

bills, while the National Foundation for Credit Counseling reports 64 percent don't have \$1,000 to cover an emergency expense. According to Kaiser, deductibles have increased 50 percent since 2009.

During October, I was made aware of one innovative approach to bridge the affordability gap when I toured Holston Medical Group, one of the largest, multi-specialty physician practices in the southeastern United States and located in my district. Holston is partnering with a company called CarePayment to try to help ensure their patients can afford care recommended by their doctor.

Through its partnership with CarePayment, Holston patients can spread medical payments over 25 months or more at zero percent APR, without impact to their credit score. Everyone is eligible, regardless of income or employment status. This program helps patients afford their bills, and it also helps hospitals reduce their bad debt. For example, Holston has reduced its bad debt by 85 percent. That's significant, particularly when you consider that hospitals are seeing more and more of their bad debt coming from patients who have insurance.

This program removes financial concerns so patients can focus on their recovery. I was told one story about Betty, a constituent from Bristol, Tennessee, who injured her shoulder and needed physical therapy, but couldn't afford treatment. She enrolled in Holston's CarePayment program, finished therapy and pays just \$25 a month. She says she couldn't have had the treatment if Holston didn't offer the financing plan.

As a physician, I know what can happen when patients delay care. And delaying treatment is more likely when they don't have the money to pay.

The partnership between CarePayment and Holston is increasingly necessary as costs continue to be shifted. With uncertainty about the long-term feasibility of the ACA, partnerships like these may be helpful in ensuring patients can continue to receive the care they need.

IN SUPPORT OF H.R. 5739, THE NO SOCIAL SECURITY FOR NAZIS ACT

HON. YVETTE D. CLARKE

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Thursday, December 04, 2014

Ms. CLARKE of New York. Mr. Speaker, this week, I voted in support of H.R. 5739, the No Social Security for Nazis Act, of which I am proud original co sponsor.

For decades now individuals who have been identified as Nazi war criminals have accessed their Social Security benefits, by means of a loophole in the Social Security Act. This loophole allowed those who were denaturalized, or those who voluntarily renounced their United States' citizenship, and left the country to avoid formal deportation proceedings, to continue receiving Social Security benefits.

H.R. 5739 will close the loophole by amending the law to stop Social Security benefit payments to those denaturalized due to participation in Nazi persecutions or those who voluntarily renounced their citizenship as part of a settlement with the Attorney General related to their participation in Nazi persecution.

Our country and the world will never forget the atrocities committed by the Nazi regime against millions of Jews and other targeted groups during World War II, nor should the perpetrators of these atrocities be allowed to continue to collect Social Security benefits due to a loophole in the law.

My district in Brooklyn, New York, which is the Ninth Congressional District of New York, is home to one of the largest orthodox Jewish populations in the country as well as being home to the second largest Jewish population in the nation overall. I know that my constituents would feel reassured to know that this loophole has been closed.

So, on behalf of my Jewish constituents and of all Americans, I want to thank my colleagues on both sides of the aisle who joined me in supporting H.R. 5739, the No Social Security for Nazis Act.

HONORING THE PUBLIC SERVICE OF DANIEL SANCHEZ

HON. GLORIA NEGRETE McLEOD

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, December 4, 2014

Mrs. NEGRETE McLEOD. Mr. Speaker, Mr. Daniel Sanchez served as my Communications Director for California's 35th Congressional District, which includes the communities of Bloomington, Chino, Fontana, Montclair, Ontario, Rialto in San Bernardino County, and the city of Pomona in Los Angeles County.

Mr. Daniel Sanchez contributed greatly to the communications and public policy goals of my office and served as a legislative staff member to specifically serve constituent groups advocating for a better quality of life, housing issues, intelligence issues, working conditions, education, and immigrants' rights.

Mr. Daniel Sanchez managed the office's online presence as Chief Web Master and Social Media Coordinator, helping share the Congresswoman's work to constituents on Facebook, Twitter, Google+, YouTube, Instagram and Vine.

As a result of his work in Congress, Mr. Daniel Sanchez has had the unique opportunity of acquiring a deeper understanding of the legislative process, public policy formation in the nation's capital, while also providing assistance to other members in Congress, legislative committees, and their constituencies.

A native of Rialto, California, Mr. Daniel Sanchez attended local grade schools, graduated from Wilmer Amina Carter High School, and went on to earn a Bachelor of Arts degree in Political Science from the University of California, Riverside.

As a result of his outstanding service as Communications Director for my congressional office, Mr. Daniel Sanchez is better equipped to provide valuable leadership and contributions to educational institutions; local, regional, state and federal governments; and professional, business, and community endeavors in the State of California and the entire nation.

Let it be known Mr. Speaker, that Mr. Daniel Sanchez be commended for his exemplary service on behalf of the Members of Congress of the United States, and extended sincere best wishes for every success in his future endeavors.

VICKI WAGNER

HON. ED PERLMUTTER

OF COLORADO

IN THE HOUSE OF REPRESENTATIVES

Thursday, December 4, 2014

Mr. PERLMUTTER. Mr. Speaker, I rise today to recognize and applaud Vicki Wagner for receiving the 2014 City of Golden Mayor's Award of Excellence.

The City of Golden honors Vicki for her achievements over four decades of ongoing and enthusiastic volunteerism. Vicki came to Golden in 1968 and soon began volunteering in the City. First in her children's schools, then on the newly-created Citizens Action Committee in the 1980's, the Golden Urban Renewal Authority, and the Farmer's Market since it opened in 2002. She currently serves on the Golden Visitors Center Board of Trustees and the Golden Good Government League. Vicki is primarily responsible for the beautiful landscaping at the Visitors Center and exemplifies the spirit that makes Golden great.

I extend my deepest congratulations to Vicki Wagner for this well-deserved recognition by the City of Golden.

RECOGNIZING MR. PETER H. STEPHAICH FOR HIS CONTRIBUTIONS TO OUR NATION'S WATER TRANSPORTATION INFRASTRUCTURE

HON. BILL SHUSTER

OF PENNSYLVANIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, December 4, 2014

Mr. SHUSTER. Mr. Speaker, I rise today to recognize Mr. Peter H. Stephaich on the occasion of his receipt of the River Bell Award for his contributions to our nation's water transportation infrastructure.

Mr. Stephaich has devoted his talents to serving the maritime industry for over 30 years. During this time, he has held a number of important roles that make him a trusted figure, and someone who the industry looks to as a leader on transportation issues. He currently serves as Chairman and CEO of Blue Danube Incorporated and Campbell Transportation, which together employ hundreds of people, and operate over 500 vessels and four shipyards across the inland waterway system. In addition, he has served in a number of notable positions that have made him a steward of the industry. From his chairmanship of the National Waterways Foundation and the Board of American Waterways Operators, to his position as Commissioner and Vice Chairman of the Port of Pittsburgh Commission, Peter Stephaich is renowned across the nation as a stalwart advocate for America's water transportation professionals. Furthermore he has extended this advocacy to Capitol Hill, where he has been a notable voice for legislation to update and modernize our infrastructure. His testimony before the House Transportation and Infrastructure Committee was an important part of the process that led to the passage of The Water Resources Reform & Development Act of 2014 (WRRDA), and his input is thoroughly valued among the halls of Congress.

Transportation of goods and services across America's waterways has never been more crucial to the economic wellbeing of our nation than it is today. Leaders like Peter Stephaich help expand this important industry, and in doing so help speed the flow of materials and commodities that are the fuel our nation needs to grow and prosper. His receipt of the River Bell Award is certainly well deserved, and I invite my colleagues to join me in offering congratulations for his many years of service as a transportation leader.

TAX INCREASE PREVENTION ACT OF 2014

SPEECH OF

HON. SUZANNE BONAMICI

OF OREGON

IN THE HOUSE OF REPRESENTATIVES

Wednesday, December 3, 2014

Ms. BONAMICI. Mr. Speaker, as the 113th Congress draws to a close, American businesses and families are looking to us with hopes for a new spirit of bipartisanship and decisive action. We should take this opportunity to find common ground and give certainty to our constituents instead of continuing to postpone difficult choices and leaving the tough decisions for next year.

The bill before us today, H.R. 5771, extends several important tax provisions, many of which I have actively supported over the last two years. But by failing to extend these provisions beyond 2014, we have missed the chance to provide much-needed certainty to our constituents. For this reason I am reluctantly supporting H.R. 5771, but also calling on my colleagues to embrace long-term solutions as we consider these important issues going forward.

The production tax credit for renewable energy has been key to the growth of an important industry in my home state of Oregon and in this country, and ending it in 2014 jeopardizes new investments in our communities and job creation opportunities. H.R. 5771 extends the production tax credit, but the short-term nature of the extension makes it difficult for the wind industry and others to meaningfully plan future projects. This does nothing to end our dependence on fossil fuels from other nations, and it doesn't create any incentives for innovative clean energy companies to hire additional employees.

H.R. 5771 does provide some relief to underwater homeowners who have had a portion of their mortgage debt forgiven, and that is a provision that comes as a great relief to many of our constituents. But still others will wonder what to expect in tax year 2015 and beyond, thus adding to the financial instability that prevents families from feeling the benefits of the slowly developing economic recovery.

Making businesses and families in our districts wait until the end of the year to find out whether we will grant a retroactive extension of many tax provisions that affect their returns and their finances is unacceptable. Governing by crisis must end now. Americans and Oregonians expect more from us, and they deserve more from us. H.R. 5771 is a small step in the right direction, but Congress needs to do more and give our constituents the certainty they need to lead us to a robust economic recovery.

SUPPORT ROBUST FUNDING FOR ALZHEIMER'S DISEASE RESEARCH

HON. CHRISTOPHER H. SMITH

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

Thursday, December 4, 2014

Mr. SMITH of New Jersey. Mr. Speaker, I rise today as co-chair of the Task Force on Alzheimer's Disease to help raise awareness about the impact of Alzheimer's and the importance of increasing federal resources to assist individuals, families and caregivers.

In the United States, Alzheimer's has reached epidemic proportions. Today, the disease—a degenerative condition for which there is no cure or any effective treatment—is the 6th leading cause of death in our country, with a 68 percent increase in deaths caused by Alzheimer's within the last 10 years. Over 5.2 million Americans currently have this form of dementia and the number of family members and caregivers affected reaches more than 15 million. In my home state of New Jersey, an estimated 170,000 Garden State residents suffer from Alzheimer's, and 443,000 caregivers provided unpaid care. As our elderly population grows, the number of Americans affected by this disease is expected to triple by 2050.

The economic consequences of Alzheimer's are immense, and resources and assistance must be allocated appropriately to change the trajectory of the disease. Alzheimer's currently costs Americans \$150 billion annually in Medicare and Medicaid programs alone. By 2050, care of Alzheimer's patients could reach \$850 billion in Medicare and Medicaid costs. Including out of pocket and other expenses, the number totals one trillion.

Sharing the impact of the disease are the 15 million family members and others who act as caregivers and provide an estimated 17 billion hours of unpaid care—often relinquishing their jobs and other obligations to do so. These caregivers also endure significantly high rates of physical and emotional stress while attending to their loved ones. While their sacrifices are born of love and remain personally priceless, the economic costs of unpaid care are estimated to exceed \$200 billion annually.

Research and preventative services are important tools that not only raise the quality of life for patients and families but serve as an investment that will reduce future costs. Accordingly, I worked with former Congressman, now Senator, ED MARKEY (D-MA)—then Co-Chair of the Task Force—in 2010 to write the House-version of the National Alzheimer's Project Act (NAPA) which became Public Law 111–375. Our legislation established the ambitious goal of preventing and successfully treating Alzheimer's disease by 2025 in the United States, and required an annual National Plan to achieve this goal.

It is vital that we commit ourselves fully to this objective and time is of the essence.

We must make a robust investment in research at the National Institutes of Health (NIH) and the National Institutes on Aging (NIA). The Senate Appropriations Subcommittee on Labor, HHS & Education recently approved their FY 2015 bill, which calls for an additional \$100 million in funding at the NIA. This funding will go a long way toward meeting the goals laid out in NAPA.

But we can do better—not only with funding but with better information and planning.

On that note, the Subcommittee also included language directing NIH to submit a professional judgment budget for Alzheimer's disease research. As a cosponsor of the Alzheimer's Accountability Act (H.R. 4351), I firmly believe that unfiltered information specifying the resources necessary to meet the goals and objectives laid out in the National Plan would provide Congress with a valuable tool for setting research and service priorities.

Mr. Speaker, yesterday Rep. MAXINE WATERS—the current Co-chair of the Task Force—and I sent a letter to the Chairmen and Ranking Members of the House Appropriations Committee requesting that they include the Senate Subcommittee's funding level and the language requiring a professional judgment budget in the coming spending package.

I urge my colleagues to accept this request and work with the Task Force to continue to boost funding for Alzheimer's research and services in the coming years.

HONORING THE PUBLIC SERVICE OF WENDY J. MEDINA

HON. GLORIA NEGRETE McLEOD

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, December 4, 2014

Mrs. NEGRETE McLEOD. Mr. Speaker, Mrs. Wendy J. Medina served as my Senior District Representative for California's 35th Congressional District, which includes the communities of Bloomington, Chino, Fontana, Montclair, Ontario, Rialto in San Bernardino County, and the city of Pomona in Los Angeles County.

With over fourteen years' experience working in California state and federal politics, Mrs. Wendy J. Medina consistently demonstrated a strong work ethic and a deep commitment to the community.

Mrs. Wendy J. Medina worked tirelessly to coordinate well-attended district events that met the needs of our district; her work as a liaison between our office, other state agencies, and our constituents validated her commitment to public service.

As a result of her outstanding service as a Senior District Representative for my congressional office, Mrs. Wendy J. Medina is better prepared to provide valuable leadership and contributions to educational institutions; local, regional, state and federal governments; and professional, business, and community endeavors in the State of California and the entire nation.

Mrs. Wendy J. Medina attended local grade schools and graduated from Ontario High School. Mrs. Wendy J. Medina and her husband, Javier Garcia, are the proud parents of four wonderful children; Alexia, Diego, Natalia and Kayla.

Let it be known Mr. Speaker, that Mrs. Wendy J. Medina be commended for her exemplary service on behalf of the Members of Congress of the United States, and extended sincere best wishes for every success in her future endeavors.