

those who were freed from slavery in the United States of America to accord them citizenship—and I concur with this, by the way—but I also would add this: while it was given birth to because of the freed slaves, it was given clarity because of Mr. Ark who was denied citizenship for a brief moment, but finally, the Supreme Court ruled that Wong Kim Ark was a citizen of the United States of America.

As I close today, Mr. Speaker, I would like to simply say there are many contributions that Asian American and Pacific Islanders have made to this great Nation to make America a more beautiful America.

I think we should not limit our thoughts to things such as dance, which is wonderful; the great food, which is great; to the beautiful clothing, which is a great thing as well. I think we have to go beyond these things and remember the transcontinental railroad that was constructed by the labor of tens of thousands of persons of Chinese ancestry.

I think we have to go beyond this country if we are going to take a global look at the great history. I think, Mr. Speaker, that America the beautiful is a more beautiful America because they are here.

#### BANK ON STUDENTS EMERGENCY LOAN REFINANCING ACT

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

Mr. COURTNEY. Mr. Speaker, yesterday, May 13, was a significant day for 15 million college students who are entering next year's academic year because it is the day that the U.S. Department of Treasury, based on their auction of 10-year notes, sets the interest rates for the Stafford student loan program for all those students who will be borrowing for next year.

The good news is that, based on yesterday's auction, where 10-year notes sold for 2.29 percent, the interest rates for next year's Stafford student loan program will be 4.29 percent, which is actually lower than last year's Stafford student loan interest rates. It is a savings of about a third of a percent—not a huge amount, but certainly headed in the right direction.

This is because in 2013, we passed the Bipartisan Student Loan Certainty Act which prevented a doubling of interest rates for the Stafford student loan program. It was slated to go to 6.8 percent and, tying it to the interest charged by the Department of Treasury, moderated those costs for, again, 15 million college students all across the country who used the Stafford student loan program.

That news event yesterday, though, begs the larger question, which is: What about all those people who are carrying high interest rate student loans who have already graduated over the last 10 years or so?

The Federal Reserve Board tells us that over \$1 trillion of student loan debt overhangs the U.S. economy today, more than car loan debt and more than credit card loan debt.

The trap that many of those people find themselves in is that they cannot refinance that debt because it is noncollateralized loans and that those who hold it in the public sector, in the Stafford student loan sector, again, cannot, by law, refinance down and take advantage of these low interest rates that the Federal Government is benefiting from because of monetary trends in markets that exist today.

Well, the good news is that there is a measure before the Congress, the Bank on Students Emergency Loan Refinancing Act, H.R. 1434, which would allow people both with private student loan debt and public student loan debt to refinance those loans down to 3 percent, taking advantage, again, of the fact that we have a very beneficial environment right now in terms of government borrowing.

Today, the Federal Government actually makes money off those graduates who are paying 8 percent, 9 percent, 10 percent interest on their loans, which is unconscionable given the fact that that debt is causing great damage to those individuals in terms of starting their lives.

The Pew Research Center actually issued a report last year where it talked about the fact that 40 to 50 percent of people in their twenties and early thirties are delaying marriage, they are delaying starting a family, and they are basically denied the access to get a starter home or a real estate mortgage because their debt to income ratios are thrown completely off kilter due to the fact that they are carrying such high rates of student loan debt.

The Congressional Budget Office tells us that H.R. 1434 would basically result in half of that trillion dollars of debt being written down, putting millions of dollars of money into people's pockets that they can spend on things in terms of getting their lives started.

Again, it is important to note this is not a giveaway by the government; these folks are paying back the loans that they were able to acquire from the Stafford student loan program, but it allows them to moderate their interest rate to comport with what is out there for a 30-year loan for a house or for credit cards or for car loans which, again, are lower than what student loan debt is today.

H.R. 1434 has 128 cosponsors in the House. Mr. Speaker, it is time for us to take up this emergency loan refinancing act to provide critical help for individuals who are getting killed out there with monthly payments and, again, inhibiting them to start their lives and do the steps in life that people in their twenties and thirties have done in generations before.

Sadly, we saw a budget resolution pass a couple weeks ago—the House Re-

publican budget resolution—that not only failed to take advantage of the fact that the government is able to borrow at historic low rates, but, in fact, compounds the problem because it is going to allow the Federal Government to charge interest while students who are carrying Stafford student loans in school are going to have interest charged while they are in school.

Traditionally, the Stafford student loan program has provided one good benefit, which is they don't charge interest while a young person is in their freshman, sophomore, or junior year. The Republican budget actually changed that rule so that interest is going to accumulate while students are in college, adding to their debt burden at the time that they graduate.

We need to address this problem; pass H.R. 1434. Let's take advantage of these low interest rates. Let's help millions of Americans get a better start on life.

#### RECESS

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

Accordingly (at 11 o'clock and 6 minutes a.m.), the House stood in recess.

□ 1200

#### AFTER RECESS

The recess having expired, the House was called to order by the Speaker at noon.

#### PRAYER

The Chaplain, the Reverend Patrick J. Conroy, offered the following prayer: Loving and gracious God, we give You thanks for giving us another day.

Help us this day to draw closer to You so that, with Your spirit and aware of Your presence among us, we may all face the tasks of this day.

Bless the Members of the people's House. Help them to think clearly, speak confidently, and act courageously in the belief that all noble service is based upon patience, truth, and love.

In the wake of the train derailment earlier this week, Americans are reminded of the needs of our domestic infrastructure. May all citizens feel empowered to encourage their Representatives to use their best judgment in considering how to address the many needs of our Nation.

May all that is done this day be for Your greater honor and glory.

Amen.

#### THE JOURNAL

The SPEAKER. The Chair has examined the Journal of the last day's proceedings and announces to the House his approval thereof.

Pursuant to clause 1, rule I, the Journal stands approved.

## PLEDGE OF ALLEGIANCE

The SPEAKER. Will the gentleman from New York (Mr. HIGGINS) come forward and lead the House in the Pledge of Allegiance.

Mr. HIGGINS led the Pledge of Allegiance as follows:

I pledge allegiance to the Flag of the United States of America, and to the Republic for which it stands, one nation under God, indivisible, with liberty and justice for all.

## ANNOUNCEMENT BY THE SPEAKER

The SPEAKER. The Chair will entertain up to 15 requests for 1-minute speeches on each side of the aisle.

## WE MUST PASS THE NATIONAL DEFENSE AUTHORIZATION ACT

(Mr. WILSON of South Carolina asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. WILSON of South Carolina. Mr. Speaker, today, the House of Representatives will consider the National Defense Authorization Act. Under the leadership of Armed Services Committee Chairman MAC THORNBERRY, the committee voted favorably, 60-2, with almost unanimous bipartisan support. Our national security depends on it.

While our Nation faces a complex and threatening environment at home and abroad, this year, the NDAA provides necessary resources to establish a strong national defense, protect American families, and support our brave servicemembers.

As chairman of the Subcommittee on Emerging Threats and Capabilities, working with Ranking Member JIM LANGEVIN, I am especially pleased this bill addresses the growing threats posed by cyber attacks and our enemies' use of advanced technologies and unconventional warfare.

This bill also preserves means to train and equip special operations and cyber forces to defend America now and in the future. The NDAA has always been widely supported. It should not be held hostage to other legislation.

In conclusion, God bless our troops, and may the President by his actions never forget September the 11th in the global war on terrorism.

Our sympathy to the family of Midshipman Justin Zemser.

## IT IS TIME TO INVEST IN OUR INFRASTRUCTURE

(Mr. HIGGINS asked and was given permission to address the House for 1 minute.)

Mr. HIGGINS. Mr. Speaker, every year, our economy loses \$33 billion to air traffic delays, \$121 billion to highway congestion, and \$200 billion to freight bottlenecks. Unless we increase spending on waterways, America will lose \$270 billion in exports over the next 5 years.

According to the Chamber of Commerce, our declining infrastructure costs \$1 trillion a year in lost economic growth. Ignoring these facts is economically irrational and governmentally negligent, but that is exactly what Congress has done.

We just spent \$50 billion on our roads and bridges and transit, and only 8 percent, or \$46 billion, in 2009 economic stimulus went to infrastructure; yet we spent over \$150 billion rebuilding the infrastructure of Iraq and Afghanistan.

The American Society of Civil Engineers has identified an enormous deficit between the projected spending and what is needed to bring our infrastructure to a state of good repair.

Today, I introduced the Nation Building Here at Home Act to close this gap. It is time for Congress to make the investments we need and reject the pathetically weak policies that we can no longer afford.

## NATIONAL POLICE WEEK

(Mrs. BROOKS of Indiana asked and was given permission to address the House for 1 minute.)

Mrs. BROOKS of Indiana. Mr. Speaker, I rise today in recognition of National Police Week and to honor the memory of law enforcement officers who have lost their lives in the line of duty. All Americans are grateful for these brave men and women and the ultimate sacrifice they made.

During my time as deputy mayor of Indianapolis and U.S. attorney, I witnessed firsthand the burdens and challenges faced by our law enforcement officers and their amazing families. Even more importantly, I witnessed men and women in blue who have overcome these challenges while displaying so much compassion and commitment to duty. Our Nation must embrace them and be forever mindful of their integrity and service.

Sadly, we have learned it is estimated that, every 3½ days in this country, we lose an officer in the line of duty. This week, we will remember 117 officers killed in 2014, including four officers from Indiana: Jeffrey Westerfield of Gary, Perry Renn of Indianapolis, Nickolaus Schultz of Merrillville, and Jacob Calvin of Tip-ton County.

We are thankful for their service and send our thoughts and prayers to their loved ones. Without hesitation, we renew our appreciation and steadfast commitment to our heroic women and men in blue.

## MENTAL HEALTH AWARENESS MONTH AND OUR VETERANS

(Mr. ASHFORD asked and was given permission to address the House for 1 minute.)

Mr. ASHFORD. Mr. Speaker, I rise today to express my unqualified support for those struggling with mental health issues.

May is Mental Health Awareness Month and an opportune time to reach

out to those battling with this issue, including this country's veterans and their families.

Many of our veterans endured trauma during their time of service and, as a result, are now forced to face the negative perceptions and stigma associated with mental health care. I want to lend my voice to a national program designed to reducing those negative views.

The Department of Veterans Affairs is encouraging veterans, along with their families and friends, to visit the Web site maketheconnection.net. Make the Connection allows veterans to tell their personal stories of mental health treatment and recovery.

Through the Web site, veterans and their loved ones hear from hundreds of other veterans who may be experiencing similar challenges and learn strategies for support and recovery. This is truly an excellent source of strength for veterans in need of hope.

## USA FREEDOM ACT

(Mr. THOMPSON of Pennsylvania asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. THOMPSON of Pennsylvania. Mr. Speaker, yesterday, the House of Representatives overwhelmingly passed the USA FREEDOM Act, a bipartisan bill to reform the controversial domestic surveillance programs.

The passage of this legislation is the result of strong bipartisan negotiations to strike a balance in order to protect American citizens' rights without dealing a blow to lawful and warranted surveillance efforts.

Mr. Speaker, Congress did not intend for any law to authorize the indiscriminate collection of personal information from Americans. The USA FREEDOM Act will help end government overreach, while ensuring intelligence agencies have the tools at their disposal to lawfully pursue suspected terrorists in efforts to protect all Americans.

As a member of the bipartisan Congressional Privacy Caucus, I applaud the Judiciary Committee and the Permanent Select Committee on Intelligence for working together to write a bill that strikes a balance to protect our constitutional rights without compromising our national security.

## HIGHWAY TRUST FUND EXPIRATION

(Ms. EDDIE BERNICE JOHNSON of Texas asked and was given permission to address the House for 1 minute.)

Ms. EDDIE BERNICE JOHNSON of Texas. Mr. Speaker, in just 5 legislative days, the highway trust fund authorization will expire. Transportation projects all across the country will come to a screeching halt. Thousands of workers will be unnecessarily laid off.

Despite the Republicans now having a majority in both House and Senate,