may rest assured that the Commission will be sensitive to OPR's internal ethics review as we move forward with our own inquiry. As the discussion at our recent meeting indicates, the Commission will work to accommodate any legitimate concerns the Department may have regarding specific requests for information once the Department begins its production.

The Commission has a special statutory responsibility to investigate voting rights deprivations and make appraisals of federal policies to enforce federal voting rights laws. The Commission must form an independent judgment regarding the merits of the NBPP enforcement actions (regardless of how the decisions were made) and the potential impact on future voter-intimidation enforcement by the Department. Accordingly, Congress has provided, in a provision with no statutory exceptions, that, ''All Federal agencies shall fully cooperate with the Commission to the end that it may effectively carry out its functions and duties.'' 42 U.S.C. §1975b(e).

It is important to note that many aspects of the Commission's inquiry have no connection with the matters subject to OPR's jurisdiction. As set forth in our August 10 letter, the Commission will seek to determine:

1) the facts and the Department's actions regarding prior voting intimidation investigations;

2) the underlying conduct in Philadelphia giving rise to the NBPP case;

3) whether the decision in the NBPP case is consistent with departmental policy or practice in prior cases or amounts to a change in policy or practice;

4) the extent to which current policy or practice as reflected in the NBPP case may encourage voter intimidation; and

5) whether that policy or practice is consistent with proper enforcement of section 11(b) of the Voting Rights Act.

The Commission may also seek to determine whether any decisions in the case were induced or affected by improper influences. Thus, there may be some areas of potential overlap with OPR's internal review, including an examination of the decision-making process in the case. With regard to these questions, if there are concerns as to the timing or content of specific discovery requests, the Commission will work with the Department to resolve them in a prompt and satisfactory manner. In addition to my personal availability to speak with your representatives, the Commission has appointed a subcommittee of commissioners to focus on any discovery issue that might arise in our investigation.

Accordingly, please identify the individual with substantive responsibility for the production of documents, scheduling of interviews and any possible depositions. If you have not done so by October 14th, however, it will be necessary for us to propound our interrogatories and interview requests directly on the affected Department personnel.

Thank you in advance for your cooperation and prompt reply to these requests.

Sincerely,

GERALD A. REYNOLDS,
Chairman.

The SPEAKER pro tempore (Mr. MINNICK). Under a previous order of the House, the gentleman from Indiana (Mr. PENCE) is recognized for 5 minutes.

(Mr. PENCE addressed the House. His remarks will appear hereafter in the Extensions of Remarks.)

DEFUNDING ACORN

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Arizona (Mr. FRANKS) is recognized for 5 minutes.

Mr. FRANKS of Arizona. Mr. Speaker, recently this body moved to cut off all funding, all Federal funding, from the Association of Community Organizations for Reform Now, or ACORN.

By now we have all seen reports of several recent videos revealing ACORN employees coaching two young individuals on how to obtain government-subsidized housing to set up an underground prostitution house with underage girls brought into this country illegally.

But this is only the beginning of ACORN's criminal activities, Mr. Speaker. ACORN is under investigation in at least 14 States for voter registration fraud. And ACORN workers have consistently employed criminal tactics, including establishing an illegal quota system and illegally compensating canvassers. ACORN has repeatedly reported false information to the IRS and to the Department of Labor. And to cap it off, Mr. Speaker, ACORN and its affiliates have received more than $53 million in Federal funds from 1994 to 2008 and were eligible for up to $8.5 billion more from the economic stimulus bill and the 2010 Federal budget.

Mr. Speaker, I believe one of the most overlooked and astounding trophies in ACORN's criminal hall of fame is its role in fighting for policies that led to the mortgage crisis and ultimately catalyzed our current economic recession. ACORN fought vigorously for regulatory reform of the Community Reinvestment Act, a 1977 bill that drastically weakened mortgage lending standards. The result of the new regulations ACORN lobbied for was that banks were no longer rated because they made good loans or their standard of equitable lending, but rather, they were rated based on the number of loans they made, regardless of the ability of the borrower to pay back the loan or to qualify for a loan in the first place.

Banks were hit with large fines if they refused to dole out these toxic loans, the majority of which they knew would not be repaid. And if they still dared resist the government's mandate, ACORN would publicly picket them or threaten to hit these banks with lawsuits to force them to comply.

Mr. Speaker, although the mainstream media has been largely silent on the ties between ACORN and President Obama, it was actually during this time in the early part of President Obama's career when he was working with ACORN that President Obama was part of the lawsuit to force Citibank to abandon its time-tested lending standards and disperse millions and millions of dollars in high-risk loans. Now this isn't speculation, Mr. Speaker. His name is listed on the records of the lawsuit. President Obama played a significant role in helping to shape the mortgage debacle that caused America's recent and ongoing economic crisis.

The result of the lawsuits like the one filed by Mr. Obama and ACORN has been that millions of dollars in toxic loans were made as a result of ACORN and its subsidiaries using the CRA regulations to bludgeon America's financial institutions into making loans they never should have and otherwise never would have made. As we all know now, those toxic loans were packaged and resold on Wall Street, and the entire system began to crumble.

If those original loans, Mr. Speaker, that were sold to Wall Street had been made under the traditional, financially sound practices based on income, down payments and credit histories, rather than the politically correct and financially fatal criteria that Barack Obama sued to achieve, the entire financial meltdown might have been avoided.

But how many Americans know that, Mr. Speaker? How many Americans are aware of the role that ACORN and one of their lawyers and close allies by the name of Barack Obama played in creating the housing and financial crisis?

Mr. Speaker, the ironic reality now is that President Barack Obama is put in the schizophrenic position of signing a bill to defund the very organization that helped to launch his career and ultimately helped get him elected. And the silence from the Obama administration on the ACORN issue has been unbelievable, Mr. Speaker.

The Obama administration and liberal Democrats in Congress now have a choice. They can take a sincere stand against corruption by launching investigations into ACORN and work with Republicans to pass the Defund ACORN Act to stop all Federal funding for ACORN, or they can throw their supposed commitment to transparency and accountability out the window for good.

Mr. Speaker, let us hope that they will choose to stand against allowing ACORN or any other corrupt organization to receive one more dime of taxpayer dollars now or ever again.

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JOBS, JOBS, JOBS

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Indiana (Mr. PENCE) is recognized for 5 minutes.

Mr. PENCE. Mr. Speaker, well, Washington, D.C., is focused on a lot of things these days. The debate over health care continues outside of committee hearings, and we hear news reports that health care reform is being rewritten in the back hallways of this building somewhere.

We also heard today that leading Members of the Senate on the Democratic Party introduced a national energy tax, the so-called cap-and-trade legislation, that will raise the cost of

utilities on working families and small businesses across this country by dramatic amounts. And of course, the President is making plans to travel to Copenhagen later this week on an economic development mission for the city of Chicago.

But I've got to tell you, as a constituent of mine from Alexandria, Indiana, that's with us today, Mr. Speaker, might well attest, when I'm back home, folks aren't talking about how we can pass legislation that raises utility rates or how we can pass legislation that will lead to a government takeover of health care paid for by hundreds of billions of dollars in new taxes and individual mandates, and they're not much talking about the Olympics. What folks back in Alex are talking about is jobs. They're talking about what in the world this Congress is going to do to put America back to work.

Now, back in February when Congress passed the so-called stimulus bill, Speaker NANCY PELOSI stood on this floor and said, This bill is about jobs, jobs, jobs. The administration suggested that if we didn't borrow nearly $1 trillion from future generations of Americans and spread it out in the so-called stimulus spending, that unemployment would reach 8 percent.

In fact, this very useful chart illustrates the point. The Obama administration said that without passing the stimulus bill, unemployment would go from 7.5 percent upwards over 8 percent. They said, with the stimulus bill being passed, that unemployment would not exceed 8 percent.

Now, as people are looking in from the gallery and around the country can see for themselves, the reality is a little bit different. Since the passage of the so-called stimulus bill back in January, not only has unemployment exceeded the high water mark the administration projected at 8 percent, but now it's almost 9.7 percent, and I say with a heavy heart, it might be rising as soon as this Friday.

You know, look, we need a strategy for energy independence in this country, a strategy that begins to take us in the direction of new resources and exploiting our current reserves. Our American Energy Act does that.

We need health care reform in this country that will lower the cost of health insurance for working families and small businesses and lowers the cost of health care in the long term without a government takeover. Chicago might even need the Olympics in 2016.

But more than anything else, we ought to be willing to set all those enterprises aside and work on this. We ought to be willing to do what has always worked to get this economy moving again, and that is fiscal restraint in Washington, D.C., and tax relief for working families, small businesses, and family farms. You combine that with a pro-growth trade policy, you combine that with policies that will result in a stable dollar, you combine that with rational regulatory reform, and you have a prescription for economic renewal and growth. In a word, to borrow the Speaker's phrase, you have a prescription for jobs, jobs, jobs.

And I have to tell you, Mr. Speaker, apart from providing for the common defense and apart from, I believe, standing up for the values that make this country great, we have no higher calling in this institution than to pursue policies that will create conditions to create growth in this country.

And so I challenge my colleagues as we find ourselves talking about government takeovers of health care with their higher taxes, as now the Senate begins in earnest to work on passing a cap-and-trade bill in the name of climate change that will result in a massive national energy tax, why don't we all just do what they're doing back in Alex, Indiana? Let's take a breath. Let's have those debates in the cool of the day, after first and foremost we come together in a bipartisan way, we do what President Kennedy did, we do what President Reagan did, we do what President George W. Bush did after the tower fell, and we pass fast-acting tax relief for working families, small businesses, and family farms this year, and we begin to practice fiscal restraint on Washington, D.C. That combination of traditional American principle applied to this economy will create nothing short of jobs, jobs, jobs, and that's still job one on Capitol Hill.

HEALTH CARE

The SPEAKER pro tempore. Under the Speaker's announced policy of January 6, 2009, the gentleman from Missouri (Mr. AKIN) is recognized for 60 minutes as the designee of the minority leader.

Mr. AKIN. Mr. Speaker, it's a pleasure to be able to join you and my colleagues today and those who are in the gallery to talk about something that has been the talk of the town now for a number of months and is an intensely personal and important subject to all of us, and that is the health care of the bodies that we have to live inside.

A great deal has been said and a great deal more needs to be said in clarifying exactly where we are on this issue because of its tremendous importance, its importance to us in an economic sense as a Nation, its importance to us as close to 20 percent of our entire gross domestic product, but also, as I said, because of the importance that each of us have to live inside our own bodies and are much attached to our health care system.

Now, one of the great concerns about what's being proposed is is that the government will not immediately but indirectly and inevitably take over health care. Just as we saw earlier this year, the president of General Motors is being fired by the President of the United States. That's a unique situation. Usually we separate our private industry from the Federal Government, and what is being proposed here is, over time, the government takeover of one-fifth or so of our economy; that is, health care.

Now, when the government does too much, we have come over time to recognize certain consequences. First of all, it becomes very expensive because the government, with its $500 hammers, is not the most efficient. In fact, you could sometimes talk about a health care system with the efficiency of the post office and the compassion of the IRS.

The inefficient allocation of resources is legendary, particularly in other countries that have had the government try to run the health care system. The quality is degraded, and we will talk about those in hard statistics, particularly with people who have, for instance, cancer. We will take a look at what the cancer survival rates are in some of the European countries that have socialized medicine as opposed to the American medical system that we have in this country today.

And then, of course, to me, perhaps one of the more frightening things is bureaucratic rationing. That is, decisions not by a doctor and the patient, but decisions made by some bureaucrat that gets in the way.

Now, the first thing that the people have commented sometimes is, if health care is expensive now, just wait until it's free. That seems to be the experience for, particularly, people of Canada and other Nations.

We have heard that this is a system that's being proposed by our President that's going to be simple, that it's going to save money. In fact, he said if it were going to cost us one dime more, then he wouldn't even support it. And yet we take a look at the simplicity of the organization—this is the Democrats' bill. It's an organization chart for the Democrats' bill. It's complicated. This is trying to put a 1,000-page bill onto one poster, which obviously it is going to look a little bit complicated. But you have here a tremendous maze of interlocking organizations and groups trying to replace a fifth of the U.S. economy. Obviously, it's going to be somewhat complicated. The question is, in this maze, can the patient find their way to their doctor. That is a good question.

Well, what are we talking about in terms of costs here? Is there some way that we could try to decipher when the President tells us this isn't going to cost us much, in fact, the efficiency is going to be such that we can do this whole thing without spending any more money, what sort of a way can we get a handle on that?

Well, one of the things we have already is Medicaid and Medicare and Social Security. Those, of course, are the three huge entitlement programs that have been running for some period of time, and we have here cost projections as to the rate of increase in the expenses for Medicare and Medicaid. And