Ms. SCHAKOWSKY, and Mr. ELLISON):

H.R. 5107. A bill to prohibit employers and certain other entities from requiring or requesting that employees and certain other individuals provide a user name, password, or other means for accessing a personal account on any social networking website; to the Committee on Education and the Workforce.

By Mr. GRAYSON (for himself and Mr. CONYERS):

H.R. 5108. A bill to authorize the Director of the Bureau of Consumer Financial Protection to penalize persons who fail to maintain nuisance properties; to the Committee on Financial Services.

By Mr. GUTHRIE (for himself and Mr. BURGESS):

H.R. 5109. A bill to amend the Federal Trade Commission Act to require annual reports to Congress regarding the status of investigations of unfair or deceptive acts or practices in or affecting commerce; to the Committee on Energy and Commerce.

By Mr. KILDEE:

H.R. 5110. A bill to amend the Safe Drinking Water Act to lower the action level for lead in drinking water to 5 parts per billion by the end of 2026, and for other purposes; to the Committee on Energy and Commerce.

By Mr. LANCE (for himself, Mr. KENNEDY, Mr. ISSA, Mr. SWALWELL of California, Mr. BURGESS, Mr. HARPER, Mr. POMPEO, Mr. MULLIN, and Mr. OLSON):

H.R. 5111. A bill to prohibit the use of certain clauses in form contracts that restrict the ability of a consumer to communicate regarding the goods or services offered in interstate commerce that were the subject of the contract, and for other purposes; to the Committee on Energy and Commerce.

By Mr. LUETKEMEYER:

H.R. 5112. A bill to amend the Consumer Protection Act of 2010 to grant the Bureau of Consumer Financial Protection the authority to regulate certain acts and practices using processes and procedures consistent with and similar to those in place at the Federal Trade Commission, to encourage greater communication amongst regulators, and for other purposes; to the Committee on Financial Services.

By Mrs. CAROLYN B. MALONEY of New York (for herself, Ms. VELÁZQUEZ, Ms. HAHN, Mr. VARGAS, Mr. RANGEL, Ms. MOORE, Mr. JOHNSON of Georgia, Ms. CLARKE of New York, Mr. HINOJOSA, Ms. NORTON, Mr. HONDA, and Mr. RICHMOND):

H.R. 5113. A bill to encourage initiatives for financial products and services that are appropriate and accessible for millions of American small businesses that do not have access to the financial mainstream; to the Committee on Financial Services.

By Ms. MCSALLY (for herself, Mr. MOULTON, Mr. NEWHOUSE, Mr. GIBSON, and Mr. HUFFMAN):

H.R. 5114. A bill to establish the 21st Century Conservation Service Corps to place youth and veterans in the United States in national service positions to protect, restore, and enhance the great outdoors of the United States, and for other purposes; to the Committee on Natural Resources.

By Mr. MULLIN (for himself, Mr. LANCE, and Mr. HARPER):

H.R. 5115. A bill to amend the Federal Trade Commission Act to include requirements for declaring an unlawful act or practice, and for other purposes; to the Committee on Energy and Commerce.

By Mr. OLSON (for himself, Mr. BURGESS, Mr. LANCE, and Mr. MULLIN):

H.R. 5116. A bill to amend the Federal Trade Commission Act to permit a bipartisan majority of Commissioners to hold a meeting that is closed to the public to discuss official business; to the Committee on Energy and Commerce.

By Mr. PAULSEN (for himself and Mr. WELCH):

H.R. 5117. A bill to ensure appropriate policies, planning, interagency coordination, and spectrum availability to support the Internet of Things; to the Committee on Energy and Commerce.

By Mr. POMPEO (for himself, Mr. BURGESS, Mr. MULLIN, Mr. HARPER, Mrs. BLACKBURN, and Mr. LANCE):

H.R. 5118. A bill to amend the Federal Trade Commission Act to specify certain effects of guidelines, general statements of policy, and similar guidance issued by the Federal Trade Commission; to the Committee on Energy and Commerce.

By Mr. POMPEO (for himself, Mr. ROSKAM, Mr. ZELDIN, Mr. DESANTIS, Mr. LAMBORN, and Mr. FRANKS of Arizona):

H.R. 5119. A bill to prohibit the obligation or expenditure of funds available to any Federal department or agency for any fiscal year to purchase or issue a license for the purchase of heavy water produced in Iran; to the Committee on Foreign Affairs.

By Mr. SALMON:

H.R. 5120. A bill to establish a penalty for the Department of Housing and Urban Development for failure to enforce compliance with the public housing community service and self-sufficiency requirement under law, and for other purposes; to the Committee on Financial Services, and in addition to the Committee on Appropriations, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned.

By Mr. TAKANO (for himself, Mr. HONDA, Mr. GRIJALVA, Mr. TAKAI, Ms. KAPTUR, and Mr. FATTAH):

H.R. 5121. A bill to require the Secretary of Energy to carry out an energy storage research program, loan program, and technical assistance and grant program, and for other purposes; to the Committee on Energy and Commerce, and in addition to the Committee on Science, Space, and Technology, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned.

By Mr. FORBES:

H. Res. 709. A resolution expressing the sense of the House of Representatives that Iran, by failing to adhere to international

maritime law, ignoring United Nations resolutions, and conducting military operations in a manner that raises tensions within the Arabian Gulf, has undermined stability in the Arabian Gulf, raised the danger of inadvertent escalation, and increased the risk to members of the United States Armed Forces overseas; to the Committee on Foreign Affairs.

By Mr. LOWENTHAL (for himself, Mr. CÁRDENAS, Ms. JUDY CHU of California, Mr. CONNOLLY, Mr. KILMER, Ms. LOFGREN, Mr. MCDERMOTT, Mr. PETERS, Ms. LORETTA SANCHEZ of California, and Mr. TAKANO):

H. Res. 710. A resolution recognizing the 41st anniversary of the Fall of Saigon on April 30, 1975; to the Committee on Foreign Affairs, and in addition to the Committee on Armed Services, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned.

By Ms. MICHELLE LUJAN GRISHAM of New Mexico (for herself, Mr. RUIZ, Mr. VELA, Mrs. NAPOLITANO, Mr. HINOJOSA, Mr. VARGAS, Mr. GALLEGGO, Mr. CASTRO of Texas, Mr. SIREN, and Ms. VELÁZQUEZ):

H. Res. 711. A resolution expressing support for designation of April 30, 2016, as Día de los Niños: Celebrating Young Americans; to the Committee on Oversight and Government Reform.

MEMORIALS

Under clause 3 of rule XII, memorials were presented and referred as follows:

210. The SPEAKER presented a memorial of the General Assembly of the State of Tennessee, relative to House Joint Resolution No. 500, condemning the global unrelenting persecution of Christians and acts of terror and aggression against Christians; to the Committee on Foreign Affairs.

211. Also, a memorial of the General Assembly of the State of Tennessee, relative to House Joint Resolution No. 481, urging Congress to pass bills for the implementation of the Veterans Affairs New Veterans Choice Program; to the Committee on Veterans' Affairs.

CONSTITUTIONAL AUTHORITY STATEMENT

Pursuant to clause 7 of rule XII of the Rules of the House of Representatives, the following statements are submitted regarding the specific powers granted to Congress in the Constitution to enact the accompanying bill or joint resolution.

By Ms. SPEIER:

H.R. 5088.

Congress has the power to enact this legislation pursuant to the following:

This bill is enacted pursuant to the power granted to Congress under Article 1, Section 8 of the United States Constitution.

By Mr. BOUSTANY:

H.R. 5089.

Congress has the power to enact this legislation pursuant to the following:

Article 1, Section 8 of the United States Constitution

By Mr. DEFAZIO:

H.R. 5090.

Congress has the power to enact this legislation pursuant to the following:

Article 1, Section 8, Clause 1, Clause 3, and Clause 18 of the Constitution.

By Mr. DENHAM:

H.R. 5091.

Congress has the power to enact this legislation pursuant to the following:

Article I, Section 8 of the United States Constitution, specifically Clause 1 (relating to providing for the common defense and general welfare of the United States) and Clause 18 (relating to the power to make all laws necessary and proper for carrying out the powers vested in Congress).

By Mr. HARPER:

H.R. 5092.

Congress has the power to enact this legislation pursuant to the following:

Article I, Section 8, Clause 3

By Mr. BURGESS:

H.R. 5093.

Congress has the power to enact this legislation pursuant to the following:

Article I, Section 8, clause 3:

“The Congress shall have Power . . . To regulate Commerce with foreign Nations, and among the several States, and with the Indian Tribes”

By Mr. ENGEL:

H.R. 5094.

Congress has the power to enact this legislation pursuant to the following:

Article I, Section 8, Clause 18 of the Constitution.

By Ms. CLARK of Massachusetts:

H.R. 5095.

Congress has the power to enact this legislation pursuant to the following:

Article 1, Section 8, Clauses 1 and 18 of the United States Constitution

By Ms. ESTY:

H.R. 5096.

Congress has the power to enact this legislation pursuant to the following:

Clause 18 of section 8 of article 1 of the U.S. Constitution, “The Congress shall have Power . . . To make all Laws which shall be necessary and proper for carrying into Execution the foregoing Powers, and all other Powers vested by the Constitution in the Government of the United States, or in any Department or Officer thereof.”

By Mrs. BROOKS of Indiana:

H.R. 5097.

Congress has the power to enact this legislation pursuant to the following:

Article I, Section 8, CLuase 18 (To make all laws which shall be necessary and proper for carrying into execution the foregoing powers, and all other powers vested by this Constitution in the government of the United States, or in any department thereof).

By Mr. BILIRAKIS:

H.R. 5098.

Congress has the power to enact this legislation pursuant to the following:

This bill is enacted pursuant to Article I, Section 8, Clause 1 (which states that “The Congress shall have the Power To lay and collect Taxes, Duties, Imposts and Excises, to pay the Debts and provide for the common Defense and general Welfare of the United States; but all Duties, Imposts and Excises shall be uniform throughout the United States”) and Article 1, Section 8, Clause 3 (which states that the Congress shall have the Power “To regulate Commerce with foreign Nations, and among the several States, and with the Indian tribes”) of the Constitution of the United States.

By Mr. ASHFORD:

H.R. 5099.

Congress has the power to enact this legislation pursuant to the following:

Article 1, Section 8 of the United States Constitution.

By Mr. CÁRDENAS:

H.R. 5100.

Congress has the power to enact this legislation pursuant to the following:

Title I Section 8. The Congress shall have Power To lay and collect Taxes, Duties, Imposts and Excises, to pay the Debts and provide for he common Defence and general

Welfare of the United States; but all Duties, Imposts and Excises shall be uniform in the United States;

By Mr. CULBERSON:

H.R. 5101.

Congress has the power to enact this legislation pursuant to the following:

Article I, Section 8, Clause 4 and Article I, Section 8, Clause 18

By Mr. CULBERSON:

H.R. 5102.

Congress has the power to enact this legislation pursuant to the following:

Article I, Section 8, Clause 4 and Article I, Section 8, Clause 18

By Mr. CULBERSON:

H.R. 5103.

Congress has the power to enact this legislation pursuant to the following:

Article I, Section 8, Clause 4 and Article I, Section 8, Clause 18

By Mrs. BLACKBURN:

H.R. 5104.

Congress has the power to enact this legislation pursuant to the following:

The "necessary and proper" clause of Article I Section 8.

By Mr. DELANEY:

H.R. 5105.

Congress has the power to enact this legislation pursuant to the following:

Article I, Section 8 of the Constitution of the United States

By Ms. DUCKWORTH:

H.R. 5106.

Congress has the power to enact this legislation pursuant to the following:

Article I, Section 8, Clause 18, of the Constitution of the United States

By Mr. ENGEL:

H.R. 5107.

Congress has the power to enact this legislation pursuant to the following:

Article 1, Section 1 of the Constitution.

By Mr. GRAYSON:

H.R. 5108.

Congress has the power to enact this legislation pursuant to the following:

Article I, Section 8, of the United States Constitution.

By Mr. GUTHRIE:

H.R. 5109.

Congress has the power to enact this legislation pursuant to the following:

Article I, Section 8, Clause 3: The Congress shall have Power . . . To regulate Commerce . . . among the several States.

By Mr. KILDEE:

H.R. 5110.

Congress has the power to enact this legislation pursuant to the following:

Article I, Section 8.

By Mr. LANCE:

H.R. 5111.

Congress has the power to enact this legislation pursuant to the following:

Article 1, Sec. 8, Clause 1, of the United States Constitution

This states that "Congress shall have the power . . . lay and collect taxes, duties, imposts and excises, to pay the debts and provide for the common defense and general welfare of the United States."

By Mr. LUETKEMEYER:

H.R. 5112.

Congress has the power to enact this legislation pursuant to the following:

The constitutional authority on which this bill rests is the explicit power of Congress to regulate commerce in and among the states, as enumerate in Article 1, Section 8, Clause 3, the Commerce Clause, of the United States Constitution.

Additionally, Article 1, Section 7, Clause 2 of the Constitution allows for every bill passed by the House of Representatives and the Senate and signed by the President to be codified into law; and therefore implicitly al-

lows Congress to repeal any bill that has been passed by both chambers and signed into law by the President.

By Mrs. CAROLYN B. MALONEY of New York:

H.R. 5113.

Congress has the power to enact this legislation pursuant to the following:

Article 1, Section 8, clause 3

By Ms. MCSALLY:

H.R. 5114.

Congress has the power to enact this legislation pursuant to the following:

Article 1, Section 8, Clause 3—To regulate Commerce with foreign Nations, and among the several states, and with the Indian tribes;

Article IV, Section 3, Clause 3—The Congress shall have Power to dispose of and make all needful Rules and Regulations respecting the Territory or other Property belonging to the United States;

By Mr. MULLIN:

H.R. 5115.

Congress has the power to enact this legislation pursuant to the following:

Article I, Section 8, Clause 3 of the United States Constitution.

By Mr. OLSON:

H.R. 5116.

Congress has the power to enact this legislation pursuant to the following:

Article I, Section 8, Clause 3 of the Constitution of the United States, "to regulate Commerce with foreign Nations, and among the several States, and with the Indian Tribes."

By Mr. PAULSEN:

H.R. 5117.

Congress has the power to enact this legislation pursuant to the following:

Article I, Section 8, Clause 3 of the United States Constitution.

By Mr. POMPEO:

H.R. 5118.

Congress has the power to enact this legislation pursuant to the following:

Article I, Section 8, clause 18 of the United States Constitution, in that the legislation exercises legislative power granted to Congress by that clause "to make all Laws which shall be necessary and proper for carrying into Execution the foregoing Powers, and all other Powers vested by this Constitution in the Government of the United States, or in any Department or Officer thereof."

By Mr. POMPEO:

H.R. 5119.

Congress has the power to enact this legislation pursuant to the following:

Article 1 Section 9 Clause 7 of the U.S. Constitution

By Mr. SALMON:

H.R. 5120.

Congress has the power to enact this legislation pursuant to the following:

Article I, Section 9, Clause 7—"No money shall be drawn from the Treasury, but in Consequence of Appropriations made by Law; and a regular Statement and Account of the Receipts and Expenditures of all public Money shall be published from time to time."

By Mr. TAKANO:

H.R. 5121.

Congress has the power to enact this legislation pursuant to the following:

Article 1, Section 8 of the Constitution of the United States.

H.R. 250: Mr. YOUNG of Iowa and Ms. JENKINS of Kansas.

H.R. 266: Mr. ALLEN.

H.R. 292: Mr. LAHOOD.

H.R. 449: Mr. GRAYSON.

H.R. 672: Mr. POLIQUIN.

H.R. 711: Mr. YOHO, Mr. REED, and Mr. SESSIONS.

H.R. 775: Mr. BRADY of Pennsylvania.

H.R. 816: Mr. ROGERS of Kentucky and Mr. MOOLENAAR.

H.R. 845: Mr. YOUNG of Iowa.

H.R. 864: Ms. MENG and Mrs. CAROLYN B. MALONEY of New York.

H.R. 923: Mr. SANFORD, Mr. DESANTIS, Mr. DUNCAN of South Carolina, Mr. LONG, Mrs. WALORSKI, Mr. ROUZER, Mr. SMITH of Nebraska, Mr. LAMALFA, Mr. MEADOWS, Mr. JONES, and Mr. ROTHFUS.

H.R. 953: Mr. HONDA.

H.R. 973: Mr. MARINO.

H.R. 1064: Miss RICE of New York.

H.R. 1109: Ms. JENKINS of Kansas and Mr. CLAY.

H.R. 1192: Mr. CONYERS, Mr. WALBERG, and Mr. BRADY of Pennsylvania.

H.R. 1218: Mr. MARINO, Ms. LOFGREN, and Mr. MEEHAN.

H.R. 1233: Mr. KING of Iowa.

H.R. 1258: Mr. ELLISON.

H.R. 1309: Mr. LOUDERMILK and Mr. WALBERG.

H.R. 1336: Mr. BISHOP of Georgia.

H.R. 1343: Mr. CONYERS.

H.R. 1427: Ms. EDWARDS.

H.R. 1457: Mr. FORBES.

H.R. 1492: Mr. HUFFMAN.

H.R. 1559: Mr. ROGERS of Kentucky and Ms. EDDIE BERNICE JOHNSON of Texas.

H.R. 1602: Ms. BONAMICI.

H.R. 1688: Mr. STIVERS and Mr. GRAVES of Georgia.

H.R. 1718: Mr. CARTER of Georgia and Mr. WESTERMAN.

H.R. 1722: Mr. MOULTON.

H.R. 1736: Ms. JENKINS of Kansas and Mr. WALKER.

H.R. 1798: Mr. EMMER of Minnesota.

H.R. 1859: Ms. DELLAURO.

H.R. 1945: Ms. TITUS.

H.R. 1961: Ms. LEE.

H.R. 2026: Mr. JONES.

H.R. 2102: Mr. YOUNG of Iowa.

H.R. 2148: Mrs. BLACKBURN.

H.R. 2180: Mr. MCNERNEY.

H.R. 2189: Mr. LANCE and Mr. BILIRAKIS.

H.R. 2218: Mr. HONDA.

H.R. 2237: Mr. LOWENTHAL.

H.R. 2285: Mr. BARR.

H.R. 2342: Mr. PRICE of North Carolina.

H.R. 2350: Mr. THOMPSON of Pennsylvania, Mr. MEEHAN, and Mr. COSTELLO of Pennsylvania.

H.R. 2366: Mr. WALZ, Mr. FITZPATRICK, and Mr. RUIZ.

H.R. 2739: Mr. STIVERS and Mr. LIPINSKI.

H.R. 2759: Mr. AGUILAR.

H.R. 2793: Mr. WALKER.

H.R. 2817: Mr. STIVERS and Mr. CUMMINGS.

H.R. 2903: Mrs. WALORSKI, Mr. CRAMER, and Mr. HARRIS.

H.R. 2911: Mr. YOUNG of Iowa, Mr. ROKITA, Mr. JOHNSON of Ohio, Mr. AGUILAR, and Mrs. LOVE.

H.R. 2948: Mr. AGUILAR.

H.R. 2991: Mr. QUIGLEY.

H.R. 3071: Mr. SMITH of Washington.

H.R. 3119: Mrs. MILLER of Michigan, Ms. KELLY of Illinois, Mr. MARCHANT, and Mr. MCGOVERN.

H.R. 3222: Mr. CONAWAY.

H.R. 3237: Mr. HUFFMAN.

H.R. 3250: Mr. KIND.

H.R. 3308: Mrs. KIRKPATRICK.

H.R. 3323: Mr. SIRES, Mr. GRAVES of Georgia, and Mr. ROUZER.

H.R. 3406: Mr. CARDENAS.

H.R. 3441: Mr. RYAN of Ohio.

ADDITIONAL SPONSORS

Under clause 7 of rule XII, sponsors were added to public bills and resolutions, as follows:

H.R. 194: Mr. WELCH, Mr. ROSS, and Mr. GRIFFITH.

- H.R. 3542: Mr. MCNERNEY.
H.R. 3632: Ms. LOFGREN.
H.R. 3742: Mr. SIRES and Mr. COFFMAN.
H.R. 3832: Mr. QUIGLEY and Mr. DIAZ-BALART.
H.R. 3957: Mr. GRAYSON.
H.R. 4006: Ms. NORTON and Mrs. LAWRENCE.
H.R. 4007: Mr. SCHWEIKERT.
H.R. 4073: Mr. WALBERG and Mrs. WALORSKI.
H.R. 4137: Mr. LARSON of Connecticut, Mr. RICHMOND, and Mr. CLAY.
H.R. 4172: Ms. JACKSON LEE.
H.R. 4177: Mr. YOHO, Ms. SINEMA, Ms. NORTON, Ms. LOFGREN, and Ms. BROWNLEY of California.
H.R. 4184: Mr. CARSON of Indiana.
H.R. 4185: Mr. HUIZENGA of Michigan.
H.R. 4212: Mr. GIBSON and Mr. AGUILAR.
H.R. 4216: Mr. DAVID SCOTT of Georgia and Ms. SEWELL of Alabama.
H.R. 4219: Mr. WALBERG.
H.R. 4223: Mr. PAYNE.
H.R. 4230: Mr. SMITH of Washington.
H.R. 4247: Mr. YOHO.
H.R. 4262: Mrs. BLACKBURN.
H.R. 4266: Ms. BONAMICI.
H.R. 4399: Ms. PINGREE, Mr. SMITH of Washington, and Mr. SIRES.
H.R. 4443: Mr. GRAYSON.
H.R. 4448: Mr. LANCE.
H.R. 4456: Mr. FLEISCHMANN.
H.R. 4561: Mr. CICILLINE.
H.R. 4562: Mr. CICILLINE.
H.R. 4563: Mr. CICILLINE.
H.R. 4594: Mr. HONDA and Mr. JOLLY.
H.R. 4606: Mr. COHEN.
H.R. 4611: Mr. JEFFRIES.
H.R. 4615: Ms. LOFGREN.
H.R. 4625: Mr. BOST, Mr. BARR, Mr. FOSTER, and Mr. NOLAN.
H.R. 4640: Mr. YARMUTH.
H.R. 4653: Mr. PAYNE and Mr. CONNOLLY.
H.R. 4656: Mr. FARR, Mr. LOWENTHAL, and Mr. MCGOVERN.
H.R. 4662: Mr. GRIFFITH and Mr. JOHNSON of Ohio.
- H.R. 4695: Mr. GENE GREEN of Texas and Mr. BUTTERFIELD.
H.R. 4730: Mr. LOUDERMILK, Mr. MILLER of Florida, and Mr. ZINKE.
H.R. 4732: Mr. HARDY.
H.R. 4764: Mr. SMITH of Texas.
H.R. 4773: Mr. JENKINS of West Virginia, Ms. MCSALLY, Mr. PEARCE, Mr. SMITH of Texas, Ms. STEFANIK, Mr. WITTMAN, Mr. FRANKS of Arizona, Mr. SIMPSON, and Mr. COLLINS of Georgia.
H.R. 4774: Mr. PETERSON and Mr. DAVID SCOTT of Georgia.
H.R. 4775: Mr. ROTHFUS.
H.R. 4779: Mr. LOEBSACK.
H.R. 4792: Mr. SERRANO.
H.R. 4817: Mrs. BEATTY and Ms. PLASKETT.
H.R. 4819: Mr. FINCHER.
H.R. 4832: Mr. CRAMER.
H.R. 4843: Ms. FOXX and Mr. COSTELLO of Pennsylvania.
H.R. 4884: Mr. FLEMING, Mr. HARRIS, Mr. DUNCAN of South Carolina, Mr. BRAT, Mr. ALLEN, and Mr. PERRY.
H.R. 4888: Ms. MOORE, Ms. SCHAKOWSKY, Ms. NORTON, Mr. GRAYSON, Mr. HASTINGS, Mr. TED LIEU of California, Ms. LEE, Mr. AL GREEN of Texas, Ms. HAHN, Mrs. NAPOLITANO, and Mr. MCNERNEY.
H.R. 4907: Mr. GRAVES of Georgia.
H.R. 4919: Ms. LOFGREN.
H.R. 4928: Mr. ROUZER.
H.R. 4955: Mr. BYRNE.
H.R. 4959: Mr. DAVID SCOTT of Georgia.
H.R. 4960: Ms. SCHAKOWSKY, Mr. ROSKAM, Mr. LAHOOD, and Mr. DOLD.
H.R. 4969: Mr. MULVANEY.
H.R. 4978: Mrs. HARTZLER.
H.R. 4981: Mr. ROKITA.
H.R. 5025: Ms. ADAMS, Ms. BASS, Mrs. BEATTY, Ms. VELÁZQUEZ, Ms. BROWN of Florida, Mr. BUTTERFIELD, Mr. CARSON of Indiana, Ms. CLARKE of New York, Mr. CLAY, Mr. CLEAVER, Mr. CLYBURN, Mr. CONYERS, Mr. CUMMINGS, Mr. DANNY K. DAVIS of Illinois, Mr. JEFFRIES, Mr. ELLISON, Ms. EDDIE BERNICE JOHNSON of Texas, Ms. FUDGE, Mr. HASTINGS, Ms. NORTON, Ms. JACKSON LEE, Mr. JOHNSON of Georgia, Ms. KELLY of Illinois, Mr. MEEKS, Ms. LEE, Mr. LEWIS, Ms. MOORE, Mr. PAYNE, Mr. RANGEL, Mr. RICHMOND, Mr. RUSH, Mr. DAVID SCOTT of Georgia, Mr. SCOTT of Virginia, Mr. THOMPSON of Mississippi, Mr. VEASEY, Ms. MAXINE WATERS of California, Mrs. WATSON COLEMAN, Ms. WILSON of Florida, Mr. HINOJOSA, Mr. VELA, Mr. PASCRELL, Mr. CASTRO of Texas, Mr. CAPUANO, Mr. SERRANO, Mr. DOGGETT, Mr. MCDERMOTT, Mr. MCGOVERN, Mr. ENGEL, Mr. LYNCH, Mr. SRES, Mr. HONDA, Mr. PERLMUTTER, Ms. JUDY CHU of California, and Mr. NADLER.
H.R. 5028: Mr. WALBERG, Mrs. DINGELL, Mr. HUIZENGA of Michigan, Mr. AMASH, Mr. UPTON, Mr. TROTT, and Mrs. MILLER of Michigan.
H.R. 5033: Ms. KELLY of Illinois, Mr. CONNOLLY, and Mr. DESAULNIER.
H.R. 5035: Mr. CARTER of Georgia.
H.R. 5047: Mr. YOUNG of Iowa.
H.R. 5060: Mr. HONDA.
H.R. 5063: Mr. JORDAN, Mr. CHABOT, and Mr. CULBERSON.
H.R. 5064: Miss RICE of New York.
H.R. 5076: Mr. JOLLY, Mr. FLORES, and Mr. MEADOWS.
H.J. Res. 11: Mr. LAHOOD.
H.J. Res. 13: Mr. LAHOOD.
H.J. Res. 55: Mr. TROTT.
H.J. Res. 90: Mr. CONYERS.
H. Con. Res. 40: Mr. TONKO, Mr. STEWART, Mr. PALLONE, and Mr. ASHFORD.
H. Con. Res. 100: Mr. HULTGREN.
H. Res. 569: Mr. FOSTER.
H. Res. 591: Ms. ADAMS, Ms. KAPTUR, and Mr. DUFFY.
H. Res. 665: Mr. AMASH, Mr. DUNCAN of South Carolina, and Mr. HARRIS.
H. Res. 707: Mr. TED LIEU of California.
H. Res. 708: Mr. VELA and Mr. LOWENTHAL.