

of the final agreement Zenith agreed to provide \$480 million in debt relief on Genesis loans advanced by Corinthian Colleges, Inc. As part of the agreement Zenith forgave 40% of the principal balance on the Genesis loans.

The servicers who are servicing these loans will write down the loans without a borrower needing to take any action.

As many as 170,000 individuals may qualify for this reduction. Under the tax code, generally, discharged income becomes taxable income to the taxpayer. Therefore, the amount that is discharged from the Genesis loans will result in the borrowers having to pay increased taxes.

However, this bill specifically prevents the amount discharged under the agreement between the Education Department and the Consumer Protection Financial Bureau from being included in gross income.

According to the Congressional Research Service, "Borrowers who attended a Corinthian Colleges, Inc. school that was purchased by Zenith and borrowers who attended a Corinthian Colleges, Inc. school that closed but who are ineligible for closed school loan discharge may seek debt relief on their Federal Family Education Loan or Direct Loan program loans by asserting certain defenses against repayment. In certain circumstances, borrowers of Direct Loan program loans may be able to assert as a defense against repayment of their loan 'acts or omissions of an institution of higher education,' as specified in regulation. ED has determined in regulation that such acts and omissions are those that would 'give rise to a cause of action against the school under applicable State law.'"

"If the borrower's defense is successful, Education Department will determine the amount of debt relief to which the borrower is entitled, which can include relief from repaying all or part of the outstanding loan balance and reimbursement for previous amounts paid toward the loan."

It is unknown how many individuals will ultimately end up using the Defense to Repayment provision, but the bill will provide tax relief for taxpayers who get their loans discharged under the Defense to Repayment provision. The bill will ensure that amounts discharged due to Defense to Repayment claims will not be considered gross income to the taxpayer.

It is important that the students who attended Corinthian College Inc. schools and have suffered already not have to suffer anymore by paying extra taxes on loans that get discharged.

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REMEMBERING THE FALLEN CAPITOL POLICE OFFICERS J.J. CHESTNUT AND JOHN GIBSON

**HON. SHEILA JACKSON LEE**

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

*Thursday, July 23, 2015*

Ms. JACKSON LEE. Mr. Speaker, I rise in remembrance of Jacob "J.J." Chestnut and John Gibson, who lost their lives on July 24, 1998, protecting the Members of this Chamber and the public while rendering honorable service as members of the U.S. Capitol Police Department.

President John F. Kennedy once remarked: "A man does what he must in spite of per-

sonal consequences, in spite of obstacles and dangers and pressures, and that is the basis of all human morality."

On July 24, 1998 this idea was given tangible expression when Officers Chestnut and Gibson lost their lives while serving others in the line of duty.

As the assailant opened fire in the hall of the Capitol, Officers Chestnut and Gibson reacted by putting themselves between the gunman and the innocent persons and representatives present in the Capitol that day.

Who knows what carnage would have unfolded had Officer Gibson not brought an end to this violence by neutralizing the assailants.

I vividly remember being here in this very chamber when the shootout started in 1998, and I know that their heroic actions saved many lives.

Officer Chestnut was on his second tour of public service, previously serving in the Vietnam War as an officer.

His military leadership skills translated seamlessly into his Capitol Police Officer role and were recognized when he was named Capitol Police Officer of the Year.

Even though Officer Chestnut was close to retirement his tireless effort to fulfill his role as protector saved many lives on that tragic day.

Officer Gibson not only was active and respected by his colleagues here on Capitol Hill, his commitment to his local community was exemplary.

An eighteen year veteran of the department, Officer Gibson was described as a model officer who always followed the golden rule and treated others with respect whether in uniform or not.

I would also like to thank all of the Capitol Hill Police Officers who protect me and my colleagues in Congress as well as the thousands of Americans who visit their national Capitol every day.

These guardians protect more than the innocent people around them that day.

They serve as examples of the oath all of our men and women in uniform take when volunteering to serve their nation as Capitol Police Officers:

We protect the legislative process, the symbol of our democracy, the people who carry out the process, and the millions of visitors who travel here to see democracy in action;

Every American who visits the Capitol, as well as those visitors from around the world, is a member of our protected community and sees first-hand how we are the best of America's spirit and diversity;

As an agency, we are a microcosm of America, representational of many races, colors, religions, political affiliations, sexual orientations, and ages. Our workforce derives from almost all 50 states and territories, with some representation from other countries. We embrace and celebrate a diverse workforce, where we believe inclusion makes our workplace stronger and respecting each individual as a person and as a professional is essential; and;

We represent the best in American policing. We act on the world stage every day of the year, as a model in security, urban crime prevention, dignitary protection, specialty response capabilities, and homeland security. We are often the first face that visitors and employees encounter, and we leave a lasting impression that is reflective of the Legislative Branch and its role in America's democracy.

Officers Chestnut and Gibson exemplified what the incredible sacrifice is that police officers make every day when they head out into the community to protect and serve their family, friends, and neighbors.

Mr. Speaker, this is why I am proud to remember the heroic actions of the Capitol Police Officers J.J. Chestnut and John Gibson on this day in 1998.

The Scriptures teach that no great love hath any but that he lay down his life for another.

Officers Chestnut and Gibson showed great love for their fellow men and women on July 24, 1998, and for their heroism, they will always be remembered.

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RECOGNIZING THE LIFE OF PAT EPSTEIN

**HON. LUCILLE ROYBAL-ALLARD**

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

*Thursday, July 23, 2015*

Ms. ROYBAL-ALLARD. Mr. Speaker, a dear friend, Patricia (Tananbaum) Epstein, passed away quietly on July 22, 2015, after a long and wonderful life filled with extended family and friends. She leaves her devoted husband of more than 66 years, Jerry. Together, and as individuals, they have been a very special and unforgettable couple who have had a meaningful impact on the lives of so many.

That is also true of the lives of my parents, former Congressman Edward R. Roybal and my mother Lucille Beserra Roybal. And it is most certainly true of the joy and friendship Pat and Jerry brought into my life and that of my husband Ed. We loved having dinner with them and hearing Pat's laughter and the jokes she loved to tell. And we loved seeing the examples of her talent in her beautiful works of art.

Pat was born in Atlanta, Georgia, on May 28, 1924, the only child of Leo and Hannah Tananbaum. She met Jerry, the love of her life, when he was a student at Emory University after the end of World War II. They married on December 26, 1948, in a beautiful ceremony at the Mayfair Club in Atlanta, attended by family and friends, many of whom had traveled on a private train from New York City for the event. Their wedding would be only the first of many spectacular parties Pat and Jerry would plan and host over the ensuing decades, as Pat became the consummate gracious and lively hostess.

Pat and Jerry settled permanently in Los Angeles in December 1949. For decades, including up to the last months of her life, Pat was a sculptress, working primarily in alabaster and later in papier-mâché. Her work can be found at St. John's Hospital, the Jewish Home for the Aging, and in many private homes around the country.

Pat enjoyed her involvement with the Advisory Board of the Fashion Institute of Design and Management (FIDM).

Pat was also active in Hadassah and the Irene Dunne Guild of Saint John's Hospital in Santa Monica. The doctors, nurses, and staff at St. John's Hospital were not just caregivers, but many became close friends for over four decades, and their compassion and attention were particularly meaningful during the last months of Pat's life.

Pat and Jerry's generosity and dedication to their many friends and family is legendary,

and they leave a legacy of “adopted” children to benefit from their loving advice and assist-  
and grandchildren who have and will continue ance.

Ed and I will miss Pat greatly, but feel  
blessed that we had the good fortune to have  
known such a great lady.