

WELCOME TO PASTOR PETE WILLIAMS

(Mr. JONES of North Carolina asked and was given permission to address the House for 1 minute.)

Mr. JONES of North Carolina. Mr. Speaker, I am proud and pleased to welcome Pastor Pete Williams and his family and friends to the United States House of Representatives.

Pastor Williams and his family live in Goldsboro, North Carolina, in Wayne County, home of Seymour Johnson Air Force Base. Pastor Williams is the pastor of Harvest Freewill Baptist Church in Wayne County.

I have known Pastor Williams and his family for 8 years, and I am most grateful for the friendship he has extended to me.

Pastor Williams is a true disciple for our Lord and he understands and reminds his congregation that the strength of America comes from God Almighty.

In this trying time, I want to especially thank Pastor Pete Williams and all ministers, priests, rabbis, and clerics who have helped all of America remember it is God who we must trust.

Again, I would like to thank my friend and brother from Christ, Pastor Pete Williams, for being with us today. God bless America.

ANNOUNCEMENT BY THE SPEAKER PRO TEMPORE

The SPEAKER pro tempore. Pursuant to clause 4 of rule I, the Speaker signed the following enrolled joint resolution and bill on Wednesday, October 17, 2001:

H.J. Res. 69, making further continuing appropriations for the fiscal year 2002, and for other purposes; and

S. 1465, to authorize the President to exercise waivers of foreign assistance restrictions with respect to Pakistan through September 30, 2003, and for other purposes.

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, October 23, 2001.

Hon. J. DENNIS HASTERT,
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 October 17, 2001 at 7:00 p.m.

That the Senate passed without amendment H.J. Res. 69.

That the Senate agreed to conference report H.R. 2217.

That the Senate passed without amendment H. Con. Res. 251.

That the Senate passed without amendment H.R. 146.

That the Senate passed without amendment H.R. 182.

That the Senate passed without amendment H.R. 1000.

That the Senate passed without amendment H.R. 1161.

That the Senate passed without amendment H.R. 1668.

Appointments: U.S. Capitol Preservation Commission (2).

With best wishes, I am
Sincerely,

JEFF TRANDAHL,
Clerk of the House.

ANNOUNCEMENT BY THE SPEAKER PRO TEMPORE

The SPEAKER pro tempore. Pursuant to clause 8 of rule XX, the Chair announces that he will postpone further proceedings today on each motion to suspend the rules for which a recorded vote or the yeas and nays are ordered, or on which the vote is objected to under clause 6 of rule XX.

Any record votes on postponed questions will be taken after debate has concluded on all motions to suspend the rules, but not before 6 p.m. today.

HIGHER EDUCATION RELIEF OPPORTUNITIES FOR STUDENTS ACT OF 2001

Mr. McKEON. Mr. Speaker, I move to suspend the rules and pass the bill (H.R. 3086) to provide the Secretary of Education with specific waiver authority to respond to conditions in the national emergency declared by the President of the United States on September 14, 2001, as amended.

The Clerk read as follows:

H.R. 3086

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,

SECTION 1. SHORT TITLE.

This Act may be cited as the "Higher Education Relief Opportunities for Students Act of 2001".

SEC. 2. WAIVER AUTHORITY FOR RESPONSE TO NATIONAL EMERGENCY.

(a) WAIVERS AND MODIFICATIONS.—

(1) IN GENERAL.—Notwithstanding any other provision of law, unless enacted with specific reference to this section, the Secretary of Education (referred to in this Act as the "Secretary") may waive or modify any statutory or regulatory provision applicable to the student financial aid programs under title IV of the Higher Education Act of 1965 (20 U.S.C. 1070 et seq.) as the Secretary deems necessary in connection with the national emergency to provide the waivers or modifications authorized by paragraph (2).

(2) ACTIONS AUTHORIZED.—The Secretary is authorized to waive or modify any provision described in paragraph (1) as may be necessary to ensure that—

(A) borrowers of Federal student loans who are affected individuals are not placed in a worse position financially in relation to those loans because of their status as affected individuals;

(B) administrative requirements placed on affected individuals who are borrowers of Federal student loans are minimized, to the extent possible without impairing the integrity of the student loan programs, to ease the burden on such borrowers and avoid inadvertent, technical violations or defaults;

(C) the calculation of "annual adjusted family income" and "available income", as used in the determination of need for student financial assistance under title IV of the Higher Education Act of 1965 (20 U.S.C. 1070 et seq.) for any such affected individual (and the determination of such need for his or her spouse and dependents, if applicable), may be modified to mean the sums received in the first calendar year of the award year for which such determination is made, in order to reflect more accurately the financial condition of such affected individual and his or her family; and

(D) institutions of higher education, eligible lenders, guaranty agencies, and other entities participating in the student assistance programs under title IV of the Higher Education Act of 1965 (20 U.S.C. 1070 et seq.) that are located in, or whose operations are directly affected by, areas that are declared disaster areas by any Federal, State, or local official in connection with the national emergency may be granted temporary relief from requirements that are rendered infeasible or unreasonable by the national emergency, including due diligence requirements and reporting deadlines.

(b) NOTICE OF WAIVERS OR MODIFICATIONS.—

(1) IN GENERAL.—Notwithstanding section 437 of the General Education Provisions Act (20 U.S.C. 1232) and section 553 of title 5, United States Code, the Secretary shall, by notice in the Federal Register, publish the waivers or modifications of statutory and regulatory provisions the Secretary deems necessary to achieve the purposes of this section.

(2) TERMS AND CONDITIONS.—The notice under paragraph (1) shall include the terms and conditions to be applied in lieu of such statutory and regulatory provisions.

(3) CASE-BY-CASE BASIS.—The Secretary is not required to exercise the waiver or modification authority under this section on a case-by-case basis.

(c) IMPACT REPORT.—The Secretary shall, not later than 15 months after first exercising any authority to issue a waiver or modification under subsection (a), report to the Committee on Education and the Workforce of the House of Representatives and the Committee on Health, Education, Labor and Pensions of the Senate on the impact of any waivers or modifications issued pursuant to subsection (a) on affected individuals and the programs under title IV of the Higher Education Act of 1965 (20 U.S.C. 1070 et seq.), and the basis for such determination, and include in such report the Secretary's recommendations for changes to the statutory or regulatory provisions that were the subject of such waiver or modification.

(d) NO DELAY IN WAIVERS AND MODIFICATIONS.—Sections 482(c) and 492 of the Higher Education Act of 1965 (20 U.S.C. 1089(c), 1098a) shall not apply to the waivers and modifications authorized or required by this Act.

SEC. 3. TUITION REFUNDS OR CREDITS FOR MEMBERS OF ARMED FORCES.

(a) SENSE OF CONGRESS.—It is the sense of Congress that—

(1) all institutions offering postsecondary education should provide a full refund to students who are members of the Armed Forces serving on active duty during the national emergency, for that portion of a period of instruction such student was unable to complete, or for which such individual did not receive academic credit, because he or she was called up for such service; and

(2) if affected individuals withdraw from a course of study as a result of such service, such institutions should make every effort to minimize deferral of enrollment or reapplication requirements and should provide

the greatest flexibility possible with administrative deadlines related to those applications.

(b) DEFINITION OF FULL REFUND.—For purposes of this section, a full refund includes a refund of required tuition and fees, or a credit in a comparable amount against future tuition and fees.

SEC. 4. USE OF PROFESSIONAL JUDGMENT.

At the time of publishing any waivers or modifications pursuant to section 2(b), the Secretary shall publish examples of measures which institutions may take in the appropriate exercise of discretion under section 479A of the Higher Education Act of 1965 (20 U.S.C. 1087tt) to adjust financial need and aid eligibility determinations for affected individuals.

SEC. 5. DEFINITIONS.

In this Act:

(1) ACTIVE DUTY.—The term “active duty” has the meaning given such term in section 101(d)(1) of title 10, United States Code, except that such term does not include active duty for training or attendance at a service school.

(2) AFFECTED INDIVIDUAL.—The term “affected individual” means an individual who—

(A) is serving on active duty during the national emergency;

(B) resides or is employed in an area that is declared a disaster area by any Federal, State, or local official in connection with the national emergency; or

(C) suffered direct economic hardship as a direct result of the national emergency, as determined under a waiver or modification issued under this Act.

(3) FEDERAL STUDENT LOAN.—The term “Federal student loan” means a loan made, insured, or guaranteed under part B, D, or E of title IV of the Higher Education Act of 1965 (20 U.S.C. 1071 et seq., 20 U.S.C. 1087a et seq., and 20 U.S.C. 1087aa et seq.).

(4) NATIONAL EMERGENCY.—The term “national emergency” means the national emergency by reason of certain terrorist attacks declared by the President on September 14, 2001, or subsequent national emergencies declared by the President by reason of terrorist attacks.

(5) SERVING ON ACTIVE DUTY DURING THE NATIONAL EMERGENCY.—The term “serving on active duty during the national emergency” shall include an individual who is—

(A) a Reserve of an Armed Force ordered to active duty under section 12301(a), 12301(g), 12302, 12304, or 12306 of title 10, United States Code, or any retired member of an Armed Force ordered to active duty under section 688 of such title, for service in connection with such emergency or subsequent actions or conditions, regardless of the location at which such active duty service is performed; and

(B) any other member of an Armed Force on active duty in connection with such emergency or subsequent actions or conditions who has been assigned to a duty station at a location other than the location at which such member is normally assigned.

SEC. 6. TERMINATION OF AUTHORITY.

The provisions of this Act shall cease to be effective on September 30, 2003.

The SPEAKER pro tempore. Pursuant to the rule, the gentleman from California (Mr. McKEON) and the gentlewoman from New York (Mrs. McCARTHY) each will control 20 minutes.

The Chair recognizes the gentleman from California (Mr. McKEON).

GENERAL LEAVE

Mr. McKEON. Mr. Speaker, I ask unanimous consent that all Members

may have 5 legislative days within which to revise and extend their remarks on H.R. 3086.

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

There was no objection.

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

Mr. Speaker, I rise in strong support of H.R. 3086, the Higher Education Relief Opportunities for Students Act of 2001, or the HEROS Act.

This important bill provides the Secretary of Education with specific waiver authority under title IV of the Higher Education Act of 1965, which governs student financial assistance programs, to provide immediate relief to active-duty students with Federal loans who have been called up because of the war. This waiver authority addresses the need to assist students who are being called up to active duty, those active duty military being relocated, and those students directly affected by the attacks.

The events of September 11 changed our lives forever, and our peaceful way of life was shattered. Thousands of law-abiding citizens never realized their lives would end instantly in such an atrocity.

Earlier that day, I watched in horror as the second plane crashed into the World Trade Center. Later, when I stepped outside my house to go to the Capitol, a neighbor running by said, Congressman, it is going to be a rough day; they just blew up the Pentagon. I could see the smoke from the end of the street.

So to say that that moment was surreal is an understatement.

In response to the September 11 terrorist attack, many men and women who serve in our Nation's armed services are being called to active duty, including many college and university students. Many of these students participate in Federal financial aid programs and will be put in the difficult position of having to make student loan payments while on active duty unless Congress and the Department of Education act now to provide relief.

As America mobilizes for the war against terrorism, students serving in our armed services need our full support. The Education Secretary needs the authority to act quickly to protect the interests of U.S. students as well as the integrity of the financial aid programs themselves.

Under the bipartisan HEROS bill, the Education Secretary can grant waivers so that reservists leaving their jobs and families may be relieved from making student loan payments, for a time; victims' families may be relieved from receiving collection calls from lenders, and consecutive service requirements for loan forgiveness programs may be considered uninterrupted.

The waiver authority is similar to that provided to the Secretary during the Desert Shield and Desert Storm operations in 1991.

The Secretary of Education is in a unique position to act as ambassador between students, institutions of higher education, and the student aid community to ensure the necessary accommodations are provided to victims, their families, and our military personnel while, at the same time, ensuring the integrity of the student financial assistance programs.

The bipartisan HEROS Act also expresses the sense of Congress that higher education institutions should provide a full tuition refund or credit to students who serve in the military during this national emergency and cannot complete a course for academic credit.

I believe that we need to do all we can to support our men and women in the military. They should not have to be concerned about financial responsibilities at home while they are focusing on their task of defending our freedom.

This legislation will provide relief for the men and women of our military who are defending the freedoms of this great Nation. As families send loved ones into harm's way, the Higher Education Relief Opportunity for Students Act will allow the Secretary of Education to reduce some of the effects of that upheaval here at home.

This bill is an indication of the Congress's commitment to our military and to our students and families, as well as to those on the front lines who make higher education accessible.

Mr. Speaker, I urge my colleagues to support the bipartisan HEROS Act, and I look forward to swift passage of this legislation.

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

Mrs. McCARTHY of New York. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, I applaud the gentleman from California (Mr. McKEON) for introducing this bill, of which I am a proud cosponsor, which provides student loan relief to individuals serving on active duty during this national emergency, and individuals residing in the disaster areas caused by the September 11 terrorist attack.

The Federal Government must do everything in its power to help ease the financial burden our brave men and women may endure while they fight overseas to rid the world of terrorism, as well as those directly impacted by the tragic events of September 11.

Although I believe this is a good bill and urge all of my colleagues to support it, I believe we are missing a good opportunity to vote on more sweeping legislation that benefits the spouse of a policeman, fireman, or other safety and rescue personnel that died in the line of duty on September 11. The gentleman from California (Mr. McKEON), right before we started this debate, said that we would continue this discussion to see if we can do something in that regard in the future.

This body has worked aggressively to bail out our airline industry and will

most likely debate an economic stimulus package later this week, but we have not done enough to help the spouses of the brave men and women who risked their lives in the line of duty on that tragic day.

I know firsthand how difficult it is to pay bills when one suddenly loses one's spouse who provided the majority of the family's income. Expenses such as a mortgage, food and clothes for kids, and car payments suddenly become daunting. Although I did not have student loans to repay, many spouses do.

Currently, the individual who died has their loan forgiven, but not the spouse who may have relied on the working spouse to pay the loans. I have spoken to several of these spouses who are in similar situations, and they need all of the help that is available.

Earlier today, legislation was introduced to provide student loan relief to all spouses directly impacted by the terrorist attack on September 11. It expands upon the measure introduced by the gentleman from California and provides spouses with desperately needed financial relief.

Although this language was not included in today's bill, I would hope, with the help of the gentleman from California, we can move separate legislation that helps the spouses as well as our military personnel with their student loan relief.

Today's legislation is a big step in the right direction which we can build upon, and I urge all of my colleagues to support it.

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

□ 1415

Mr. McKEON. Mr. Speaker, I yield myself 30 seconds.

Mr. Speaker, I appreciate the proposal of my good friend, the gentlewoman from New York (Mrs. MCCARTHY), and we tried to work through some of these issues, but given what has happened the last few days, it has been impossible to get everything worked out in time.

But I do promise to work with the gentlewoman on a separate bill to provide for the other victims that the gentlewoman commented on. I appreciate her efforts on their behalf.

Mr. Speaker, I yield 6 minutes to the gentleman from Ohio (Mr. BOEHNER), the chairman of the Committee on Education and the Workforce.

Mr. BOEHNER. Mr. Speaker, I rise today in support of H.R. 3086, the Higher Education Relief Opportunities for Students Act of 2001.

First, I want to offer my thanks and congratulations to the gentleman from California (Mr. McKEON), the chairman of the Subcommittee on 21st Century Competitiveness, the author of this bill, and the gentlewoman from New York (Mrs. MCCARTHY) for their efforts in bringing this bill to the floor today.

Mr. Speaker, on September 11, the lives of our citizens were turned upside down. Since that day, the President

has asked us to try to get on with our lives and to get things back to normal, or at least as normal as normal will be.

In doing so, the people across the Nation have come together to help each other to do just that. Congress is also coming together to bring forward legislation to aid those directly affected by the attacks, as well as the military personnel that are being called to active duty. H.R. 3086 is one more step on the path towards recovery and normalcy.

This bill is simple in its purpose. It grants the Secretary of Education waiver authority within title IV of the Higher Education Act to provide necessary relief to those affected by recent attacks on America and any subsequent attacks. This waiver authority allows the Secretary of Education to address the needs of students who are being called up to active duty, those active-duty military being relocated, and those students directly affected by the attacks.

Mr. Speaker, this legislation provides the Secretary the ability to provide relief to affected individuals and institutions where it is deemed necessary while ensuring the integrity of the students' assistance programs.

The Secretary may relax repayment obligations for our active-duty Armed Forces, provide a period of time victims and their families may reduce or delay monthly student loan payments, and assist institutions and lenders with reporting requirements.

The bill will allow the Secretary to provide relief for the men and women of our military who are defending the freedoms of this great Nation. As families say good-bye to their sons, daughters, husbands, wives, and they embark on Operation Enduring Freedom, this legislation will allow the Secretary of Education to diminish at least some of the hardship for them and their families here at home.

This bill, while it addresses the issue arising from what has occurred, also allows the Secretary to address needs arising from incidents that may occur in the future. In doing so, the Secretary is authorized to waive statutory and regulatory provisions within the student assistance programs of the Higher Education Act to ensure that affected borrowers of Federal student loans are not in a worse financial position; to relieve administrative requirements on affected individuals so they are minimized without affecting the integrity of the programs; current year income of affected individuals may be used to determine need for purposes of financial assistance; and institutions and organizations participating in the Federal student loan programs that are affected by the attacks may receive temporary relief from certain administrative requirements.

Some are concerned that these waivers will be made in a vacuum. I trust that that will not occur. I will encourage the Secretary of Education and his staff to work closely with the higher

education community, lenders, servicers, and others directly involved in the delivery of student aid to ensure that any waivers granted by the authority of this bill and any accompanying guidance is communicated swiftly and, where possible, after consultation.

These student aid providers know the programs and the impact on their students better than anyone here in Washington. Where it is appropriate and feasible to engage in a consultative process, I will encourage the Secretary to do so. This will only result in better communication and a more appropriate response to the students' needs.

I do want to thank the Secretary of Education for his swift response to the September 11 attacks by putting forward guidance to address what he could with the limited authority that he already has.

I also want to express appreciation to the institutions of higher education, lenders, servicers, guaranty agencies, secondary markets, and others for their swift response to the attacks, and for their willingness to take some additional administrative burdens to address the needs of students during a very difficult time for everyone.

Additionally, H.R. 3086 requires the Secretary of Education to report to Congress on the impact of the waivers implemented as a result of this bill. He will also provide recommendations for changes to statutory or regulatory provisions that were the subject of the waivers for our review for the upcoming reauthorization.

The bill has the support of my colleagues on both sides of the aisle. Congress is making clear its commitment to our military and to our students and families, as well as to those working with students directly in making higher education available.

Mr. Speaker, I am confident that all my colleagues in this Congress will stand proudly to vote yes today on H.R. 3086, and send yet another message to those who believe that they can topple the resolve of this great Nation or this government's commitment to its citizens.

I urge all of my colleagues to vote yes on this very important bill today.

Mrs. MCCARTHY of New York. Mr. Speaker, I yield 2 minutes to the gentleman from Indiana (Mr. ROEMER), someone who sits with me on the Committee on Education and the Workforce.

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

Mr. ROEMER. Mr. Speaker, I thank my good friend from the Committee on Education and the Workforce for yielding time to me.

Mr. Speaker, first of all, I commend the sponsors of the legislation, my friend, the gentleman from California (Mr. McKEON), and of course the gentlewoman from New York (Mrs. MCCARTHY), for their strong work on this bipartisan legislation.

I thank the gentleman from Ohio (Mr. BOEHNER) and certainly the gentleman from California (Mr. MILLER), the ranking member, for their work on this as well.

On September 11, Mr. Speaker, we lost two buildings in New York City, another very important building was damaged and scarred, and we are even temporarily out of our office building today, but the determination and the tenacity of Congress, but more importantly the American people, to conduct the affairs and the important business of this country continues to move along.

We are currently engaged in debate on another bipartisan piece of legislation that addresses a couple of important topics.

One, it takes into consideration some of the personal sacrifices and the family sacrifices of people in the military.

Secondly, it continues to embrace firmly the ideals and the importance of a very, very good education in this country.

The HEROS Act, H.R. 3086, lives up to all these accounts. This ensures that those in the military do not have to make student loan payments while on active duty, and that they have a grace period upon returning to civilian life.

It also adjusts the eligibility for aid for students affected by the September 11 attacks, and adjusts deadlines for borrowers, schools, and lenders who live in the affected areas or are due to mail delays.

Finally, I would say that we have one shortcoming in this legislation. That is, as the gentleman from New York (Mrs. MCCARTHY) mentioned, we do not bring up, which should be in this bill and not be part of separate legislation, the fact that while we do address loan forgiveness for somebody who has perished or died in the tragic activities of September 11, we do not forgive the widow or widower's loan, or have direct loan forgiveness in this legislation.

Certainly, there are huge sacrifices that this family makes upon losing someone, but that pain and suffering and financial duress does not go away for the surviving spouse. I think it is very important for this committee to address this in conference; not later on, not in a separate piece of legislation, but within this bill, H.R. 3086, called the HEROS Act, because we have so many heroes, firefighters and police officers and their surviving families and spouses. They should not have to continue to pay on a loan that they have sustained. Let us include in this legislation that direct loan forgiveness.

Mr. McKEON. Mr. Speaker, I yield myself 1 minute.

Mr. Speaker, I include for the RECORD a letter that we have from the New York State Higher Education Services Corporation expressing their full support for this Higher Education Relief Opportunities for Students Act.

They say, "As the State agency charged with guaranteeing Federal student loans in the State of New York,

HESC is bearing a disproportionate share of the administrative and fiscal consequences of that day. While we are grateful to the United States Education Department for providing guidance on managing the Federal Family Education Loan Program business, we fear they are reaching the limits of their authority in providing the relief we need to address the myriad of business, educational, and human needs thrust upon all of us by this tragedy."

They add their strong support for this bill.

The material referred to is as follows:

NEW YORK STATE HIGHER
EDUCATION SERVICES CORPORATION,
Albany, NY, October 16, 2001.

Hon. HOWARD P. McKEON,
*Member of the U.S. Congress, Rayburn House
Office Building, Washington, DC.*

DEAR CONGRESSMAN McKEON: On behalf of the New York State Higher Education Services Corporation (HESC), I would like to express our full support for the Higher Education Relief Opportunities for Students Act of 2001 (H.R. 3086). Quick action on this important piece of legislation is essential if HESC and the many other agencies, schools and colleges, lenders and loan servicing organizations involved are to have the flexibility and support necessary to respond to the very real human and economic need growing out of the events of September 11, 2001.

As the state agency charged with guaranteeing federal student loans in the State of New York, HESC is bearing a disproportionate share of the administrative and fiscal consequences of that day. While we are grateful to the United States Education Department (ED) for providing guidance on managing the Federal Family Education Loan Program business, we fear they are reaching the limits of their authority in providing the relief we need to address the myriad of business, educational and human needs thrust upon all by this tragedy.

As a measure of the costs of this tragedy, collections in the affected locales in New York City represent approximately 40 percent of our business. The losses in both gross and net revenues will extend well beyond the forbearance period, and we may require some form of federal financial relief to enable us to weather this disaster. The return to normalcy cannot be predicted at this time.

Again, HESC appreciates your understanding of the extent of this crisis and your willingness to give ED the latitude we all need to address the problems we have already identified and those we have yet to uncover.

Sincerely,

PETER J. KEITEL,
President.

Mrs. MCCARTHY of New York. Mr. Speaker, I yield 5 minutes to the gentleman from New York (Mr. OWENS), my colleague on the Committee on Education and the Workforce.

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

Mr. OWENS. Mr. Speaker, I rise in strong support of H.R. 3086. I would like to applaud the spirit of both sides in terms of an agreement to amend this concept, at least, by having a bill later on which does address the problems faced by the numerous survivors, spouses, and children of people who perished in the September 11 attack in New York.

They deserve every possible consideration, and it means we really need to broaden the whole concept of heroes, and be as generous as possible with the concept of heroes, and do as much as possible for the surviving families. We cannot do too much.

There is a debate that has broken out a little bit because of the fact that there are numerous charitable organizations and nonprofit organizations raising money and distributing it, as well as the various benefits that government gives. I have heard people talk on talk shows about giving too much to these families, too much compensation.

I think it is a ridiculous discussion. We do not have the capacity to give too much. Until we learn how to resurrect the dead, we do not have that capacity.

Even in cases where people have not died, we are sending our soldiers into a situation where there are great risks. They deserve to have as much peace of mind as possible. Their families deserve to have as much help as possible. We should not drop two burdens on every family: the anxiety of having to worry about a loved one who has gone off to fight in Afghanistan, and at the same time have to worry about the ordinary kinds of things that everybody has to deal with, such as the mortgage and the tuition, et cetera.

So our concept of heroes should be as broad as possible and as generous as possible, because this is a very unusual war we are going into. The heroes will not always wear uniforms. They will wear different kinds of uniforms. Two mailmen are dead. They did not wear a military uniform, but I think we ought to recognize right now that those two mailmen are heroes in the war that seems to have no front.

With those two mailmen plus another casualty to anthrax, we have lost more people here in the home front since September 11 than we have lost since the military action started in Afghanistan. We had, unfortunately, two airmen who were killed in an accident, and that is two casualties we have. But we are losing people here. We are going to lose more here, and the heroes do not necessarily wear uniforms. And we are going to have to prepare our minds and our souls to embrace all the heroes that we can.

Mr. McKEON. Mr. Speaker, will the gentleman yield?

Mr. OWENS. I yield to the gentleman from California.

Mr. McKEON. Mr. Speaker, I appreciate the things the gentleman is saying. I realize that there are broader things that could have been perhaps addressed in this bill, but we wrote the bill specifically to give the Secretary the help he needed to help the students and those people that were called up to join in the war effort, and we went around the floor and we got a lot of co-sponsors.

The gentleman knows how it is when people sign onto a bill. They do it based on what is in the bill. With that

idea, we have felt like we could not go back and make additional significant changes without having to go back and individually contact each of those people to see if they would still support the new bill. The gentleman knows how the process works.

I would be happy to support the gentleman in other efforts he wants to do to help other people. But this bill, as we put it together and as we gathered support for it, was specifically to help those people that we have named.

I appreciate the gentleman's work in this regard. I would be happy to support the gentleman as we move forward in other areas.

□ 1430

Mr. OWENS. Mr. Speaker, I understand the gentleman's remarks and I appreciate them. I started by saying I wanted to applaud the bipartisan spirit which we have agreed to already to address this matter another way later on. So I really am talking to a situation that I see developing.

I lost large numbers of firemen from companies in my district. I lost policeman. I lost a lot of individual young people who worked in the World Trade financial system. I have gone to too many memorial services, and they are all heroes. And the sooner we embrace them all as heroes, the better for the future, and to educate our own constituency and the American people in general. If someone gets a check from the Red Cross and a check from the United Way, and later on it is going to become a part of the victims' assistance fund, if we add it all up, it will not add up to the homicide of the loved one that was lost.

Let us be as generous as possible in our spirit for heroes and send that spirit out to America.

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

Mrs. MCCARTHY of New York. Mr. Speaker, I yield 3 minutes to the gentleman from New York (Mr. NADLER), whose district covers Ground Zero.

Mr. NADLER. Mr. Speaker, I thank the gentlewoman for yielding me time.

Mr. Speaker, I rise in support of this bill, which extends help to many of the heroes, firefighters, and the families of the firefighters and the police officers who gave their lives in trying to help people, to help the victims of the terrorist attack on the World Trade Center in New York City.

I do wish, however, that the bill was broader than it is, as has been stated by some of my colleagues from New York. Current law forgives the loans of the victims who were killed. But if a victim is killed, a police officer, a firefighter, an innocent civilian who works in the World Trade Center, their spouse, their family is left with any loans that they may have taken out; but the income with which to pay those loans is substantially, maybe totally substantially diminished, maybe totally eliminated. This bill should recognize that. We should deal with that.

We should, in this bill, and I hope we will in subsequent bills since unfortunately this bill does not do it, exercise the same loan forgiveness for the spouses of people who died in this terrorist attack, firefighters, police officers, emergency rescue workers or just plain people who happened to be there and were killed so that it is a little easier for them to try to pick up the shards of their lives and get on with their lives and recover from the terrible tragedy that occurred to them when their spouse was murdered by the terrorist attack on the United States.

I support the bill. I wish it were broader. I hope the committee can work on a further bill to extend what we are doing and take care of this omission from the bill.

Mr. MCKEON. Mr. Speaker, I yield such time as he may consume to the chairman of the full committee, the gentleman from Ohio (Mr. BOEHNER).

Mr. BOEHNER. Mr. Speaker, I thank the gentleman from California (Mr. MCKEON) for yielding me time.

Mr. Speaker, there has been much said that this bill is good but it could be better, and it could be better. The issue of loan forgiveness for spouses and children of those who died in the tragic events of September 11, the issue came up last week, about the middle of last week. As most of my colleagues know, the House was shut down last Wednesday night. The documents that are being referred to and the additional information that we considered putting in this bill were not available.

Secondly, as has been mentioned, the loans for those who were tragically killed in these incidents has been forgiven. To go beyond that, what we wanted was some type of CBO estimate on what the additional exposure would be. That information is not available. I think the commitment is clear from our side that we are willing to work as we have all year in a bipartisan way on our committee to address these issues. And certainly this issue will be addressed as this process continues to move.

Mr. ROEMER. Mr. Speaker, will the gentleman yield?

Mr. BOEHNER. I yield to my colleague, the gentleman from Indiana (Mr. ROEMER).

Mr. ROEMER. Mr. Speaker, as the gentleman knows, he and I serve as conferees on the ESEA conference today and have served on this conference for the last several weeks, a lot happens in committees, in conference committees between the House and the Senate. I am hopeful that our distinguished chairman, who has done a very good job on our ESEA conference, will be open and amenable to including the forgiveness, not only to those who have died, but the remaining spouses, due to their hero status and due to their financial duress.

Mr. Speaker, I understand that a preliminary estimate from CBO might be in the range of \$500,000 to cover all of the firefighters' and police officers'

spouses and about \$3 million estimate overall. Now, that is a preliminary estimate.

We are going to be looking at a tax bill, debating a tax bill next week that has \$159 billion 10-year cost. I think \$500,000 and \$3 million is something that we can do for these families.

Mr. BOEHNER. Reclaiming my time, Mr. Speaker, as we have mentioned, we are going to continue to work together in a bipartisan way to address this issue. In what manner we will do it, I am not sure I am ready to commit to today, but we will continue to work together to make sure that those spouses and families of those victims are, in fact, taken care of.

Mrs. MCCARTHY of New York. Mr. Speaker, I yield myself such time as I may consume.

I strongly support the HEROS Act, H.R. 3086. I think it is a very good bill; and as our chairman, the gentleman from Ohio (Mr. BOEHNER) had said, things have been a little hectic around here in the last 10 days, and certainly on the Committee on Education we have worked very closely over the last year. So I know in good faith that we will be able to work out to take care of those victims who are going to need it, and I look forward to that.

I certainly stand here and recommend to all of my colleagues to pass this bill. It is a first step. We should be taking care of our people in the service.

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

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

I am pleased to see that the higher education community, as well as the student loan providers, have come forward to assist students in this difficult time. Some of the administrative burdens within the student aid programs often thwart efforts of these professionals to work with students on individual needs. However, in this case, they really have worked diligently to step forward and do what is necessary and, with the Secretary's initial guidance, made great efforts to do what is right, even though it meant additional processes or paperwork for their operations.

I appreciate the support from both sides of the aisle on this bill, and I realize that there are some concerns that it does not do everything that we would like to do, but I guess we could probably say that about every bill that we bring to the floor.

I know at least myself, I could have found several things in bills that I did not care for or felt were left out, and that is the case with this bill; but we have made a good effort, and I think it does great things for those who are being called up to defend us in these times of this war and the stress, and I think that we should move forward and support this bill.

I appreciate my good friend, the gentlewoman from New York (Mrs. MCCARTHY), for the help that she has been on this.

I would like to thank members of our committee staff and personal staff, Kathleen Smith, George Conant and James Bergeron, from my personal staff for all the work that they did. I know over the weekend they were trying to find a place to meet. It was difficult and they put in extra hours, and I want to thank them for their efforts.

Mr. GILMAN. Mr. Speaker, I rise today in support of H.R. 3086, the Higher Education Relief Opportunities for Students Act or HEROS Act. I commend my colleague, the gentleman from California, Mr. MCKEON for his leadership on this issue and for introducing this important legislation.

H.R. 3086 recognizes that as a result of the September 11th attacks on America, a number of student loan borrowers find themselves in dire economic circumstances. The World Trade Center attacks left some 100,000 individuals jobless, without any way in which to continue repaying their federal student loans. Moreover, the 6,000 Americans who died left behind substantial debts and in many cases, families are left without their major breadwinner. This legislation calls on the Secretary of Education to waive or modify current regulations regarding loan repayment to take into account the very special circumstances surrounding the thousands affected by the events of September 11th.

In addition, with the deployment of troops to Afghanistan, thousands of men and women will be called to active duty and required to leave their daily lives behind. For many this means leaving school. This legislation calls on all colleges and universities to provide a full refund to students who are members of the Armed Forces serving on active duty during the national emergency, for the time that the student was unable to complete courses, or for which the student did not receive academic credit, because he or she was called up for such service. Similarly, if affected students withdraw from a course of study as a result of such service, such institutions should make every effort to minimize deferral of enrollment or reapplication requirements and should provide the greatest flexibility possible with administrative deadlines related to those applications.

During this time of national crisis, every American has been and continues to be affected. The thousands who are now facing certain economic difficulty, as well as those men and women fighting to ensure democracy and freedom overseas, need our help and understanding. This legislation is just one small way in which we can alleviate some of the burdens from those families left behind after the September 11th attacks, as well as American service men and women. I am pleased to support this legislation and I urge my colleagues to vote for H.R. 3086, the HEROS Act.

God bless our service men and women and God bless America.

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

The SPEAKER pro tempore (Mr. HANSEN). The question is on the motion offered by the gentleman from California (Mr. MCKEON) that the House suspend the rules and pass the bill, H.R. 3086, as amended.

The question was taken.

The SPEAKER pro tempore. In the opinion of the Chair, two-thirds of

those present have voted in the affirmative.

Mr. MCKEON. 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 and the Chair's prior announcement, further proceedings on this motion will be postponed.

FREEDOM BONDS ACT OF 2001

Mr. HOUGHTON. Mr. Speaker, I move to suspend the rules and pass the bill (H.R. 2899) to authorize the Secretary of the Treasury to issue War Bonds in support of recovery and response efforts relating to the September 11, 2001 hijackings and attacks on the Pentagon and the World Trade Center, and for other purposes, as amended.

The Clerk read as follows:

H.R. 2899

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,

SECTION 1. SHORT TITLE.

This Act may be cited as the "Freedom Bonds Act of 2001".

SEC. 2. ISSUANCE OF FREEDOM BONDS.

Section 3105 of title 31, United States Code, is amended by adding at the end the following new subsection:

"(f) **FREEDOM BONDS.**—The Secretary may designate one or more series of bonds or certificates (or any portion thereof) issued under this section as 'Freedom Bonds' in response to the acts of terrorism perpetrated against the United States on September 11, 2001."

SEC. 3. STUDY OF PUBLIC DEBT MANAGEMENT.

(a) **IN GENERAL.**—The Commissioner of the Public Debt shall conduct a study of the administrative costs of the Bureau of the Public Debt associated with managing the public debt, including, with respect to the various types of debt instruments, interest rate costs and personnel and processing costs related to issuing, redeeming, and otherwise administering the instruments on both an annual basis and on a transaction basis. The study should include—

(1) cost comparisons between high-amount, lower-volume instruments (such as large Treasury bills and notes with varying maturities) and low-amount, high-volume instruments such as savings bonds,

(2) an analysis of the impact of the savings bond program on the Federal Government, and

(3) an analysis of the impact of the savings bond program on savings opportunities for the public.

(b) **REPORT.**—Not later than 180 days after the date of the enactment of this Act, the Commissioner of the Public Debt shall submit a report of such study to the Committee on Appropriations and the Committee on Ways and Means of the House of Representatives.

The SPEAKER pro tempore. Pursuant to the rule, the gentleman from New York (Mr. HOUGHTON) and the gentleman from Maryland (Mr. CARDIN) each will control 20 minutes.

The Chair recognizes the gentleman from New York (Mr. HOUGHTON).

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

Mr. Speaker, I am going to echo many of the sentiments and the feel-

ings that other people have expressed today, but I would like to do this in this particular context of the bill.

As we all know, last month we suffered a terrible blow and lives were lost and buildings were destroyed and families were maimed and businesses and structures were destroyed; but the American spirit, as always, stood firm in the face of adversity, and there was an outpouring of support for recovery and rebuilding. Police and firefighters and rescue workers and volunteers of every kind worked around the clock to respond to this attack.

The American people have shown a commitment to these efforts by donating to charities in record numbers, over \$300 million to both the Red Cross and the United Way, for example; and blood banks, as we all know, have been overwhelmed with donations, some 500,000 in 2 weeks after the attacks. School children across the country are involved in raising money for the attack victims and the children of Afghanistan.

This particular legislation allows another way for individuals to support our relief efforts. The Treasury Department is authorized to designate new savings bonds as freedom bonds in response to the acts of terrorism of September 11. These freedom bonds will provide a method for people across the country to lend their support to our country by purchasing savings bonds.

I congratulate my colleague, the gentleman from New York (Mr. SWEENEY), for introducing this legislation.

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

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

Let me just echo the comments of the gentleman from New York (Mr. HOUGHTON). The gentleman is absolutely correct. I agree with everything that my colleague has said about the events of September 11, the response by our communities, our collective communities since September 11, and the fact that our Nation has really come together.

I must tell my colleagues that wherever I go in my district people want to know what they can do to help; and I want to thank the gentleman from New York (Mr. SWEENEY) and the gentleman from New York (Mr. LAFALCE) for bringing forward this legislation that allows one more opportunity where our Nation, where our citizens can demonstrate how they can also help in our effort to beat back the terrorists and what they have caused to our country.

H.R. 2899 establishes the freedom bonds, the United States savings bond. I think many of us remember during other periods of America's history when we have been tested. People lined up in order to buy United States savings bond, victory bonds and now freedom bonds. It is an opportunity to invest in our Nation and to become part of the way in which we deal with the effects of September 11.