

make information about bone marrow and cord blood transplants available to donors and patients. The Office of Patient Advocacy helps support patients and families dealing with a life-threatening diagnosis. The Stem Cell Therapeutic Outcomes Database tracks results.

Again, if you want to know how something is working or not, you track it, and you are constantly recalibrating it in order to make it better.

Today's bill is the second reauthorization of the Stem Cell Therapeutic and Research Act of 2005, a law that I authored a decade ago, joined by Artur Davis of Alabama, legislation that, again, cleared the Senate with the great help of Senator ORRIN HATCH.

That law built upon the excellent work of our distinguished, late colleague Bill Young of Florida to facilitate bone marrow transplants and created a brand-new national umbilical cord blood donation and transplantation program.

Dr. Jeffrey Chell, the CEO of NMDP/Be The Match, has noted that, for many diseases, including blood cancers and sickle cell anemia disease, cellular therapy is the best hope for a cure.

As he told Chairman PRTS and his committee, the patient population rising the most quickly is the elderly population, growing by double digits every year. The reason for that is that the medical conditions for which transplant is often the only cure tend to occur in older populations; diseases like acute leukemia, myelofibrosis, and others.

Breathtaking scientific breakthroughs have turned medical waste, post-birth placentas, and umbilical cord blood into medical miracles, treating more than 70 diseases—some say as many as 80—including leukemia, lymphoma, and sickle cell anemia.

Let me just conclude by pointing out that, during consideration of the Senate HELP Committee, language was added to direct relevant agencies to study the state of science using adult stem cells and birthing tissues to develop new therapies for patients.

Last year I visited Celgene Corporation in Summit, New Jersey, to learn of their extraordinary efforts to use cord blood to heal diabetic foot ulcers and how they turn amniotic membrane, an old placenta, into wound management that now has advanced past stage 3 clinical trials to the approval and regulatory filings stage.

Again, I want to thank the chief cosponsor, Ms. MATSUI; Mr. JOLLY; and Mr. FATTAH. Again, this is a bipartisan bill.

Mr. Speaker, the bill under consideration by the House today reauthorizes through 2020 two critically important and complementary programs—the C.W. Bill Young Cell Transplantation Program and National Cord Blood Inventory.

During this time of gift-giving, it is incredibly timely to reauthorize these life-giving programs. Americans willing to give the gift of life to others are at the heart of the success of

this program. In reauthorizing it we are grateful for the adult donors willing to provide bone marrow or peripheral blood stem cells, as well as mothers who donate their child's cord blood through public cord blood banks.

Today, Mr. Speaker, under the National Cord Blood Inventory Program (NCBI), contracts are awarded to cord blood banks to collect cord blood units donated after mothers give birth. These units are then made available through the C.W. Bill Young Cell Transplantation Program also called the Be the Match Registry. The Program provides a single point of access, enabling those in need of lifesaving transplants to search for a match via an integrated nationwide network of bone marrow donors and cord blood stem cells. Americans have access to more than 12 million adult volunteer donors and 209,000 cord blood units through Be The Match. The Program's Bone Marrow and Cord Blood Coordinating Centers makes information about bone marrow and cord blood transplant available to donors and patients, and the Office of Patient Advocacy helps support patients and families dealing with a life-threatening diagnosis. And the Stem Cell Therapeutic Outcomes Database tracks results.

The leadership of Senators ORRIN HATCH, JACK REED, RICHARD BURR and AL FRANKEN was invaluable in shepherding this vital bill through the Senate. And special thanks to both Chairmen UPTON and PITTS for their outstanding leadership and help on this bill, as well as the strong support by Ranking Members PALLONE and GREEN. I am deeply grateful to original cosponsors Ms. MATSUI, Mr. JOLLY and Mr. FATTAH for their important contributions.

Today's bill is the second reauthorization of the Stem Cell Therapeutic and Research Act of 2005, a law that I sponsored a decade ago joined by Artur Davis of Alabama; legislation that cleared the Senate with the incomparable help of Senator ORRIN HATCH. That law built upon the excellent work of our distinguished late colleague Bill Young of Florida to facilitate bone marrow transplants and created a brand new national umbilical cord blood donation and transplantation program.

Dr. Jeffrey W. Chell, CEO of NMDP/Be the Match has noted that for many diseases including blood cancers and sickle cell disease, cellular therapy is the best hope for a cure. He told Chairman PITTS' subcommittee that the patient population "rising the most quickly is the elderly population . . . growing by double digits every year, and the reason for that is the medical conditions for which transplant is often the only cure tend to occur in older populations for diseases like acute myeloid leukemia, myelodysplastic syndrome, myelofibrosis and others."

Breathtaking scientific breakthroughs have turned medical waste—post birth placentas and umbilical cord blood—into medical miracles treating more than 70 diseases including leukemia, lymphoma and sickle cell anemia.

Not only has God in His wisdom and goodness created a placenta and umbilical cord to nurture and protect the precious life of an unborn child, but now we know that another gift awaits us immediately after birth. Something very special is left behind—cord blood that is teeming with lifesaving stem cells.

In addition to currently treating more than 70 diseases like sickle cell anemia and leukemia, cord blood units from NCBI banks are also

made available for research on future therapies. In groundbreaking research, Dr. Kurtzberg of Duke University also testified last June that "in addition to use in patients with malignant and genetic diseases, cord blood is showing enormous potential for use in cellular therapies and regenerative medicine. Cord blood derived vaccines against viruses and certain types of cancers are currently under development and in early phase clinical trials. Cells, manufactured from cord blood units are being developed to boost recovery of the immune system. Cells regulating autoimmunity (Regulatory T cells) are also in clinical trials. These approaches, which often utilize cord blood banked in family banks, may help patients with Type 1 Diabetes, as well as other diseases."

Dr. Kurtzberg further testified that she and others are developing uses for cord blood to treat acquired brain disorders. "Over the past six years" she said "we have initiated trials of autologous (the patient's own) cord blood in babies with birth asphyxia, cerebral palsy, hearing loss and autism . . ."

Dr. Kurtzberg has also said "We've learned that when donor cells are infused into one's body, they go to the brain and help heal the brain. When a child has a brain injury around birth, we can use their own cord blood cells to correct the damage that's occurred."

Importantly, during consideration in the Senate HELP Committee, language was added to direct the relevant agencies to study the state of science using adult stem cells and birthing tissues to develop new therapies for patients. Last year, Mr. Speaker, I visited Celgene Corporation of Summit, New Jersey to learn of their extraordinary efforts to use cord blood to heal diabetic foot ulcers and how they've turned amniotic membrane—an old placenta—into wound management that has now advanced past stage 3 clinical trials to the approval and regulatory filings stage.

H.R. 2820 authorizes \$265 million over five years and will ensure that thousands of present-day and future patients benefit from the exciting field of regenerative medicine.

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

The SPEAKER pro tempore. The question is on the motion offered by the gentleman from Pennsylvania (Mr. PITTS) that the House suspend the rules and concur in the Senate amendment to the bill, H.R. 2820.

The question was taken.

The SPEAKER pro tempore. In the opinion of the Chair, two-thirds being in the affirmative, the ayes have it.

Mr. PITTS. 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, further proceedings on this motion will be postponed.

□ 0930

NATIONAL GUARD AND RESERVIST DEBT RELIEF EXTENSION ACT OF 2015

Mr. GOODLATTE. Mr. Speaker, I move to suspend the rules and pass the bill (H.R. 4246) to exempt for an additional 4-year period, from the application of the means-test presumption of

abuse under chapter 7, qualifying members of reserve components of the Armed Forces and members of the National Guard who, after September 11, 2001, are called to active duty or to perform a homeland defense activity for not less than 90 days.

The Clerk read the title of the bill.

The text of the bill is as follows:

H.R. 4246

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 “National Guard and Reservist Debt Relief Extension Act of 2015”.

SEC. 2. NATIONAL GUARD AND RESERVISTS DEBT RELIEF AMENDMENT.

Section 4(b) of the National Guard and Reservists Debt Relief Act of 2008 (Public Law 110-438; 122 Stat. 5000) is amended by striking “7-year” and inserting “11-year”.

The SPEAKER pro tempore. Pursuant to the rule, the gentleman from Virginia (Mr. GOODLATTE) and the gentleman from Tennessee (Mr. COHEN) each will control 20 minutes.

The Chair recognizes the gentleman from Virginia.

GENERAL LEAVE

Mr. GOODLATTE. Mr. Speaker, I ask unanimous consent that all Members may have 5 legislative days within which to revise and extend their remarks and to include extraneous material on H.R. 4246, currently under consideration.

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

There was no objection.

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

Every day at home and abroad, uniformed men and women risk their lives to protect our freedom and way of life. Among those brave souls are military reservists and members of the National Guard, who have been called to duty in Iraq, Afghanistan, and in many other places across the globe. We are eternally grateful for their service to our country.

The Federal Government has a responsibility to ease the transition of reservists and guardsmen back into civilian life upon their return home. Some may return home with physical handicaps. For others, psychological challenges face them and their families. Some of these veterans and their families have suffered financial hardships, and, occasionally, bankruptcy is the unfortunate last resort. In a chapter 7 bankruptcy, debtors surrender virtually all of their assets to the bankruptcy trustee and receive a discharge from their debts at the end of the short case.

In 2005, Congress made a number of reforms to the Bankruptcy Code under the Bankruptcy Abuse Prevention and Consumer Protection Act. A significant policy goal of that Act was to address abuses of the chapter 7 bankruptcy process. To that end, Congress

inserted into the Bankruptcy Code a threshold test to gauge whether debtors have disposable income that can be used to pay their debts. This is commonly referred to as the “means test.”

If debtors are able to pay some portion of their debts from their disposable monthly incomes, then the filing of a chapter 7 bankruptcy case is presumed to be an abuse of the bankruptcy system. Debtors can contest that presumption or can seek relief under other bankruptcy chapters, including chapter 13, under which they can restructure how to pay for their debts over time from their disposable incomes.

In 2008, Congress recognized that military reservists and National Guardsmen sometimes confront unique financial challenges as a consequence of their military service. For instance, if these military members receive hazard pay during their service, that could actually inflate the results of the disposable income calculation under the means test, lifting them out of chapter 7 eligibility. So Congress enacted the National Guard and Reservist Debt Relief Act, which President Bush signed into law in October of 2008. This Act allows reservists and National Guardsmen to bypass the means test, making it easier for them to file a chapter 7 case.

The original Act expired in 2011, but it was extended for an additional 4 years. The exemption is, once again, set to expire on December 19. H.R. 4246, introduced by Mr. COHEN and Mr. FORBES, further extends the existing exemption to 2019.

We continue to call on our guardsmen and reservists to serve our country. We should ensure that those military members who fall on hard times are not denied access to bankruptcy because of their service to their country. The bill before us today extends the sunset date by 4 years, at which time Congress will have the opportunity to reexamine whether this exception to the means test continues to be necessary.

I thank the gentleman from Tennessee (Mr. COHEN) and the gentleman from Virginia (Mr. FORBES) for introducing this legislation; and I urge my colleagues to vote “yes” on the bill.

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

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

Mr. CONYERS is the ranking member, and I appreciate his support just as I appreciate Mr. GOODLATTE for bringing this bill to the floor. Bills don't get to the floor without the chairman of the committee having recommended them; so I thank Mr. GOODLATTE and I thank Mr. CONYERS, as I have been thinking about the apology for slavery and Jim Crow that came to this floor 7 years ago but that wouldn't have without the work of then-Chairman CONYERS; so I thank him again.

Today, I thank Mr. FORBES and my other sponsors, Mr. NADLER and Mr.

ROHRBACHER, who have cosponsored this bill with me.

Mr. Speaker, I rise today in support of H.R. 4246, the National Guard and Reservist Debt Relief Extension Act of 2015.

This bipartisan legislation ensures that certain members of the National Guard and Reserves who fall on hard economic times after their service will continue to obtain the bankruptcy relief which we have granted them in the past so they won't have to fill out substantial paperwork that is required by the so-called “means test” under chapter 7 of the Bankruptcy Code and meet that test.

The means test came into effect about 10 years ago when President Bush signed into law what is called the BAPCPA, the Bankruptcy Abuse Prevention and Consumer Protection Act, which made numerous amendments to the bankruptcy law. It provided a means test, which made it more difficult to get into bankruptcy court. This gives National Guardsmen and reservists an opportunity to extinguish their debts without having to go through that difficult test.

The National Guard and Reservist Debt Relief Act of 2008 created an exception to the means test's presumption of abuse for members of the National Guard and Reserves who after September 11 served on Active Duty or in a homeland defense activity for at least 90 days. The exception remains available for 540 days after the servicemember leaves the military.

Many servicemembers, we know, are subjected to unscrupulous lenders and payday loans, and we have seen stories that show that up to, I think, 11 percent of servicemembers have been taking out payday loans. Eleven percent of enlisted personnel in the Active Duty military obtain these loans, which include vehicle title loans, pawnshop loans, and other high-interest loans; so they are preyed upon.

In understanding they give service to our country and are preyed upon by folks near the military establishment in the communities, it is appropriate that we give them this relief. It is a way for our Nation to recognize the sacrifices made by National Guard and Reserve members who have served on Active Duty or in homeland defense since September 11 and who may be suffering from financial hardship.

The bill is supported by the National Association of Consumer Bankruptcy Attorneys and by the Veterans of Foreign Wars.

Again, I thank Mr. GOODLATTE and Ranking Member CONYERS and my fellow cosponsors; and I urge all of my colleagues to support this bill.

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

Mr. GOODLATTE. Mr. Speaker, I urge my colleagues to support this important legislation that continues a very good practice that benefits our Guard and Reserve members.

I yield back the balance of my time.

Mr. CONYERS. Mr. Speaker, I rise in strong support of H.R. 4246, the "National Guard and Reservist Debt Relief Extension Act of 2015."

It has been ten years since President Bush signed into law the Bankruptcy Abuse Prevention and Consumer Protection Act, a bill that made numerous amendments to the Bankruptcy Code, many of which pertained to consumer debtors.

In particular, the Act established a means test mechanism—purportedly intended to determine a debtor's ability to repay debts—that requires a presumption of abuse if the debtor has income in excess of specified thresholds.

H.R. 4246 would continue the current exemption from this presumption for certain qualifying National Guard members and reserve component members of the Armed Services.

This exemption, which was first enacted in 2008 on a bipartisan basis, is due to expire in just a few days on December 19th.

H.R. 4246 recognizes that some of those who serve in the military encounter financial difficulties during or in the wake of their service and that they merit relief from the additional proof requirements of the means test.

In fact, servicemembers are often targeted by unscrupulous lenders. As reported by the Wall Street Journal earlier this year, payday lenders prey on service members and their families at twice the rate that they use to target civilians.

These short-term, high-interest loans are often used to provide small amounts of money to pay for unexpected or emergency expenditures or to obtain advances on tax refunds.

Yet, as a result of excessive interest rates, these loans can quickly balloon into overwhelming debt obligations. According to the Journal, some servicemembers have paid as much as 600 percent to 700 percent for the life of their loans, or even four times the amount of the original loan.

In 2013, about 11 percent of enlisted personnel in the active duty military obtained payday loans, which included vehicle title loans, pawnshop loans, and other high-interest loans.

So, at least for those servicemembers who seek bankruptcy protection in response to financial distress, H.R. 4246 ensures that they are exempted from the presumption of abuse if he or she is on active duty or is performing a homeland defense activity for a specified period.

I commend the gentleman from Tennessee, STEVE COHEN, for his leadership on this legislation and for his enduring commitment to our Nation's servicemembers.

Accordingly, I urge my colleagues on both sides of the aisle to join me in supporting H.R. 4246.

The SPEAKER pro tempore. The question is on the motion offered by the gentleman from Virginia (Mr. GOODLATTE) that the House suspend the rules and pass the bill, H.R. 4246.

The question was taken.

The SPEAKER pro tempore. In the opinion of the Chair, two-thirds being in the affirmative, the ayes have it.

Mr. COHEN. 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, further proceedings on this motion will be postponed.

EMERGENCY INFORMATION IMPROVEMENT ACT OF 2015

Mr. COSTELLO of Pennsylvania. Mr. Speaker, I move to suspend the rules and pass the bill (S. 1090) to amend the Robert T. Stafford Disaster Relief and Emergency Assistance Act to provide eligibility for broadcasting facilities to receive certain disaster assistance, and for other purposes.

The Clerk read the title of the bill.

The text of the bill is as follows:

S. 1090

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 "Emergency Information Improvement Act of 2015".

SEC. 2. ELIGIBILITY OF BROADCASTING FACILITIES FOR CERTAIN DISASTER ASSISTANCE.

(a) PRIVATE NONPROFIT FACILITY DEFINED.—Section 102(11)(B) of the Robert T. Stafford Disaster Relief and Emergency Assistance Act (42 U.S.C. 5122(11)(B)) is amended by inserting "broadcasting facilities," after "workshops,".

(b) CRITICAL SERVICES DEFINED.—Section 406(a)(3)(B) of the Robert T. Stafford Disaster Relief and Emergency Assistance Act (42 U.S.C. 5172(a)(3)(B)) is amended by striking "communications," and inserting "communications (including broadcast and telecommunications),".

The SPEAKER pro tempore. Pursuant to the rule, the gentleman from Pennsylvania (Mr. COSTELLO) and the gentleman from Indiana (Mr. CARSON) each will control 20 minutes.

The Chair recognizes the gentleman from Pennsylvania.

GENERAL LEAVE

Mr. COSTELLO of Pennsylvania. Mr. Speaker, I ask unanimous consent that all Members may have 5 legislative days within which to revise and extend their remarks and to include extraneous material on S. 1090.

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

There was no objection.

Mr. COSTELLO of Pennsylvania. Mr. Speaker, I yield myself such time as I may consume.

Currently, the Robert T. Stafford Disaster Relief and Emergency Assistance Act, also known as the Stafford Act, provides for assistance to governments and to nonprofit organizations to rebuild damaged facilities following a declared disaster.

S. 1090, the Emergency Information Improvement Act of 2015, clarifies the eligibility of certain not-for-profit broadcasting facilities for disaster assistance that is consistent with existing policy.

These stations provide essential alerts and information before, during, and after disasters and emergencies. In fact, these broadcasters are an integral component of our national public alert and warning system. Following a disaster, it is critical that these facilities get up and running as soon as possible to ensure the public receives necessary emergency information. For example,

during recent major disasters, these broadcasters were critical to getting information to the public quickly.

I want to thank Congressman PALAZZO for his leadership on shepherding this bill through committee and for getting it here to the House floor.

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

Mr. CARSON of Indiana. Mr. Speaker, I yield myself such time as I may consume.

S. 1090, the Emergency Information Improvement Act of 2015, would clarify the eligibility of certain broadcasting facilities for public assistance.

Broadcasters are critical partners when it comes to emergency management in the face of a disaster. One of the best ways to prevent deaths and injuries during a disaster is to warn those who are in harm's way of impending danger. This allows people to take the necessary precautions to avoid injury and death and to minimize property damage. Broadcasters work hand in hand with emergency managers to provide this notice before a disaster strikes. After a disaster, the broadcasters' role remains just as critical. They continue airing information about ongoing hazards and aid recovery efforts by providing how-to information on accessing recovery assistance.

From Hurricane Sandy to this year's floods in the Carolinas, the emergency broadcasts save lives and keep people out of harm's way. This is not just about large-scale disasters. When a violent storm caused the sudden collapse of a concert stage in my hometown of Indianapolis, Indiana, local broadcasters kept a tragedy from becoming that much worse. Timely alerts enabled Fair officials to clear the Midway minutes before the storm struck, potentially saving the lives of hundreds of people. We see this all over the country every year.

Unfortunately, broadcast facilities are not immune to hazards, which is why this bill is so important. When broadcasting facilities are damaged by a disaster, we must ensure that they are eligible for recovery assistance so that they can be up and running in time for the next hazard.

I would note, Mr. Speaker, that this language is absolutely identical to the language that my good friend from New York (Mr. NADLER) has been so tirelessly advocating for; so I want to thank him for his efforts in bringing this issue to our attention and for his diligence in ensuring this matter was brought to the House floor.

I urge my colleagues to support this measure.

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

Mr. COSTELLO of Pennsylvania. Mr. Speaker, I urge the passage of the bill.

I yield back the balance of my time.

Mr. PALAZZO. Mr. Speaker, I give my full support of Senate Bill 1090, the Emergency Information Improvement Act. Congressman BRIAN HIGGINS of New York and I sponsored