

## EXTENSIONS OF REMARKS

### HOMEBUYERS ASSISTANCE ACT

SPEECH OF

**HON. SUZANNE BONAMICI**

OF OREGON

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, October 7, 2015*

Ms. BONAMICI. Madam Speaker, I rise in reluctant opposition to H.R. 3192, the Homebuyers Assistance Act.

The Dodd-Frank Wall Street Reform and Consumer Protection Act required the newly created Consumer Financial Protection Bureau (CFPB) to consolidate and streamline the disclosures that a lender is required to make to a homebuyer under the Truth in Lending Act (TILA) and the Real Estate Settlement Procedures Act (RESPA). The CFPB has crafted a rule that will ultimately make it easier for borrowers to understand the terms of a mortgage and provide them with additional protections at each step of the process.

But mortgages are complicated instruments, and the procedures for home loans have been established for a long time. There is no question that the new rules are complex and will ultimately result in some unintended violations during implementation. The CFPB has extended the timeline for compliance once, and I agree that it is reasonable to extend that compliance period again, as this bill does, until February of 2016.

I also agree that lenders who inadvertently fail to comply because these rules are new and unfamiliar should not be subject to public enforcement actions during the implementation period. And indeed CFPB has given its assurance that it will grant very wide latitude to lenders during this period.

If that were all this bill did, I could support it. But in the bill is a troubling section that I cannot support even though I agree with the rest of its provisions. Unfortunately this bill suspends until next February the private right of action that allows aggrieved borrowers to recover damages when lenders violate the law in bad faith. This means that consumers who borrow during that period of time have absolutely no recourse whatsoever, even if the lender has engaged in blatant violations of the law. That isn't right, and it isn't fair for our constituents who are buying homes in the next four months to have to face that risk.

Although I agree that lenders acting in good faith who inadvertently violate the new rules should be given a reprieve over the next few months, I cannot endorse letting all violators off the hook for any action they take that harms borrowers. I hope we can continue to work to improve this bill, and I hope that we will soon consider a better version on the House floor to provide relief to lenders without also harming borrowers.

I encourage my colleagues to oppose the bill in its current form.

### HONORING DEBORAH ANN HUBSMITH

**HON. JARED HUFFMAN**

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

*Friday, October 9, 2015*

Mr. HUFFMAN. Mr. Speaker, I rise to recognize Deborah "Deb" Ann Hubsmith, who lost her battle with cancer on August 18, 2015 in Fairfax, CA at the young age of 46. A Marin resident for over 20 years, Ms. Hubsmith will be remembered as a local and national advocate for safe pedestrian and biking routes for all.

Ms. Hubsmith grew up in New Jersey. Upon graduation from Lehigh University, she established a vibrant life in Marin County. Though always committed to sustainability and biodiversity, after suffering a tragic accident nearly 15 years ago, Ms. Hubsmith turned her focus towards safe alternative modes of transportation.

Ms. Hubsmith was a vigorous advocate for alternate modes of transportation, co-creating the national and award winning The Safe Routes to School National Program, in addition to founding the Marin County Bicycle Coalition. Among her many accomplishments across the nation and in Marin County, Ms. Hubsmith played a significant role in the creation of SMART, a commuter train linking Marin and Sonoma County, and bike and pedestrian pathway.

Ms. Hubsmith's advocacy on the local, state, and federal level has ensured generations of America's children will have a safe walkable or bikeable route to school. Her legacy will benefit many individuals and communities for years to come. It is therefore appropriate that we pay tribute to her today and express our deepest condolences to her husband, Andy; her parents, Mary Lou, Jack and Jack's wife Elly; her sister, Christine; as well as Ms. Hubsmith's large network of family and friends.

### HONORING RICK GESWELL UPON HIS RETIREMENT AFTER 10 YEARS OF WORK WITH THE CROHN'S AND COLITIS FOUNDATION OF AMERICA

**HON. ANDER CRENshaw**

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

*Friday, October 9, 2015*

Mr. CRENshaw. Mr. Speaker, I rise today to honor and recognize Mr. Richard Geswell, for his tireless efforts and dedication to patients with inflammatory bowel disease. After 10 years with the Crohn's and Colitis Foundation of America, Mr. Geswell is retiring as President and Chief Executive Officer.

The Crohn's and Colitis Foundation of America is one of the best-run, well-funded disease organizations in the country. Since its

founding in 1967, CCFA has awarded more than 1,300 IBD grants totaling approximately \$164 million of funding invested in research related to Crohn's disease and ulcerative colitis. The bonds forged by CCFA between donors, researchers, and doctors have put us closer than ever to finding a cure.

Crohn's disease and ulcerative colitis, collectively known as inflammatory bowel disease, are chronic disorders of the gastrointestinal tract. IBD is one of the five most prevalent gastrointestinal disease burdens in the United States. This chronic condition is without a medical cure and commonly requires a lifetime of care.

In order to bring more awareness to this disease, Mr. Geswell and I worked together to establish the Congressional Crohn's and Colitis Caucus, a caucus that has grown steadily for three consecutive congresses and boasts 57 bipartisan members. The caucus works to promote awareness of IBD, the need for expanded research at the National Institutes of Health and Centers for Disease Control and Prevention, and the importance of accessible insurance and disability coverage for this vulnerable patient population.

I commend Mr. Geswell for his remarkable vision and drive to improve the lives of patients with inflammatory bowel disease. Mr. Geswell spent nearly 10 years with CCFA and during his tenure he significantly expanded the CCFA medical research portfolio as well as services to support and educate patients managing IBD. I believe it is no coincidence that the last 10 years have seen innovative new medicines hit the market for IBD. He was also instrumental in his work in the procurement of federal dollars from the Centers for Disease Control for a critical epidemiology study of Crohn's and Colitis, work that has yielded an important view into the origins of the disease.

Mr. Geswell retires with nearly 40 years of experience with non-profits seeking to find cures and improve the lives of patients. I applaud and commend Mr. Geswell for his service to the nation and for his accomplishments for the IBD community. I urge my colleagues to join me in congratulating Mr. Geswell for his tremendous leadership and exemplary efforts as President and CEO of CCFA, and wish him success in his future endeavors.

### CELEBRATING THE LIFE OF JUDGE RICHARD D. CUDAHY

**HON. RON KIND**

OF WISCONSIN

IN THE HOUSE OF REPRESENTATIVES

*Friday, October 9, 2015*

Mr. KIND. Mr. Speaker, I rise today to honor the life of Judge Richard D. Cudahy. A Wisconsin native and member of the United States Court of Appeals for the Seventh Circuit, Judge Cudahy passed away on September 22, 2015.

● This "bullet" symbol identifies statements or insertions which are not spoken by a Member of the Senate on the floor.

Matter set in this typeface indicates words inserted or appended, rather than spoken, by a Member of the House on the floor.

Judge Cudahy was born in Milwaukee in 1926 and spent his childhood in Cudahy, Wisconsin. He attended college at the U.S. Military Academy at West Point, earning his degree in 1948. He served in the military until 1951 before attending Yale Law School, where he earned his Juris Doctor degree in 1955.

In 1956, Judge Cudahy went to work for the U.S. State Department Office of Legal Adviser in Washington, DC, and then moved into private practice in Chicago in 1957. After serving as the head of his family's meat packing company, he ran for Attorney General of Wisconsin. He served as the Wisconsin Democratic Party Chairman from 1967 to 1968. In 1979, under the recommendation of Senators William Proxmire and Gaylord Nelson, President Jimmy Carter appointed Judge Cudahy to the United States Court of Appeals for the Seventh Circuit.

During Judge Cudahy's long legal career he was also a professor at many prominent law schools, including DePaul University College of Law, George Washington University Law School, Marquette University School of Law, and University of Wisconsin Law School. Judge Cudahy was well known for his writings on environmental law and public energy law, two issues about which he was extremely passionate.

From being the head of a large meat packing company that provided many jobs to the citizens of Wisconsin, to teaching future lawyers at Wisconsin and Marquette, to being a highly respected judge that presided over many cases involving citizens of Wisconsin, Judge Cudahy was a model Wisconsinite. Judge Cudahy was exceptionally well regarded by his peers for being knowledgeable, kind-hearted, and humane. The state of Wisconsin will miss him and all of the wonderful things he did to benefit its citizens.

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HONORING ALEA WILLIAMS FOR OUTSTANDING ACHIEVEMENT

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**HON. PETER J. ROSKAM**

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

*Friday, October 9, 2015*

Mr. ROSKAM. Mr. Speaker, today I wish to recognize Alea Williams, an outstanding young woman from the 6th District of Illinois who was recently honored with the prestigious Gold Award from the Girl Scouts of America. The Gold Award honors young women who are leaders in their community and represents the highest achievement a Girl Scout can reach.

Alea, a resident from my hometown of Wheaton, has a passion for helping those in need. She has acted on this passion by working with the Ronald McDonald House in Hines, Illinois where she helped renovate bedrooms for families who stay at the non for profit while their children are receiving medical care. During her time with the Ronald McDonald House, Alea spent more than 80 hours and raised more than \$3,000 to complete the project for her Gold Award.

According to the Girl Scouts of America, only 5.4% of eligible Scouts achieve the Gold Award. It is rare to see the level of commitment and determination Alea has exemplified through her volunteer efforts. Along with her studies and extracurricular activities, Alea

maintained her involvement in Girl Scouts achieving the Bronze and Silver award before reaching the final capstone, the Gold Award and graduating from Girl Scouts.

Mr. Speaker and my fellow colleagues, please join me in congratulating Alea Williams on her outstanding accomplishments and wishing her the very best of luck as she continues to strive to be a leader and a role model in her community.

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IN RECOGNITION OF NEW JERSEY INSTITUTE OF TECHNOLOGY'S 50TH ANNIVERSARY OF THE NATIONAL COLLEGIATE HONORS COUNCIL

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**HON. DONALD M. PAYNE, JR.**

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

*Friday, October 9, 2015*

Mr. PAYNE. Mr. Speaker, I rise today to congratulate the National Collegiate Honors Council for their 50th anniversary this year. The NCHC represents 800 colleges and universities and is composed of 325,000 students dedicated to achieving educational excellence in diverse subject curriculum areas in order to achieve professional career goals.

In my district, the New Jersey Institute of Technology's Albert Dorman Honors College challenges its brightest and most motivated students by intellectually stimulating them with a well-balanced education that includes special activities, lectures, and colloquium series that feature prestigious speakers. The program accomplishes its overarching missions of fostering leadership skills and ensuring academic excellence through rigorous learner-centered education by providing undergraduate research opportunities, innovative learning seminars, community service engagement, and study abroad programs. Students prepare for competition for highly desirable jobs in the modern economy by participating in technology based education and internship programs that provide professional work experiences and opportunities to network with real-world business leaders. The College also offers accelerated pre-law, pre-med, and entrepreneurial programs that enable students to quickly move on to graduate or professional schools by allowing them to earn their undergraduate degrees in just three years. Indeed, Albert Dorman graduates leave the New Jersey Institute of Technology well prepared to find jobs in prominent corporations or to pursue graduate education in our nation's best academic institutions.

The National Collegiate Honors Program, after decades of growth and experience, continues to dedicate itself to promoting educational excellence within our nation's colleges and universities while preparing students for successful professional careers.

Mr. Speaker, I invite my colleagues to join me in commending NJIT's outstanding contributions to our nation's educational and professional communities and honoring its 50th anniversary of the National Collegiate Honors Council.

RIDDING CENTRAL AFRICA OF JOSEPH KONY: CONTINUING U.S. SUPPORT

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**HON. CHRISTOPHER H. SMITH**

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

*Friday, October 9, 2015*

Mr. SMITH of New Jersey. Mr. Speaker, since 1987, the Lord's Resistance Army, or LRA, has killed, raped, kidnapped, enslaved or robbed thousands of people in the Great Lakes region of Africa and beyond. In October 2011, the Obama administration deployed about 100 military advisers to help Ugandan and other military forces in the region to seek out and capture or kill the members of a terrorist force that has now dwindled from thousands of fighters in the late 1990s and early 2000s to fewer than 200 today, but remains a very real danger to people in the east and central regions of Africa. A hearing I held last week looked at why the effort to end the LRA is so critical for the international community and how the U.S. counter-LRA program has worked thus far.

Last week's hearing was held even in the absence of the Department of Defense or the State Department (whose relevant officials are unavailable for a few weeks) because it will serve as acknowledgement of the importance of countering the LRA prior to the administration's decision on whether to continue the program. The decision on renewing the American deployment will come in the next few weeks. We trust the administration will decide to continue this worthy effort. We hope to cover U.S. counter-LRA policy with administration witnesses in a future hearing on Africa's Great Lakes region.

One can use a number of metaphors to describe the LRA today. It is like a wounded animal, less capable but still very dangerous. It is like a vulture, feeding off the existing misery it finds in countries otherwise troubled by conflict. The LRA is like a fire that is tamped down but not extinguished and can re-ignite at any time. However, the danger posed by the LRA is not metaphorical; it is very real to those who still live in fear in eastern and central Africa.

The LRA is a vivid example of how ethnic strife can provide a cover for wanton viciousness. In the name of protecting the rights of northern Uganda's Acholi tribe, LRA founder Joseph Kony has brought only wretchedness to his people and their neighbors, as well as to people living in surrounding countries. Efforts to come to a negotiated settlement have all come to naught because Kony apparently has no coherent demands. His terrorist group seems to want nothing more than chaos and destruction.

The international community has been much too quick to abandon humanitarian activities, largely because the number of victims has been reduced significantly. In confirmation hearing testimony before the Senate Armed Services Committee last year, General David Rodriguez referred to the counter-LRA effort as "a good success story," citing the group's decline and American determination to support African efforts to finish off the LRA.

Unfortunately, this is where the metaphors about the group must be kept in mind. Whenever the LRA has had a setback due to international efforts to eliminate it, the group's retaliation has been ruthless. Ongoing conflict in