

Authorizing the use of the Capitol Grounds for the National Peace Officers Memorial Service and the National Honor Guard and Pipe Band Exhibition—Yea.

RECOGNIZING CHRIS JOONDEPH, DUNCAN YOST, GARRETT KRAL, AND MITCHELL MONREAL

HON. MIKE COFFMAN

OF COLORADO

IN THE HOUSE OF REPRESENTATIVES

Wednesday, April 22, 2015

Mr. COFFMAN. Mr. Speaker, I rise today to recognize Chris Joondeph, Duncan Yost, Garrett Kral, and Mitchell Monreal for their hard work and dedication to the people of Colorado's Sixth District as interns in my Washington, DC office for the Spring 2015 session of Congress.

The work of these young men has been exemplary and I know they all have bright futures. They served as tour guides, interacted with constituents, and learned a great deal about our nation's legislative process. I was glad to be able to offer this educational opportunity to these four and look forward to seeing them build their careers in public service.

All four of our interns have made plans to continue their work next year with various organizations in both Colorado and Washington. I am certain they will succeed in their new roles and wish them all the best in their future endeavors. Mr. Speaker, it is an honor to recognize Chris Joondeph, Duncan Yost, Garrett Kral, and Mitchell Monreal for their service this spring.

TRIBUTE TO JEANNE D'AGOSTINO RODRIGUEZ

HON. JOHN L. MICA

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, April 22, 2015

Mr. MICA. Mr. Speaker, today in my home town of Winter Park, Florida, we will lay to rest a Central Florida community leader and American Patriot, Jeanne D'Agostino Rodriguez.

It has been my privilege to know Jeanne and her family for more than four decades, and it has been my honor to call her my friend. She was a Republican stalwart, and a successful businesswoman with an untiring record of community service. We shared mutual passions for good government, family and faith and an appreciation of our Italian heritage.

The Rodriguez and D'Agostino families have been leading restaurateurs in Central Florida, beginning with their restaurant, La Cantina, which they sold and created the renowned Villa Nova restaurant which, over the years, received numerous culinary awards and was a Winter Park landmark.

Jeanne, who was preceded in death by her beloved husband John, and two brothers, was a respected business woman and community activist. In Central Florida politics, Jeanne was the Grand Dame of the Republican Party. She worked tirelessly to build the GOP in its lean beginning years in Florida and served in county and state Republican leadership positions. She was an early champion behind successful

campaigns of Republican leaders including United States Senator Paula Hawkins and President Ronald Reagan. Some of Jeanne's many charitable endeavors were highlighted by her support for the Morning Star School and Bishop Grady Villas.

Jeanne is survived by her family who she loved so dearly, including her children: Mark Rodriguez and wife Kim; John Rodriguez and wife Vicki; her sisters, Florence Ross and Anna Belitz Powers; her grandchildren: Jordan, Jared, Jenna, Jillian, Rebecca and Elizabeth and by her great granddaughter Aylin.

Most of all, my friend Jeanne Rodriguez was an American Patriot. She loved our country and her family and was devoted in her Catholic faith.

Mr. Speaker, we have lost a great Central Floridian and American. I ask you and our colleagues to join me in recognizing Jeanne's memory as she is laid to rest today in Palm Cemetery in Winter Park, Florida.

INTRODUCTION OF THE HOUSING FINANCIAL LITERACY ACT OF 2015

HON. JOYCE BEATTY

OF OHIO

IN THE HOUSE OF REPRESENTATIVES

Wednesday, April 22, 2015

Mrs. BEATTY. Mr. Speaker, to this day we, as a country, are still working through the devastating effects of the foreclosure crisis. This avoidable tragedy was caused in part by predatory lenders taking advantage of homebuyers who had little or no understanding of the purchases they were making. That is why, in recognition of Financial Literacy Month, I introduced legislation entitled, "the Housing Financial Literacy Act of 2015." This bill would give first-time homebuyers who complete a Department of Housing and Urban Development or HUD-certified housing counseling course a discount on their Federal Housing Administration (FHA) mortgage insurance premiums of 25 basis points (or 0.25 percent).

For many Americans, owning a home is the cornerstone of achieving the American Dream. Homeownership not only benefits the homeowner's family and surrounding community, it is also linked to improved health and school performance for children. Additionally, FHA provides the gateway to affordable housing for these individuals and families. However, for many prospective first-time homeowners, the process of purchasing real estate may be confusing and daunting and may leave uninformed buyers victims of unaffordable or predatory loans.

The Housing Financial Literacy Act of 2015 would motivate first-time homebuyers to seek vital pre-purchase housing counseling to alleviate the confusion and fears associated with purchasing real estate. These housing counseling programs help prospective homebuyers understand their financing and down-payment options, evaluate their readiness for a home purchase and navigate what sometimes may be a confusing and difficult process. In fact, studies have shown that homebuyers who receive pre-purchase housing counseling courses are nearly one-third less likely to fall behind on their mortgage, and that housing counseling can improve prospective borrowers' access to affordable, prudent mortgage loans.

These programs are so important that just last week, HUD awarded more than \$36 million in housing counseling grants to hundreds of national, regional and local organizations to help families and individuals with their housing needs and to prevent future foreclosures. Consequently, an additional benefit of housing counseling is a reduction in delinquencies or default by better-informed first-time homebuyers. The Housing Financial Literacy Act of 2015 would encourage first-time homebuyers to take advantage of these critical counseling resources that can increase their financial literacy skills and capabilities.

Mr. Speaker, ensuring that first-time homebuyers have the knowledge and tools necessary to be successful homeowners is an objective that we can all share. I would like to thank the Members of Congress who signed on as original co-sponsors of this bipartisan bill, including the Democratic and Republican Co-Chairs of the Financial Literacy Caucus, and urge my colleagues to join in our efforts to increase financial literacy by adding their names to the Housing Financial Literacy Act of 2015.

THE INTRODUCTION OF THE NUCLEAR WEAPONS ABOLITION AND ECONOMIC AND ENERGY CONVERSION ACT OF 2015

HON. ELEANOR HOLMES NORTON

OF THE DISTRICT OF COLUMBIA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, April 22, 2015

Ms. NORTON. Mr. Speaker, today, on Earth Day, I am introducing the Nuclear Weapons Abolition and Economic and Energy Conversion Act of 2015, a version of which I have introduced since 1994, after working with the District of Columbia residents who were responsible for the Nuclear Disarmament and Economic Conversion ballot initiative passed by D.C. voters in 1993. This version of the bill now requires the United States to immediately begin negotiating an international agreement to disable and dismantle its nuclear weapons, to provide for strict control of fissile material and radioactive waste, and to use nuclear-free energy.

The bill continues to provide that the funds used for nuclear weapons programs be redirected to human and infrastructure needs, such as housing, health care, Social Security, restoring the environment, and creating carbon-free, nuclear-free energy. This conversion to a peace economy would occur when the President certifies to Congress that all countries possessing nuclear weapons have begun elimination under international treaty or other legal agreement.

The bill is particularly timely as countries of the world meet at the United Nations to review the Nuclear Non-Proliferation Treaty and the possibility of a Nuclear Weapons Ban Treaty.

Our country still has a long list of urgent domestic needs that have been put on the back burner. As the only nation that has used nuclear weapons in war, and that still possesses the largest nuclear weapons arsenal, I urge support for my bill to help the United States reestablish our moral leadership in the world by redirecting funds that would otherwise go to nuclear weapons for urgent domestic needs.

PERSONAL EXPLANATION

HON. KEITH ELLISON

OF MINNESOTA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, April 22, 2015

Mr. ELLISON. Mr. Speaker, on April 13, 2015, I missed Roll Call Votes No. 145–147. Had I been present I would have voted “nay” on Roll Call Votes No. 145 and 146. I would have voted “yea” on 147.

Mr. Speaker, on April 14, 2015, I missed Roll Call Votes No. 148–153. Had I been present I would have voted “yea” on Roll Call

Votes No. 150 and 153. I would have voted “nay” on Roll Call Votes No. 148, 149, 151 and 152.

OUR UNCONSCIONABLE NATIONAL DEBT

HON. MIKE COFFMAN

OF COLORADO

IN THE HOUSE OF REPRESENTATIVES

Wednesday, April 22, 2015

Mr. COFFMAN. Mr. Speaker, on January 20, 2009, the day President Obama took of-

fice, the national debt was \$10,626,877,048,913.08.

Today, it is \$18,151,967,217,887.84. We’ve added \$7,525,090,168,974.76 to our debt in 6 years. This is over \$7.5 trillion in debt our nation, our economy, and our children could have avoided with a balanced budget amendment.