

Act will finally force Congress to debate and address fundamental tax reform.

Once the Tax Code Termination Act becomes law, today's oppressive tax code would survive for only four more years, at which time it would expire and be replaced with a new tax code that will be determined by Congress, the President, and the American people. The Tax Code Termination Act will allow us, as a nation, to collectively decide what the new tax system should look like. Having a date-certain to end the current tax code will force the issue to the top of the national agenda, where it will remain until Congress finishes writing the new tax law.

This legislation has gained wide support in past Congresses and had 122 bipartisan co-sponsors in the 113th Congress. In fact, similar legislation has already been passed twice by the House of Representatives, first in 1998 and then in 2000.

Although many questions remain about the best way to reform our tax system, if Congress is forced to address the issue we can create a tax code that is simpler, fairer, and better for our economy than the one we are forced to comply with today. Congress won't reach a consensus on such a contentious issue unless it is forced to do so. The Tax Code Termination Act will force Congress to finally debate and address fundamental tax reform.

America's future partially depends on overcoming the impairment that is our current tax code. There is a widespread consensus that the current system is broken, and keeping it is not in America's best interest. I urge my colleagues to support this legislation and end the broken tax system that exists today and provide a tax code that the American people deserve.

**STOPPING ABUSIVE STUDENT
LOAN COLLECTION PRACTICES
IN BANKRUPTCY ACT OF 2015**

HON. JOHN CONYERS, JR.

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

Tuesday, January 6, 2015

Mr. CONYERS. Mr. Speaker, the "Stopping Abusive Student Loan Collection Practices in Bankruptcy Act of 2015" targets ruthless collection tactics employed by some student loan creditors against debtors who have sought bankruptcy relief, as documented by the New York Times in its cover story last year.

Specifically, my legislation bill would empower a bankruptcy judge to award costs and reasonable attorney's fees to a debtor who successfully obtained the discharge of his or her liability for a student loan debt based on undue hardship if: (1) the creditor's position was not substantially justified, and (2) there are no special circumstances that would make such award unjust. The Bankruptcy Code already grants identical authority to a bankruptcy judge to award costs and reasonable attorney's fees to debtor where a creditor requests the determination of dischargeability of a consumer debt based on the allegation that it was fraudulently incurred and the court thereafter finds that the creditor's position was not substantially justified and there are no special circumstances that would make such award unjust.

Although parties typically do and should pay their own attorney's fees in litigation, dischargeability determinations concerning student loan debts present compelling factors that warrant the relief provided by this legislation. Under current bankruptcy law, debtors must meet a very high burden of proof, namely, that repayment of the student loan debt will present an undue hardship on the debtor and the debtor's dependents. The litigation typically requires extensive discovery, trial-like procedures, and legal analysis.

Unfortunately, some student loan debt collectors engage in abusive litigation tactics that exponentially drive up the potential cost of legal representation for a debtor. As a result, debtors, who may legally qualify for the Bankruptcy Code's undue hardship dischargeability exception for student loans, may be unable to obtain such relief because of the potential risk of excessive and unaffordable legal fees that the debtor may have to incur not only to meet the high standard of proof, but also to combat an abusive litigation stance taken by a well-funded adversary.

The "Stopping Abusive Student Loan Collection Practices in Bankruptcy Act of 2015" will help level the playing field for debtors overwhelmed by student loan debts, the repayment of which would present an undue hardship for themselves and their families. It is my hope that should this measure become law, bankruptcy judges will not hesitate to award debtors attorney's fees in appropriate cases of abusive litigation engaged in by student loan creditors.

**GOVERNOR JAMES B. EDWARDS
SERVICE**

HON. JOE WILSON

OF SOUTH CAROLINA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, January 6, 2015

Mr. WILSON of South Carolina. Mr. Speaker, at the Service of Worship Celebrating the Life of James Burrows Edwards at historic St. Philip Episcopal Church of Charleston (American statesman John C. Calhoun is buried in the St. Philips Churchyard), his beloved son-in-law Kenneth B. Wingate, Sr., Esq. delivered the following Reflections.

REFLECTIONS

I'm Jim's son-in-law, and I want to reflect on the life of James Burrows Edwards, the Charming Captain of our Ship.

Jim Edwards was a great man, by any possible measure. Webster defines "great" as eminent or excellent. Jim accomplished more in a lifetime than any other 10 people combined. He served the nation in the Merchant Marines as a 17 year-old during World War II, crossing the Atlantic 11 times, carrying equipment and supplies to England, France and Germany, and returning each time with wounded American soldiers. By the end of the war, Jim had ascended in rank from dishwasher to able-bodied seaman to quartermaster. He studied hard while off duty, and ultimately earned his third-mate's license which authorized him to guide ships "of any tonnage, on any waters of the world." And guide ships he did, all of his life.

Jim paid his way through the College of Charleston, working summer jobs such as transporting general cargo to ports of call around Europe, South America, and the Caribbean. Not your typical undergraduate stu-

dent at the College, was he, President McConnell?

Jim married his childhood sweetheart, Ann Darlington, in 1951, though not everyone in her family could see the potential in this young man. Ann's step-grandmother, "Gran" was at home shortly before their wedding. Jim dropped by and asked Gran what she thought of all this commotion. She replied, "I guess it's okay, but Ann sure could do better than that little boy from Rifle Range Road!" Jim said, "I think so, too."

Jim and Ann worked their way through dental school at the University of Louisville. Ann worked for the Red Cross in the hills of Kentucky as a nurse, while Jim ran for and was elected president of the student body in his spare time. These early ventures honed his impressive personal skills, teaching him how to break down barriers, build rapport, pull together a team. Jim also worked odd jobs, such as selling mint juleps at the Kentucky Derby. One year at the Derby, while selling concessions, Jim bet \$6 on Dark Star, a long-shot at odds of 25-1, simply because the horse had trained in South Carolina. Dark Star won the race, and Jim took home a fat purse, and a lesson on long-shot victories.

I don't intend to drag you through each of his fascinating and successful careers in oral surgery, in state politics, in serving on President Reagan's cabinet as Secretary of Energy, and then returning to the Medical University of South Carolina for 17 years as president. You were all there with him and with Ann, his forever first lady, at every memorable and enjoyable step of the way.

Not only was Jim a great man, but far more importantly he was a good man. The Bible only refers to two people, Barnabas and Joseph of Arimathea, as "good." The biblical definition of good is generous, with a willingness to put other's interests above one's own. It's rare to find a great man; it is more rare to find a good man. But it is exceedingly rare to find a great man who is good.

Jim had three specific qualities that endeared him to us all:

First was his HUMOR; that quick wit, often self-deprecating, never vulgar. He loved to tell the true story of being in the hardware store in Moncks Corner, wearing his old hunting clothes, when a woman going up and down the aisles kept staring at him. Finally, she came over and said, "Has anyone ever told you you look like Jim Edwards?" He said, yes, and before he could say anything else, she said, "Makes you mad as hops, doesn't it?"

Even the name of O' Be Joyful, his magnificent home overlooking Charleston harbor is a whimsical, double-entendre. Yes, it's intended to reflect the biblical encouragement to live each moment joyfully. But it's also a reminder of how Jim and Ann got the house. A widow, Kathryn McNulta, owned the home but was reluctant to sell it. Periodically Jim and Ann would go sit with her on the piazza, and she would offer them a drink called an O' Be Joyful—a can of limeade, a can of light rum, a can of dark rum, and the white of an egg. Ann would look at Jim quietly and say, "I can't drink that!" And he said, "You will if you want the house!"

Jim's second endearing quality was his HUMANITY; he had a genuine concern for the well-being of others. He always looked for the best in people, but cast a patient and sympathetic eye when they fell short. His care for others could be seen in his lifelong commitment to improvements in healthcare and in education. One of the landmark pieces of legislation while he was governor was the Education Finance Act, which altered the way funds were distributed to schools across South Carolina. And of course his thirty

years of service as president and then presidential emeritus of his beloved Medical University. He continued fundraising for MUSC literally to the end of his life. After his stroke in 2013, when he could no longer take potential donors out to restaurants, he and Ann would entertain them at home. As recently as three weeks ago, he attended the ribbon-cutting ceremony for the refurbished College of Nursing.

Jim's humanity could be seen in his legendary generosity, as well as his friendliness and hospitality to all. He never met a stranger, never turned down a request for help, and never let race or creed or party affiliation color his love for people. Though he held his Republican ideals closely, he embraced everyone across the aisle. He loved and served with Ronald Reagan, George H. W. Bush, and Strom Thurmond, but he also loved and served with Bob McNair, Rembert Dennis, and Fritz Hollings. He was always collegial, always the statesman.

Finally, Jim will be remembered for his HUMILITY. He never let success go to his head. Though he had many titles (third mate, lieutenant commander, doctor, chairman, senator, governor, secretary, president—in fact, he often joked he couldn't keep a steady job) his favorite title was just plain Jim. His beautiful Limerick Plantation was simply "the farm." His favorite vehicle was always his old truck, which always had a few dents. Though he walked with kings and presidents, and sat with captains of industry and commerce, he never forgot his roots on Rifle Range Road. He often quipped that when you leave office, you go from "who's who" to "who's he?" very quickly. He was never pretentious.

I guess in a word, Jim was a Renaissance man—he could do anything, and do it well. He could repair engines, recite poetry, build furniture, design jewelry, grow luscious vegetables and flowers, win elections, shoot the lights out with a shotgun, navigate by the stars, negotiate a deal, close a sale, cast a vision and recruit a team to transform an institution or a party or a state. And he could make his grandchildren laugh. His "joi de vie" was contagious, and he infected all of us with his charm.

A few months ago, sitting in O' Be Joyful at the magnificent table he built with his own hands, Jim and I talked about what I should say to you today. First he asked me to exhort you in your faith. Jim first placed his trust in Jesus Christ at age 5, sitting on the knee of his grandfather, Joseph Hooker Hieronymus, an itinerant Methodist minister in the hills of eastern Kentucky. Jim always treasured this little Bible given to him by his grandfather at that time, and had this tucked inside a larger Bible when he was sworn in as governor. After Jim's stroke last year, we spent many evenings as a family reading and discussing the parables of Jesus, how we enter, grow, live and finish in the kingdom of God. And finish in faith Jim has done.

Second, he asked me to encourage you, especially Ann, and Jim, and Cathy, and you grandchildren, not to grieve as others do who have no hope. For we believe that Jesus died and rose again, and even so will return one day and will bring with him those who have fallen asleep, and that we will always be together with them who trust Christ and loved his coming. We declare this by the word of the Lord. May it be so, for each of us today.

The Sermon was lovingly delivered by the Right Reverend Dr. C. Fitz Simons Allison.

SERMON

Rarely have I had such an encouraging experience as helping to plan this funeral service with the family of Jim Edwards. They knew exactly what they and Jim wanted.

They knew because their Christian faith was continually expressed within their family and at family gatherings. If you want to know what Jim Edwards believed, examine carefully this funeral service. The psalms, hymns, lessons, and prayers, The Old Rugged Cross truly express his faith. They told me right away that Jim's favorite biblical text was Micah 6:6-8.

"And what does the Lord require of you but to do justly, to love mercy, and to walk humbly with your God."

"Doing justly" is enormously difficult. In medicine, when a life is at stake, justice does not allow ineptness, incompetence, carelessness, or sloth. Instead discipline, rigor, warnings, and possibly terminations are needed. Surely Jim had to face such decisions continually in his public life.

Loving mercy seemed to come easily to Jim and many of us have experienced his encouragement that we did not deserve. Mercy is at the heart of all graceful relationships, but inappropriate mercy can lead to inefficiency, poor performance, and sentimentality. Sentimentality is long range cruelty. Good bedside manners are desirable but not at the expense of knowledge and rigorous training. I am sure that Jim faced uncertain and complex issues of mercy. Doing justly and loving mercy can be very difficult and frustrating.

Walking humbly with God is a key to dealing with decisions of justice and mercy, not unlike issues we all face daily. Walking humbly with God is an acknowledgement that our truth is only partial and inadequate. Only God's truth is perfect. My physician father used to say, "Deliver me from people who are certain they are right." Walking humbly with God as expressed by Abraham Lincoln, "with malice toward none; with charity for all; with firmness in the right, as God gives us to see that right."

The humility that is required for the decisions of justice and mercy is clearly expressed by the phrase "as God gives us to see the right." Jim certainly faced many frustrations and difficulties in his leadership. I remember General James Grimsley, when he was President of the Citadel, asking Jim what was the difference between his experience in professional politics and that of academic politics. Jim's answer was that professional politics was Sunday school sin; academic politics was graduate school sin."

Jim's humor was an essential part of his humility. He could laugh at frustration and laugh at himself. He knew something of Christopher Frey's wisdom: "Comedy is an escape, escape not from truth, but from despair, a narrow escape into faith." Walking humbly with God enables us to see the laughableness of human pretension and the joy of knowing and trusting in the benevolent truth beyond ourselves, in God's truth. If I think my opinion is absolute with no higher truth over it, my truth becomes my God. My opinions become dogmas. If I am a doctor there is no check on my view short of the morgue. Or in the case of politics, without humility, we will have stagnation, chaos, or tyranny.

Jim and Ann, the two names come naturally together after 63 years of marriage. A trained nurse and childhood sweetheart, she became a partner in all activities whether politics, administration, fund raising, entertainment, or whatever needed attention. But above all she shares his faith.

Recently Martha and I had lunch with them. Jim's concern for the health and morality of our society was uppermost on his mind. He seemed to sense that absence of humility in these times, and the lack the of "walking with God," the underpinning of our society. The result being society's unbecoming commitment to certainties, about what

is really uncertain, and uncertain about what is really certain.

Cathy and Ken told me that he knew that his favorite text from Micah "do justly, love mercy, and walk humbly with your God" was an ideal that needs the gospel to make it effective. "I am the way the truth and the light." This text is only understood when one realizes that the Christian God is perfect, and we are not. We cannot as sinners stand in his presence. And "no one comes to the father except by me" is not meant to be discourteous to other religions but to express the Christian commitment to the majestic perfection of God. Only by God's word, his only begotten Son, can a Christian stand in his presence.

Our problems were diagnosed years ago by J. B. Phillips in his very short book, *Your God is Too Small*. Jim's God was not a small God but a God before whom we are all sinners. As a sinner himself Jim could have compassion for other sinners and knowing he was a forgiven sinner his life could be lived with compassion for others. This produced the charm and diplomacy so well and widely described in our newspapers.

But the journalists failed to mention that his extraordinary gifts, love and consideration for others, were rooted in his realization that he was a forgiven sinner. It nurtured and influenced all his commendable activities.

Psalm 103, the family's choice, was the fruit of their family devotions in which they recited the Psalm antiphonally. They knew it by heart: "He has not dealt with us according to our sins, nor punished us according to our iniquities." This verse can help us walk humbly with our God.

The Gospel also makes it abundantly clear that Christ has gone to prepare a place for us. Where our goodness falls short, his goodness stands in our stead. The secular dogma, that this world is all there is, in Reinhold Niebuhr's phrase, leaves us bereft of true hope.

The secular hope is that nature is no longer creation revealing the awesome majesty of God but a mere object of random chance without design or purpose. One of the most accomplished and attractive leaders of secular belief is the psychiatrist, Allen Wheelis. In his later years he is now unpersuaded by his earlier attempts to make death a meaningful conclusion rather than a fated inescapable and meaningless end. He now protests: "A symphony has a climax, a poem builds to a burst of meaning but we are unfinished business. No coming together of strands. The game is called because of darkness." The secular hope ends with the dark oblivion of death. This is the unacknowledged cry of the world for a deeper and meaningful hope.

CONGRATULATING LAGOMARCINO'S IN MOLINE, ILLINOIS FOR BEING DESIGNATED AS AN OFFICIAL "ENJOY ILLINOIS: DELICIOUS DESTINATION"

HON. CHERI BUSTOS

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

Tuesday, January 6, 2015

Mrs. BUSTOS. Mr. Speaker, I rise today to congratulate Lagomarcino's in Moline, Illinois, for achieving the distinction of an official "Enjoy Illinois: Delicious Destination."

Lagomarcino's became a member of the select group to receive this honor from the Illinois Office of Tourism—one of only 19 restaurants to date. The award recognizes local