

American inventors have led the world for centuries in new innovations, from Benjamin Franklin and Thomas Edison to the Wright brothers and Henry Ford. But if we want to continue as leaders in the global economy, we must continue to encourage the innovators of today to develop the technologies of tomorrow.

The fuel that powers the innovative engine that is America is its people. But the rules of the road require regular adjustment, and during the last two hundred years we have seen our patent laws updated and modernized. The most significant reforms took place in 1836, 1952 and most recently in 2011 with the America Invents Act.

Currently, we are continuing these efforts by addressing specific issues concerning abusive patent litigation with the Innovation Act (H.R. 9). This bill puts forward reasonable policies that allow for more transparency and brings fundamental fairness into the patent system and the courts. This bill holds true to the Constitution, our Founders and our promise to future generations that America will continue to lead the world as a fountain for discovery, innovation and economic growth.

So, on this 225th anniversary of the first U.S. Patent Act, America continues to be committed to lead the world in innovation and creativity.

#### INTRODUCTION OF PRIVATE STUDENT LOAN BANKRUPTCY FAIRNESS ACT

##### HON. STEVE COHEN

OF TENNESSEE

IN THE HOUSE OF REPRESENTATIVES

*Thursday, March 26, 2015*

Mr. COHEN. Mr. Speaker, I rise today in support of the Private Student Loan Bankruptcy Fairness Act, a bill I introduced earlier today with my colleagues DANNY DAVIS and ERIC SWALWELL which would restore fairness in student lending by treating privately issued student loans in bankruptcy the same as other types of private debt.

It is sad enough that our children are increasingly burdened by a crushing weight of student debt. But the fact that students under the weight of this debt are treated so unfairly in bankruptcy is unconscionable.

Before 2005, private student loans issued by for-profit lenders were treated in bankruptcy like most other unsecured consumer debt, such as credit card debt. Our bill will ensure that privately issued student loans will once again be treated like other consumer debt and be dischargeable in bankruptcy.

Private student loans have much in common with credit cards and subprime mortgages. For example, private student loans often have onerous interest rates with no caps and can include exorbitant fees and hidden charges. In addition, many lenders have used aggressive marketing and high-pressure sales tactics to target particularly vulnerable people, namely, young men and women without financial experience, and older Americans seeking to restart their careers in these financially difficult times by pursuing higher education and training.

The harmful features of many private student loans have resulted in a substantial rise in the number of delinquencies.

To make matters worse, private student loans lack the critical consumer protections that come with federal student loans. For instance, private lenders are not required to—and typically do not—provide any of the deferments, income-based repayment plans, cancellation rights, or loan forgiveness programs that are available to federal student loan borrowers.

A hallmark of our Nation's bankruptcy law is to give an honest but unfortunate debtor a chance to obtain meaningful relief. To that end, the law exempts very few types of debt from elimination through the bankruptcy process, and only for principled policy reasons, such as debts for child support, taxes, criminal fines and intentional injury.

Ten years ago, however, Congress changed the bankruptcy law without any substantive analysis so that student loans made by private, for-profit lenders became very difficult to discharge in bankruptcy.

Currently, the Bankruptcy Code prohibits the discharge of private educational debt unless the debtor, in addition to meeting the already stringent requirements for personal bankruptcy, proves that repayment would impose an, "undue hardship," on the debtor and the debtor's dependents. In practice, however, it's hard for a debtor to ever successfully meet this standard.

The current bankruptcy law unjustly punishes hardworking Americans who are simply trying to improve their lives by pursuing a higher education and became victims of predatory private student loan lenders.

The Consumer Financial Protection Bureau warns that private student loan debt currently exceeds \$150 billion, which could undermine the future prospects of millions of Americans. We can do better.

I urge my colleagues to support the Private Student Loan Bankruptcy Fairness Act.

#### A TRIBUTE TO GUNNAR OLSON

##### HON. DAVID YOUNG

OF IOWA

IN THE HOUSE OF REPRESENTATIVES

*Thursday, March 26, 2015*

Mr. YOUNG of Iowa. Mr. Speaker, I rise today to congratulate and recognize Gunnar Olson for being named a 2015 Forty Under 40 honoree by the award-winning central Iowa publication, Business Record.

Since 2000, Business Record has undertaken an exhaustive annual review to identify a standout group of young leaders in the Greater Des Moines Area that are making an impact in their communities and their careers. Each year, forty up-and-coming community and business leaders under 40 years of age are selected for this prestigious honor based on a combined criteria of community involvement and success in their chosen career field. The 2015 class of Forty Under 40 honorees will join an impressive roster of 560 business leaders and growing.

Gunnar has the determination and drive to be successful in all that he does and his exemplary work with the Des Moines Area Metropolitan Planning Organization is a testament to that. As Communications Manager, he utilizes his abilities to create a story with accuracy and interest to achieve the goals of the Des Moines Area Metropolitan Planning Orga-

nization. In his free time Gunnar likes to dedicate his time to serving others. He volunteers on the Water Works Foundation board and is working to revitalize the Water Works Park. In all aspects of his life, Gunnar's example of hard work and service is what makes our state proud.

Mr. Speaker, it is a profound honor to represent leaders like Gunnar in the United States Congress and it is with great pride that I recognize and applaud him for utilizing his talents to better both his community and the great state of Iowa. I invite my colleagues in the House to join me in congratulating Gunnar on receiving this esteemed designation, thanking those at Business Record for their great work, and wishing each member of the 2015 Forty Under 40 class a long and successful career.

#### INTRODUCTION OF THE SAFETY, EFFICIENCY AND ACCOUNTABILITY IN TRANSPORTATION PROJECTS THROUGH PUBLIC INSPECTION ACT OF 2015

##### HON. DONNA F. EDWARDS

OF MARYLAND

IN THE HOUSE OF REPRESENTATIVES

*Thursday, March 26, 2015*

Ms. EDWARDS. Mr. Speaker, historically on transportation projects, the construction inspector is the eyes, ears, and voice of the public. Inspectors ensure that construction standards are met, that projects meet safety requirements, and that the materials used will stand the test of time. In short, they are there to ensure that the motoring public gets what they pay for, and that public safety and the public interest are protected.

Outsourcing public inspection functions on State and local surface transportation projects eliminates a representative of the public from the construction site and puts a private company in charge of inspecting the work of the private construction company. This can create potential conflicts of interest. Unfortunately, across the nation, some departments of transportation are outsourcing public inspection with poor results.

That is why I am introducing today the Safety, Efficiency, and Accountability in Transportation Projects through Public Inspection Act to require public employees to perform the inspection and related essential public functions on all state and local transportation projects. This bill is intended to ensure that public safety is protected, transportation funds are not wasted, and projects are delivered in a timely manner.

#### HONORING MS. PAM CHATMAN

##### HON. BENNIE G. THOMPSON

OF MISSISSIPPI

IN THE HOUSE OF REPRESENTATIVES

*Thursday, March 26, 2015*

Mr. THOMPSON of Mississippi. Mr. Speaker, I rise today to honor a remarkable public servant, Ms. Pam Chatman.

For as long as Pam Chatman can remember, she's been coming in first. She was the first of 3 children born to parents in the heart of the poverty-stricken Mississippi Delta. She

was the first of her siblings to graduate from college. She was the first African American Woman to steer a course through the chaos of a broadcast news career to achieve the position of News Director at WABG.

But little did Pam know in 2006, when she became News Director, she was achieving yet another first: Mississippi's first-ever female African-American News Director, an honor she wears proudly.

Recently the Tru TV network chronicled Pam's seemingly unlikely journey from poverty to power, which is its hit new reality series "Breaking Greenville". Pam's starring role in that show underscores her passion, not just for her profession, but for the people who work for her as anchors, reporters and producers. Kids right out of college, who are hungry to learn the ropes of an often cut-throat career, find comfort in Pam's approach to leadership and management.

Pam was raised up in Shaw, Mississippi in a small rural community outside of the city limits called "Choctaw" a dirt-poor town of about less than 2-thousand people that sits in the heart of Bolivar County. Her grandmother, Marie Fly, raised her, and while poverty pulled at every corner of their lives, Pam relishes her adolescent years, coming of age in the Deep South. From its rich farming heritage, to its lakes and rivers teeming with catfish, to its red-clay hillsides that give a hint of color to an otherwise difficult existence, the Mississippi Delta to this day holds Pam's heart.

Pam graduated from Shaw high school in 1988 and enrolled in Rust College, one of Mississippi's oldest and most prestigious colleges for African-Americans.

Pam pledged to Alpha Kappa Alpha Sorority Incorporated, the first inter-collegiate Greek-letter sorority established for Black college. Pam graduated from Rust College in 1994 with a degree in Broadcasting Mass Communication, and returned to the Delta, degree in hand, with her heart set on making a difference close to home. She landed her first television job at Greenville's WXVT where she worked as a Production Assistant and then later moved to the Newsroom. She eventually went to work for WXVT's competitor, WABG, where she worked her way up from Assignment Manager to ultimately News Director, a position she's held for 10 years.

Her notoriety as Mississippi's first female African-American News Director also convinced the state legislators to dedicate a portion of Highway 61 in her honor and to proclaim January 18th as Pam Chatman Day.

In addition to leading a winning news team, Pam is a tireless community volunteer and advocate for teens and young women. She's also a motivational speaker, teaching women of all ages to accept and appreciate their uniqueness within the human race. She especially has a big heart for women who have come from small rural communities and are victims of abuse and drugs.

Yes, Pam Chatman is indeed a woman of firsts: the first to volunteer when there's a need; the first to offer comfort when someone is hurting; a first-class example of what a little faith and a lot of love can accomplish.

Pam also has a Mentoring, Consulting and Training Organization; the organization believes that every person you meet is a Diamond in the Rough. The organization provides workshops to educate and empower teens to get an education; strive for success; and to let

no one define their dreams or destiny. The organization provides food and clothing to needy families. Once a month Pam herself does random acts of kindness where she pays for people's groceries or their utility bill. Yes, she is a servant determined to impact everyone she meets in life with a smile or an act of kindness. The organization has a doll called the PChat Doll that has a curriculum that comes along with it to teach young girls to love the skin they're in as well to deter bullying. The focus of the curriculum is Character Education, Literacy and Parental Involvement.

Pam does consultant work for the Mississippi Department of Education Federal 21-Century Program's after school projects. In addition, Pam is also an entrepreneur. Pam has a cosmetics and spa line to enhance women of color and beauty called "Boss Lady PChatman" which was developed to assist in healing the totality of a woman from her inner beauty to her outer beauty.

Pam loves to help women break the chain of hurt and pain. So, she wrote a monologue gospel play entitled "Lord Show Me How to Heal My Scars". The play allows women from all walks of life to share their story through testimonials and songs.

Pam is the daughter of Louise Henry and the late Joseph Henry and has three siblings: Joseph, Jr., III; Evelyn and special niece Karris Henry, which she is assisting her family in raising.

Mr. Speaker, I ask my colleagues to join me in recognizing an amazing News Director, Actor, Motivational Speaker, Author, Entrepreneur, Philanthropist who has been instrumental in magnifying strides of America's black history.

#### TRIBUTE TO MARSHALL FOSTER

### HON. PETE OLSON

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

*Thursday, March 26, 2015*

Mr. OLSON. Mr. Speaker, I am privileged to interact with some of the brightest students in the 22nd Congressional District who serve on my Congressional Youth Advisory Council. I have gained much by listening to the high school students who are the future of this great nation. They provide important insight into the concerns of our younger constituents and hopefully get a better sense of the importance of being an active participant in the political process. Many of the students have written short essays on a variety of topics and I am pleased to share them with my House colleagues.

Marshall Foster attends Dawson High School in Pearland, Texas. The essay topic is: select an important event that has occurred in the past 15 years and explain how that event has changed our country.

In 2001, one day changed our nation forever. The World Trade Center twin towers in New York City stood tall on September 10th, and were no more on September 11th. This terrorist attack did exactly what its name implies: it placed a feeling of terror into every American heart. The tragedy of September 11th put the American spirit to the test, and the greatest country in the world proved that it is not a country that can be brought down. The United States showed its patriotism, strength, and courage by re-

sponding in a way that the cowardly terrorists did not expect. We did not fall, but stood strong and took the fight to our enemies. America was injured that day, but the American people grew stronger and sent a powerful message through patriotic action to those at home and abroad.

Americans were moved by the courage of the first responders on 9/11. The heroic actions of firefighters, policemen, and civilians are those which should be exemplified by every American. These people set the standard for American patriotism as they ran into burning buildings to save lives. In addition, our strength was demonstrated by ordinary citizens on United Airlines Flight 93 as they used their last moments to protect their country. Their counterattack caused the plane to crash before it could reach its target. The heroism of all of these Americans bolstered patriotism and strengthened our nation.

On the evening of September 11th, President George W. Bush sent a message to the world displaying the strength of the United States and sending chills down the backs of our enemies. He declared "Terrorist attacks can shake the foundations of our biggest buildings, but they cannot touch the foundation of America . . . they cannot dent the steel of American resolve. America was targeted . . . because we're the brightest beacon for freedom and opportunity in the world. And no one will keep that light from shining". Remembering Bush's words and the attacks of 9/11, our country brought war straight to those who attacked us. This strength has changed the way Americans feel and has sparked my desire to join the United States Military to defend our great nation. Although the terrorist attacks took the lives of many, America has grown stronger as we fight back against those who threaten our freedoms.

Most Americans were not in New York City on that horrifying day. As Americans learned of the horror that befell our country, the feeling of security that had blanketed us quickly faded. Fear washed over our citizens as the new reality that our enemies could reach us at home set in. Americans who had not given much thought to safety began to appreciate the need for strengthened national security and our military. President Bush spoke these words at Ground Zero, letting all Americans know that we must fight to protect the freedom so many had taken for granted: "I can hear you! The rest of the world hears you! And the people . . . who knocked these buildings down will hear all of us soon!" It was at that moment that a burning patriotism was rekindled in our country. America would never be the same.

#### RECOGNIZING MATT MCLEMORE

### HON. RODNEY DAVIS

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

*Thursday, March 26, 2015*

Mr. RODNEY DAVIS of Illinois. Mr. Speaker, I rise today to recognize and congratulate my friend Matt McLemore for twenty-five years of dedicated service to WTIM radio in my hometown of Taylorville, Illinois. For nearly three decades, Matt has been an integral part of WTIM's commitment to bringing news to the Central Illinois community, serving as the host for the station's morning news show.

Matt first began at WTIM as a news director for the station in 1990, and shortly after began his role as the WTIM Morning Show host, where he became a household name to many