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House of Representatives

The House met at noon and was called to order by the Speaker pro tempore (Mr. CARTER of Georgia).

DESIGNATION OF SPEAKER PRO TEMPORE

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

WASHINGTON, DC,
May 16, 2017.

I hereby appoint the Honorable EARL L. CARTER 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 3, 2017, 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 1:50 p.m.

STUDENT LOAN DEBT

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

Mr. COURTNEY. Mr. Speaker, all across America over the last 2 or 3 weeks has been an exciting time for a lot of young Americans and families as graduating seniors in 4-year programs and 2-year programs are receiving their degrees and beginning, obviously, a new, exciting stage in their life.

Unfortunately, there is still, though, a cloud over a lot of those folks in terms of what they face in the near fu-

ture and the long-term future and many others who graduated in recent years, which is the high cost of student loan debt. The Federal Reserve has calculated that over \$1 trillion of overhang exists in the U.S. economy because of student loan debt: an amount greater than credit card debt, an amount greater than auto debt, and at rates that far exceed any of those forms of consumer debt, including mortgages for homes.

The Federal Government, in the meantime, is out selling bonds as a borrower to people who buy Treasury bonds, 10-year notes. This morning's rate, which I checked before coming down here, the rate that the Federal Government is going to pay as borrower, is 2.3 percent. Well, as many, I think, listening here, Mr. Speaker, know, the fact is that student loans carry much higher rates of interest, particularly legacy debt that goes back 5, 6 years ago when, again, the rates for Stafford student loans, which are the publicly financed loans through the Federal Government, and certainly private loans that banks give to students that are on an unsecured rate can sometimes exceed 8, 9, 10 percent.

So tomorrow, I and many others are going to be introducing legislation called the Bank on Students Emergency Loan Refinancing Act, which will allow folks who carry the student loan debt not to get their debt forgiven, but to allow them to actually refinance down to 3.76 percent, which was the interest rate last year that the Federal Government offered for Stafford student loans.

The Congressional Budget Office estimates that that will put about \$50 billion into the pockets of young people all across the country who, because of student loan debt, are being inhibited in terms of getting married, starting a family, starting a business, and getting out of their parents' house. There is just all kinds of, I think, inhibitors

that student loan debt creates for young people, millennials, all across the country.

Again, I want to emphasize the bill that I will be introducing tomorrow with 61 cosponsors is not debt forgiveness. It just simply does what any middle class family does in a low-interest rate environment, whether it is with a home mortgage or credit cards, to just simply get their rates down to a proportionate level with, again, the rest of consumer debt that is out there in the economy.

Simultaneously tomorrow, Senator ELIZABETH WARREN from Massachusetts will be introducing exactly the same bill, so we will have bills in the House and in the Senate. Last year we had 182 cosponsors on a similar piece of legislation. Unfortunately, the Speaker never allowed the bill to be brought to the floor for debate. But it is a new Congress; it is the 115th Congress that was sworn in last January.

This problem, I will just submit, Mr. Speaker, exists in Republican districts and Democratic districts, rural districts, suburban districts, urban districts. This is an opportunity to lift a debt burden from, again, the very folks that we really want to assist and help as they begin a new phase, a new chapter, in their life, and they should not have the albatross of high student loan rates hung around their neck. Hopefully, this will be the year that we will move forward on this measure, which is fully paid for—it does not add to the Federal debt—and just, again, allows young people and families the opportunity to do what they do with all other forms of consumer debt.

So it is the Bank on Students Emergency Loan Refinancing Act. Hopefully, anyone listening to this will call their Members to tell them to get on this bill. And I would urge, Mr. Speaker, all of us on both sides of the aisle to deal with an issue that really is a bread-and-butter, kitchen-table issue

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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all across America, that, again, at this special time when students are graduating, we can do a really positive thing to help students and families all across America.

FUTURE OF U.S. INVOLVEMENT IN AFGHANISTAN

The SPEAKER pro tempore. The Chair recognizes the gentleman from North Carolina (Mr. JONES) for 5 minutes.

Mr. JONES. Mr. Speaker, after 16 years, \$800 billion, over 2,000 Americans killed, and 20,000 Americans severely wounded in Afghanistan, it is time that the House of Representatives has a debate on our future involvement in Afghanistan. Mr. Speaker, let me remind you again: We have been there 16 years, and nothing has changed at all.

H.R. 1666 is a bill introduced by JOHN GARAMENDI from California and me. All this bill does is to say that the House of Representatives, after 16 years, will have a debate on the future involvement of our country in Afghanistan.

Obviously, Members of Congress can vote for this bill or against this bill. We are just saying that, after 16 years, it is time for the Congress to meet its constitutional responsibility and to have a debate on the future of America. We owe this to our military. We owe it to the taxpayers of this country.

Mr. Speaker, we have 300 Members of Congress today that were not here in 2001. 2001 was the last time we had a debate on this floor of the House, a meaningful debate, on the future of Afghanistan. In fact, the Commandant of the Marine Corps, General Kulack, now retired, has been one of the biggest supporters of mine in saying that it is time for the American people to put pressure on their Member of Congress to say debate the future of Afghanistan and maybe to put pressure on our Congress to say it is time to come home from Afghanistan.

I have Camp Lejeune Marine Base in the Third District of North Carolina, which I have the privilege to represent. I have talked to many, many marines who have been to Afghanistan, and, Mr. Speaker, almost every one of them will tell you: Nothing is going to change. Many of those marines I am talking about, Mr. Speaker, have been there three, four, and five times.

Mr. Speaker, Afghanistan is known as the graveyard of empires. Why in the world are we continuing to spend our money, but, more importantly, our young men and women, over in a country that will never change no matter what you do? It is a tribal nation. It is a nation that will never change.

That is why I hope my colleagues in Congress will join JOHN GARAMENDI and me in H.R. 1666 that only asks the Speaker of the House, PAUL RYAN, to let us have this debate on the floor of the House. After 16 years, we owe it to the military, and we owe it to the taxpayers to say that we are listening to the taxpayers and our military. Let's

debate the future of America in Afghanistan.

Mr. Speaker, in closing, I want to ask God to please bless our men and women in uniform, to please bless the families of our men and women in uniform, to ask God in His arms to hold the families who have given a child dying for freedom in Afghanistan and Iraq. I ask God to please bless the House and wake the House up that we will debate the future of Afghanistan. And I will ask three times, God, please, God, please, God, please, bless America.

RECESS

The SPEAKER pro tempore. Pursuant to clause 12(a) of rule I, the Chair declares the House in recess until 2 p.m. today.

Accordingly (at 12 o'clock and 9 minutes p.m.), the House stood in recess.

□ 1400

AFTER RECESS

The recess having expired, the House was called to order by the Speaker pro tempore (Mr. MITCHELL) at 2 p.m.

PRAYER

Dr. Bruce Hargrave, Bruce Hargrave Ministries and Charities, Rowlett, Texas, offered the following prayer:

Almighty God, we thank You this day for the bountiful blessings You have poured out upon the peoples of the United States of America and to the men and women elected and assembled here today to serve the "We the People."

Grant us, O God, Your grace, knowledge, and wisdom in the affairs that we will deliberate, debate, and vote upon. May the outcome of our endeavors be for the great benefit of the American people.

Help these Members as Representatives of their various congressional districts be more than an elected Representative. Help each of them to be servant leaders guiding all of us to greater heights and achievements for all the American people.

I ask all of this in the name of Jesus Christ, our Lord.

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.

PLEDGE OF ALLEGIANCE

The SPEAKER pro tempore. Will the gentleman from Michigan (Mr. KILDEE) come forward and lead the House in the Pledge of Allegiance.

Mr. KILDEE 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.

WELCOMING DR. BRUCE HARGRAVE

The SPEAKER pro tempore. Without objection, the gentleman from Texas (Mr. SESSIONS) is recognized for 1 minute.

There was no objection.

Mr. SESSIONS. Mr. Speaker, I rise today to thank the gentleman who has just given our invocation, Dr. Bruce Hargrave. As a faith leader, a city council member in Rowlett, Texas, and a trusted member of his community, he has dedicated his life to helping others. He has served in the Baptist and United Methodist churches for more than 40 years and continues to help those not only in need in his community, but those who seek him out and who he seeks through spiritual and emotional guidance.

As a civil servant, Bruce has played an integral role in his community. He is a member of the Rowlett Chamber of Commerce and the Rowlett Rotary Club, where he is a Paul Harris Fellow.

In the wake of the devastating tornadoes that hit north Texas over a year ago on December 26, Bruce decided that he wanted to do more than just help but rather to rebuild the city that he called home. So he ran for the city council and was elected to serve in May.

It truly is a distinct honor not only to have a well-respected person from Rowlett, Texas, in the 32nd Congressional District with us today, but it highlights how important it is that each of the Members of Congress who are so proud of those that we represent come to our great Nation, our Nation's Capital, and not only give us best wishes but pray for our success.

I would like to thank the Honorable Dr. Bruce Hargrave for his service to not only Rowlett, Texas, to his country, but also to our Lord. And I thank him very much.

God bless Texas, and God bless America.

RECOGNIZING NATIONAL POLICE WEEK

(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, this week is National Police Week, a time each year when we honor the service and sacrifice of our Nation's heroes in blue.

At this particular time, I especially cherish the memory of Officer Greg Alia, a veteran of the Forest Acres Police Department. He was a hard-working, humble man, an Eagle Scout, a graduate of Richland Northeast High School and the University of South Carolina.