the Iowa State Fair on August 23, 2015. She was chosen because of her long-standing devotion to 4-H and her commitment to helping each child develop to their full potential. She also is being recognized for 30 years of service as show ring announcer at the Union County Fair. Mary's additional contributions to 4-H include 13 years as a club leader, working with 4-H as an extension employee, judging 4-H project work, and serving as a member and officer of the Union County Friends of 4-H Foundation.

Mr. Speaker, the example set by Mary demonstrates the rewards of harnessing one's talents and sharing them with the world. Her efforts embody the lowa spirit and I am honored to represent her, and lowans like her, in the United States Congress, I know that all of my colleagues in the United States House of Representatives will join me in congratulating Mary for her achievements and wish her nothing but continued success.

### PERSONAL EXPLANATION

# HON. ELIZABETH H. ESTY

### OF CONNECTICUT

### IN THE HOUSE OF REPRESENTATIVES

### Thursday, July 23, 2015

Ms. ESTY. Mr. Speaker, I want to state that on Wednesday, July 22, I unfortunately missed three roll call votes as I was attending a classified briefing at the White House Situation Room on the recently announced Joint Comprehensive Plan of Action with Iran. Had I been present I would have voted:

1. NO-Ordering the Previous Question (Roll #450). I would have voted no in order to allow a vote on H.R. 3064, the GROW AMER-ICA Act. I am a proud cosponsor of this robust six-year expansion of funding for our America's transportation and infrastructure, which would provide much needed certainty for those projects and the jobs that rely on them.

2. NO-Approving H. Res. 369 (Roll #451). I would have voted no on H. Res. 369, which prevented the House from considering either H.R. 1599 or H.R. 1734 with the appropriate deliberation and open debate such important matters deserve.

3. AYE—Approving the Journal (Roll #452). I would have voted AYE on approving the Journal.

### PERSONAL EXPLANATION

# HON. SCOTT GARRETT

#### OF NEW JERSEY

#### IN THE HOUSE OF REPRESENTATIVES

Thursday, July 23, 2015

Mr. GARRETT. Mr. Speaker, on July 16, 2015, the House of Representatives considered H.R. 2898 and several amendments to that bill. On that day, I was in New Jersey to attend my daughter's wedding and, therefore, could not vote on that legislation.

Mary will be inducted during a ceremony at HONORING DEBORAH KALCEVIC ON THE OCCASION OF HER RETIRE-MENT THE CONGRES-FROM SIONAL BUDGET OFFICE

# HON. TOM PRICE

OF GEORGIA

IN THE HOUSE OF REPRESENTATIVES Thursday, July 23, 2015

Mr. TOM PRICE of Georgia. Mr. Speaker, I along with Representative KLINE, Representative VAN HOLLEN, and Representative SCOTT of Virginia wish to pay tribute to Deborah Kalcevic, who is retiring this month after 40 years of distinguished service to the Congress at the Congressional Budget Office (CBO). She is the longest serving employee in the history of CBO. Since joining CBO in 1975 she has spent most of her time in the Income Security and Education Cost Estimates Unit. Ms. Kalcevic has worked closely with the Budget Committee and the authorizing committees on issues related to student loans and higher education. As one of the foremost experts on student loans, Ms. Kalcevic has been invaluable in helping the Budget Committee fulfill our responsibilities under the Congressional Budget Act and in assisting the Education and the Workforce Committee with countless reforms to the Higher Education Act.

Ms. Kalcevic is held in high esteem by both Republicans and Democrats for her tireless and diligent work. Her knowledge of student loan programs is legendary, as is her ability and willingness to help people more fully understand the important aspects and nuances of those programs. The work she did was incredibly important, and we are grateful to Ms. Kalcevic for her assistance, expertise, and dedication over the last four decades.

In short, Ms. Kalcevic exemplifies CBO's high standard of professionalism, objectivity, and nonpartisanship. In fact, she twice has received the CBO Director's award, the agency's highest recognition for outstanding performance. As the Chairmen and Ranking Members, we greatly appreciate the commitment that Ms. Kalcevic has shown in assisting the Budget and Education and the Workforce Committees and the Congress. We wish her well in her future endeavors, including her desire to spend more time with her family and close friends.

TRIBUTE TO STEPHANIE LOISELLE

## HON. DAVID YOUNG

OF IOWA

IN THE HOUSE OF REPRESENTATIVES Thursday, July 23, 2015

Mr. YOUNG of Iowa. Mr. Speaker. I rise today to recognize and congratulate Stephanie Loiselle of Clive, Iowa for receiving a coveted Fulbright award during the 2014-2015 Academic Year. Stephanie is a recent graduate of the Monterey Institute of International Studies with a Master's degree in Teaching Foreign Languages and International Education Management. She will travel to Colombia in August 2015 and begin working in an English teaching assistantship.

Established by Congress in 1946, the Fulbright Program is funded through an annual appropriation to the U.S. Department of State. It serves as a valuable foreign affairs tools by

making people-to-people connections. It also gives participants a chance to help with important issues across the globe and gain valuable skills, giving them the necessary experience to lead our future generations. With over 360,000 participants since its creation, the Fulbright Program serves an important role in educating our young people and improving our diplomatic relations.

Mr. Speaker, it is with great respect and admiration that I recognize Stephanie today. It is the young people like her who are willing to work hard and make sacrifices for the betterment of society that will lead our future generations. I know my colleagues in the U.S. House of Representatives join me in congratulating Stephanie on this outstanding achievement and wish her nothing but continued success moving forward.

#### PERSONAL EXPLANATION

# HON. KEN CALVERT

OF CALIFORNIA IN THE HOUSE OF REPRESENTATIVES

Thursday, July 23, 2015

Mr. CALVERT. Mr. Speaker, I would like to clarify my vote on H.R. 3009, Enforce the Law for Sanctuary Cities Act (ROLL CALL 466). I was on the floor and inserted my voting card to record a "YES" vote for H.R. 3009. Unfortunately my vote failed to register. On the recorded final total tally, I am listed as having "NOT VOTED" even though I intended and attempted to vote in favor of the bill. Immediately prior to vote on final passage, my vote against the Democratic Motion to Recommit is recorded. I also spoke in favor of H.R. 3009 on the House Floor.

STUDENT TAX RELIEF ACT OF 2015

### HON. JIM McDERMOTT

OF WASHINGTON

IN THE HOUSE OF REPRESENTATIVES

Thursday, July 23, 2015

Mr. McDERMOTT. Mr. Speaker, I rise today to introduce the Student Tax Relief Act of 2015. This bill is meant to help the students who attended Corinthian Colleges. Inc.

The legislation is designed to help students affected by the sale of 53 Corinthian College Inc., campuses to Zenith Education Group, a subsidiary of Education Credit Management Corporation (ECMC). It will also help students who get debt relief as a result of a successful in asserting in defense against repayments.

My bill, at the time of introduction, has 23 original cosponsors and has the support of nine outside organizations-American Federation of Teachers (AFT), AFL-CIO, Campaign for America's Future, Consumers Union, National Education Association (NEA), New York Students Rising (NYSR), One Wisconsin Now (OWN), Young Invincibles, Student Debt Crisis.

Corinthian Colleges, Inc. was the parent of several private, for-profit institutions of higher education, the Everest Institute, Everest Colleges, Heald Colleges, and Wyotech Technical Schools.

The Zenith formed for the purpose of buying 53 campuses form Corinthian Colleges, Inc, and completed the purchase in 2015. As part

of the final agreement Zenith agreed to provide \$480 million in debt relief on Genesis loans advanced by Corinthian Colleges, Inc. As part of the agreement Zenith forgave 40% of the principal balance on the Genesis loans.

The servicers who are servicing these loans will write down the loans without a borrower needing to take any action.

As many as 170,000 individuals may qualify for this reduction. Under the tax code, generally, discharged income becomes taxable income to the taxpayer. Therefore, the amount that is discharged from the Genesis loans will result in the borrowers having to pay increased taxes.

However, this bill specifically prevents the amount discharged under the agreement between the Education Department and the Consumer Protection Financial Bureau from being included in gross income.

According to the Congressional Research Service, "Borrowers who attended a Corinthian Colleges, Inc. school that was purchased by Zenith and borrowers who attended a Corinthian Colleges, Inc. school that closed but who are ineligible for closed school loan discharge may seek debt relief on their Federal Family Education Loan or Direct Loan program loans by asserting certain defenses against repayment. In certain circumstances, borrowers of Direct Loan program loans may be able to assert as a defense against repayment of their loan 'acts or omissions of an institution of higher education,' as specified in regulation. ED has determined in regulation that such acts and omissions are those that would 'give rise to a cause of action against the school under applicable State law."

"If the borrower's defense is successful, Education Department will determine the amount of debt relief to which the borrower is entitled, which can include relief from repaying all or part of the outstanding loan balance and reimbursement for previous amounts paid toward the loan."

It is unknown how many individuals will ultimately end up using the Defense to Repayment provision, but the bill will provide tax relief for taxpayers who get their loans discharged under the Defense to Repayment provision. The bill will ensure that amounts discharged due to Defense to Repayment claims will not be considered gross income to the taxpayer.

It is important that the students who attended Corinthian College Inc. schools and have suffered already not have to suffer anymore by paying extra taxes on loans that get discharged.

REMEMBERING THE FALLEN CAP-ITOL POLICE OFFICERS J.J. CHESTNUT AND JOHN GIBSON

## HON. SHEILA JACKSON LEE

### OF TEXAS

IN THE HOUSE OF REPRESENTATIVES Thursday, July 23, 2015

Ms. JACKSON LEE. Mr. Speaker, I rise in remembrance of Jacob "J.J." Chestnut and John Gibson, who lost their lives on July 24, 1998, protecting the Members of this Chamber and the public while rendering honorable service as members of the U.S. Capitol Police Department.

President John F. Kennedy once remarked: "A man does what he must in spite of personal consequences, in spite of obstacles and dangers and pressures, and that is the basis of all human morality."

On July 24, 1998 this idea was given tangible expression when Officers Chestnut and Gibson lost their lives while serving others in the line of duty.

As the assailant opened fire in the hall of the Capitol, Officers Chestnut and Gibson reacted by putting themselves between the gunman and the innocent persons and representatives present in the Capitol that day.

Who knows what carnage would have unfolded had Officer Gibson not brought an end to this violence by neutralizing the assailants.

I vividly remember being here in this very chamber when the shootout started in 1998, and I know that their heroic actions saved many lives.

Officer Chestnut was on his second tour of public service, previously serving in the Vietnam War as an officer.

His military leadership skills translated seamlessly into his Capitol Police Officer role and were recognized when he was named Capitol Police Officer of the Year.

Even though Officer Chestnut was close to retirement his tireless effort to fulfill his role as protector saved many lives on that tragic day.

Officer Gibson not only was active and respected by his colleagues here on Capitol Hill, his commitment to his local community was exemplary.

An eighteen year veteran of the department, Officer Gibson was described as a model officer who always followed the golden rule and treated others with respect whether in uniform or not.

I would also like to thank all of the Capitol Hill Police Officers who protect me and my colleagues in Congress as well as the thousands of Americans who visit their national Capitol every day.

These guardians protect more than the innocent people around them that day.

They serve as examples of the oath all of our men and women in uniform take when volunteering to serve their nation as Capitol Police Officers:

We protect the legislative process, the symbol of our democracy, the people who carry out the process, and the millions of visitors who travel here to see democracy in action;

Every American who visits the Capitol, as well as those visitors from around the world, is a member of our protected community and sees first-hand how we are the best of America's spirit and diversity;

As an agency, we are a microcosm of America, representational of many races, colors, religions, political affiliations, sexual orientations, and ages. Our workforce derives from almost all 50 states and territories, with some representation from other countries. We embrace and celebrate a diverse workforce, where we believe inclusion makes our workplace stronger and respecting each individual as a person and as a professional is essential; and;

We represent the best in American policing. We act on the world stage every day of the year, as a model in security, urban crime prevention, dignitary protection, specialty response capabilities, and homeland security. We are often the first face that visitors and employees encounter, and we leave a lasting impression that is reflective of the Legislative Branch and its role in America's democracy.

Officers Chestnut and Gibson exemplified what the incredible sacrifice is that police officers make every day when they head out into the community to protect and serve their family, friends, and neighbors.

Mr. Speaker, this is why I am proud to remember the heroic actions of the Capitol Police Officers J.J. Chestnut and John Gibson on this day in 1998.

The Scriptures teach that no great love hath any but that he lay down his life for another.

Officers Chestnut and Gibson showed great love for their fellow men and women on July 24, 1998, and for their heroism, they will always be remembered.

RECOGNIZING THE LIFE OF PAT EPSTEIN

## HON. LUCILLE ROYBAL-ALLARD

OF CALIFORNIA IN THE HOUSE OF REPRESENTATIVES Thursday, July 23, 2015

Ms. ROYBAL-ALLARD. Mr. Speaker, a dear friend, Patricia (Tananbaum) Epstein, passed away quietly on July 22, 2015, after a long and wonderful life filled with extended family and friends. She leaves her devoted husband of more than 66 years, Jerry. Together, and as individuals, they have been a very special and unforgettable couple who have had a meaningful impact on the lives of so many.

That is also true of the lives of my parents, former Congressman Edward R. Roybal and my mother Lucille Beserra Roybal. And it is most certainly true of the joy and friendship Pat and Jerry brought into my life and that of my husband Ed. We loved having dinner with them and hearing Pat's laughter and the jokes she loved to tell. And we loved seeing the examples of her talent in her beautiful works of art.

Pat was born in Atlanta, Georgia, on May 28, 1924, the only child of Leo and Hannah Tananbaum. She met Jerry, the love of her life, when he was a student at Emory University after the end of World War II. They married on December 26, 1948, in a beautiful ceremony at the Mayfair Club in Atlanta, attended by family and friends, many of whom had traveled on a private train from New York City for the event. Their wedding would be only the first of many spectacular parties Pat and Jerry would plan and host over the ensuing decades, as Pat became the consummate gracious and lively hostess.

Pat and Jerry settled permanently in Los Angeles in December 1949. For decades, including up to the last months of her life, Pat was a sculptress, working primarily in alabaster and later in papier-mâché. Her work can be found at St. John's Hospital, the Jewish Home for the Aging, and in many private homes around the country.

Pat enjoyed her involvement with the Advisory Board of the Fashion Institute of Design and Management (FIDM).

Pat was also active in Hadassah and the Irene Dunne Guild of Saint John's Hospital in Santa Monica. The doctors, nurses, and staff at St. John's Hospital were not just caregivers, but many became close friends for over four decades, and their compassion and attention were particularly meaningful during the last months of Pat's life.

Pat and Jerry's generosity and dedication to their many friends and family is legendary,