



United States  
of America

# Congressional Record

PROCEEDINGS AND DEBATES OF THE 113<sup>th</sup> CONGRESS, SECOND SESSION

Vol. 160

WASHINGTON, TUESDAY, JUNE 10, 2014

No. 89

## Senate

The Senate met at 10 a.m. and was called to order by the President pro tempore (Mr LEAHY)..

### PRAYER

The Chaplain, Dr. Barry C. Black, offered the following prayer:

Let us pray.

Majestic God, forever wise, we are grateful this day and thankful for new mercies. We are invigorated by Your love, patience, and grace. We praise You even for the trials that draw us closer to You.

Help our lawmakers to remember that without You they will labor in vain. As they seek to serve You today, give them Your peace. O God, receive honor, glory, praise, and thanksgiving from our mortal lips, for You are worthy. And, Lord, comfort the families of the five American soldiers killed in Afghanistan.

We pray in Your merciful Name. Amen.

### PLEDGE OF ALLEGIANCE

The President pro tempore 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.

### RECOGNITION OF THE MAJORITY LEADER

The PRESIDENT pro tempore. The majority leader is recognized.

### BANK ON STUDENTS EMERGENCY LOAN REFINANCING ACT—MOTION TO PROCEED

Mr. REID. Mr. President, I move to proceed to Calendar No. 409, S. 2432, the Warren college affordability legislation.

The PRESIDENT pro tempore. The clerk will report the motion.

The bill clerk read as follows:

Motion to proceed to the consideration of S. 2432, a bill to amend the Higher Education Act to provide for the refinancing of certain Federal student loans, and for other purposes.

### SCHEDULE

Mr. REID. Mr. President, following my remarks and those of the Republican leader, if any, there will be a roll-call vote on the confirmation of Hannah Lauck, who will serve in the State of Virginia. Following that vote the time until noon will be equally divided between the two leaders or their designees.

At noon there will be two rollcall votes on confirmations that come from the Judiciary Committee. One is a judge who will preside in Massachusetts by the name of Sorokin, and one will preside in the State of Nevada by the name of Boulware.

Following the vote on the Boulware nomination, the Senate will recess until 2:15 p.m. for our weekly caucus meetings. At 2:30 p.m. there will be three cloture votes on Federal Reserve nominations: first, cloture on the nomination of Lael Brainard to be a member of the Board of Governors of the Federal Reserve System, then cloture on the nomination of Jerome H. Powell to be a member of the Board of Governors of the Federal Reserve System, and finally, cloture on the nomination of Stanley Fischer, who is already a member of the Federal Reserve but he will be elevated to be Vice Chair of the Board of Governors.

### MEASURE PLACED ON THE CALENDAR—S. 2450

Mr. REID. Mr. President, I understand S. 2450 is at the desk and due for a second reading.

The PRESIDENT pro tempore. The clerk will read the bill by title for the second time.

The bill clerk read as follows:

A bill (S. 2450) to improve the access of veterans to medical services from the Department of Veterans Affairs, and for other purposes.

Mr. REID. Mr. President, I object to any further proceedings at this time.

The PRESIDENT pro tempore. Objection is heard. The bill will be placed on the calendar.

Mr. REID. Mr. President, this is landmark legislation. I so compliment Senators SANDERS and MCCAIN for coming to this agreement. I hope we can move this bill expeditiously.

### BOULWARE NOMINATION

Later today the Senate will vote to confirm a man by the name of Richard Boulware to be a district court trial judge for the State of Nevada. A remarkable man he is, extremely smart, and he is a very talented lawyer from Las Vegas. His father was the first neurologist to come to Las Vegas—a fine man—and his mom was very politically active in a lot of matters for so many years.

Richard F. Boulware has impeccable credentials. He grew up in Las Vegas and attended Harvard University. He went out on his own after graduating from Harvard. He had a consultancy, and he was watching the impeachment proceeding that took place of President Clinton and he said to himself: I should be involved in understanding this stuff more. So he applied to Columbia. It wasn't a walk in the park for him to go. It was extremely expensive. But he is so smart. He got scholarships almost all the way. He graduated very high in his class at Columbia.

Upon graduation, he worked at Covington & Burling in New York, one of the premier law firms in the country. He also became a Federal public defender in New York. Since 2007 he has been a Federal public defender in Nevada. If confirmed, Richard Boulware will become the first African American man to serve on the U.S. district court in Nevada.

I had the pleasure and good fortune to put the first woman on the Federal bench in Nevada. She was a black woman. She was so good. Her name is Johnnie Rawlinson. She was so good that in a very short period of time she was elevated to become a member of

• This "bullet" symbol identifies statements or insertions which are not spoken by a Member of the Senate on the floor.



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the Ninth Circuit. During Obama's presidency, she has always been on the short list.

Richard Boulware will be just as good as any member of that bench we have in Nevada. I am impressed with his dedication to the State of Nevada. He has already distinguished himself as a public servant. So I look forward to his confirmation today.

#### STUDENT LOANS

Mr. President, we have all seen the old cowboy western movies that saw some unfortunate character getting into quicksand—either pushed or fallen—and they try everything they can to get him out. It is always the same scene in the movies. An unsuspecting person winds up in quicksand, panics, flails around, and each time he does that he gets deeper and deeper into this earthy liquid.

Fortunately, a hero always comes to the rescue. Sometimes it is with a rope or branch or something to pull him out of the quicksand to safety. That happens once in a while but not very often in real life.

In America today millions of Americans are caught in financial quicksand and looking for a helping hand to pull them to safety. About 45 million Americans have student loans. As their debt mounts, they sink deeper and deeper into financial hardship. There is more student debt today than there is credit card debt.

These Americans who have these loans are trying their best to make good on their student loans. They are working multiple jobs, pinching pennies. But even the slightest hiccup can plunge them into financial ruin.

The Bank on Student Emergency Loan Refinancing Act, introduced by Senators ELIZABETH WARREN and AL FRANKEN, is a lifeline. Just like people being stuck in the quicksand in those movies, people are stuck in the quicksand in real life with student debt. The bill would provide graduates who are now beholden to higher interest rates with a 2-year period to refinance current student loans at 3.86 percent.

This legislation would allow more than 25 million Americans to refinance expensive student loans. In Nevada, more than 250,000 student loan borrowers would save thousands and thousands of dollars in interest rate fees by refinancing at current rates.

But the problem of mounting student loans is not limited to individual borrowers. It is a problem that threatens our entire economy. I had a call yesterday with a bunch of college students in Nevada. They can't get married, they are living with their parents, and they are struggling. Is it worth it for me to go to college? I spent time trying to convince them that it was and it is.

Student loan debt now exceeds far more than \$1 trillion—approaching \$1.3 trillion. That is more than credit card or auto loan debt. As of last September, 40 percent of student loan borrowers were in default, forbearance or deferment. Yet even as many Ameri-

cans make loan payments on time, the staggering amount of those installments precludes young Americans from buying houses, beginning families or going into business. The legislation before the Senate will give borrowers a fair shot in investing in their families and their financial well-being. As young Americans are able to purchase new homes and invest in their futures, it will inject much-needed capital into our economy.

Unfortunately, not all Senators agree that allowing borrowers to refinance their student loans is a good idea. I was disappointed to learn my colleague the Republican leader doesn't support this legislation. It wasn't long ago that he referred to this proposal we are taking up here today dealing with student loan debt—\$1.2 trillion or \$1.3 trillion debt and 45 million people it affects—he called it a fake fight.

For 25 million Americans, or even more, who stand to benefit from this bill, I assure my friend there is nothing fake about helping working families pay off debt and save money.

I so admire what the President did yesterday. He said that if you are continuing to refuse to legislate—and we know there has been obstruction after filibuster after obstruction after filibuster. The President said before the American people he was going to do everything he could administratively. Yesterday he did. What he did isn't as good as what we are doing, but he did what he could to help 5 million students with their debt. So to a single mother working two jobs just to take care of her family, make a student loan payment on time, this legislation is real. But instead, the Republican leader has reaffirmed his commitment to the status quo. Why reform today when he and his tea party-driven members said they will reform next year or maybe the next year?

We Democrats aren't standing around waiting for a new year or a new Congress to tackle the problem of student loan debt. It is real. We are anxious to extend a helping hand to the more than 40 million Americans who are fighting to keep their heads above water, trying to get out of the quicksand.

So let's come to the aid of those individuals struggling with student loan debt and keep them from sinking deeper and deeper into financial quicksand.

#### RESERVATION OF LEADER TIME

Mr. President, would the Chair note the business of the day.

The PRESIDING OFFICER. Under the previous order, the leadership time is reserved.

#### EXECUTIVE SESSION

NOMINATION OF M. HANNAH LAUCK TO BE UNITED STATES DISTRICT JUDGE FOR THE EASTERN DISTRICT OF VIRGINIA

NOMINATION OF LEO T. SOROKIN TO BE UNITED STATES DISTRICT JUDGE FOR THE DISTRICT OF MASSACHUSETTS

NOMINATION OF RICHARD FRANKLIN BOULWARE II TO BE UNITED STATES DISTRICT JUDGE FOR THE DISTRICT OF NEVADA

The PRESIDING OFFICER. Under the previous order, the Senate will proceed to executive session to consider the following nominations, which the clerk will now report.

The bill clerk read the nominations of M. Hannah Lauck, of Virginia, to be United States District Judge for the Eastern District of Virginia, Leo T. Sorokin, of Massachusetts, to be United States District Judge for the District of Massachusetts, and Richard Franklin Boulware II, of Nevada, to be United States District Judge for the District of Nevada.

Mr. GRASSLEY. Mr. President, today we vote to confirm nominees to District Courts in Virginia, Massachusetts, and Nevada.

Although I will be supporting the nominees from Virginia and Massachusetts, unfortunately I will be unable to support the nomination of Richard Boulware II when the Senate considers his nomination and wanted to explain the reasons for my vote. As an initial matter, Mr. Boulware received a partially "not qualified" rating from the American Bar Association. Some of us on this side of the aisle have raised concerns over the years with what we view as an inconsistent application of the ABA's rating system. I have viewed the ABA's ratings with suspicion for many years. They always seemed to be harder on Republican Presidents than Democrats. Because of that, I tend to consider their ratings with a grain of salt. On the other hand, given their history, in my view, of treating Republican nominees more harshly, it gives me pause when I see a partial "not qualified" rating from the ABA for a nominee from an administration the ABA has been so aligned with on many issues.

Of course, ABA ratings are only one factor in my assessments of nominees. Unfortunately, there are other aspects of Mr. Boulware's record that concern me.

He has limited legal experience, especially in comparison to other nominees. He has only been practicing law since 2002, and that includes a clerkship. Additionally, his entire career has been in criminal law. He has no experience in any of the complex civil matters that would come before him if he is confirmed.

I am also concerned that over the course of his career he has taken very aggressive policy positions on a number of different issues in testimony before the Nevada Legislature. For example, he has spoken against updating the antiquated paper-based pool book system to a more efficient system of processing voters because he believes voter identification laws unfairly impact poor and minority communities. He has testified that solitary confinement is a reduction of due process rights for prisoners. He has opposed taking DNA samples from arrested persons. And he has joined the American Civil Liberties Union in writing letters to the legislature on several issues relating to police conduct.

If Mr. Boulware had more experience, it would be easier to give him the benefit of the doubt. But when I consider the entirety of his record, his lack of experience as an attorney and his zealous advocacy for many controversial policy positions, it is with reluctance that I will vote no on his nomination. I anticipate Mr. Boulware will be confirmed, and it is my sincere hope that he proves me wrong.

Mr. LEAHY. Mr. President, today, the Senate will vote on three nominees to serve on the U.S. district courts. This includes Judge Hannah Lauck, to serve in the Eastern District of Virginia; Judge Leo Sorokin, to serve in the District of Massachusetts; and Richard Boulware, to fill an emergency vacancy in the District of Nevada. The Senate Judiciary Committee favorably reported two of these nominees unanimously to the full Senate and the third nominee with bipartisan support. All of these nominees are qualified to serve on the Federal bench, and the nominations of both Judge Lauck and Judge Sorokin unanimously received the American Bar Association's highest rating of "well qualified."

Yesterday, the Senate was once again forced to invoke cloture on these qualified judicial nominees, all of whom have demonstrated legal excellence during their already impressive careers. With yesterday's votes, the Senate will have voted for cloture on 47 judicial nominees so far this year. During all 8 years of the Clinton administration, the Senate voted four times for cloture on circuit and district court nominees. During all 8 years of the Bush administration, the Senate voted 29 times for cloture on circuit and district court nominees. After today, we will have already voted 47 times for cloture in just the last 6 months. These votes do nothing to further what should be our collective goal of an efficient and fair justice system, accessible to all. I can only hope that Senate Republicans soon put an end to this obstruction. Today, we will vote on the confirmation of the following judicial nominees.

Judge Hannah Lauck has been nominated to fill a judicial vacancy on the U.S. District Court for the Eastern District of Virginia. She has served since

2005 as a U.S. magistrate judge for the Eastern District of Virginia. During her judicial service, she has handled hundreds of criminal and civil cases and has presided over 150 bench trials. She has served as an adjunct professor of law at the University of Richmond from 1996 to 2006 and from 2010 to 2013. She worked in private practice as a supervising attorney at Gentworth Financial from 2004 to 2005 and previously served as an assistant U.S. attorney in the Eastern District of Virginia from 1994 to 2004, where she worked in both the Criminal and Civil Divisions. She worked as an associate at Anderson, Kill, Olick & Oshinsky from 1992 to 1994. After graduating from law school, she served as a law clerk to Judge James Spencer of the U.S. District Court for the Eastern District of Virginia. Her nomination unanimously received the American Bar Association's highest rating of "well qualified." She has the support of her home State Senators, Senator WARNER and Senator KAINE. The Judiciary Committee reported her nomination favorably by voice vote to the full Senate on March 27, 2014.

Judge Leo Sorokin has been nominated to fill a judicial vacancy on the U.S. District Court for the District of Massachusetts. He has served since 2005 as a U.S. magistrate judge in the District of Massachusetts and as the chief magistrate judge since 2012. During his judicial service, he has presided over 60 criminal and civil cases that have gone to verdict or judgment and 15 cases that have gone to trial. He has served since 2013 as an adjunct professor at Boston University Law School and previously served as an assistant Federal public defender in Boston from 1997 to 2005 and as an assistant attorney general in the Office of the Attorney General of Massachusetts from 1994 to 1997. He worked in private practice as an associate at Mintz Levin from 1992 to 1994. After graduating from law school, he served as a law clerk to Judge Rya Zobel of the U.S. District Court for the District of Massachusetts. Judge Sorokin's nomination unanimously received the American Bar Association's highest rating of "well qualified." He has the support of his home State Senators, Senator WARREN and Senator MARKEY. The Judiciary Committee reported his nomination favorably by voice vote to the full Senate on March 27, 2014.

Richard Boulware has been nominated to fill a vacancy on the U.S. District Court for the District of Nevada that has been designated as a judicial emergency vacancy by the nonpartisan Administrative Office of the U.S. Courts. Since 2003, Mr. Boulware has served as a Federal public defender for the District of Nevada. Following law school, he served as a law clerk to Judge Denise Cote of the U.S. District Court for the Southern District of New York and as a litigation associate at Covington & Burling in New York City.

Mr. Boulware's nomination has the strong bipartisan support of both his

home State Senators, the majority leader, and Senator HELLER. There is no question that the Senate should confirm Mr. Boulware. However, some in committee raised concerns about his qualifications, citing his minority "not qualified" rating by the ABA's Standing Committee on the Federal Judiciary. I note he received a rating by a substantial majority of the ABA Committee of "qualified." I also note that Mr. Boulware's ABA rating is higher than or on par with 33 of President Bush's nominees who were confirmed despite partial "not qualified" ratings, including two nominees to the Eastern District of Kentucky who received majority "not qualified" ratings by the ABA's Standing Committee but were nevertheless confirmed by the Senate by voice vote.

I support Mr. Boulware's nomination without reservation and hope that Senators from both sides of the aisle will join me in voting to confirm this worthy nominee. If confirmed, he will be the first African-American man to serve as a Federal judge in the District of Nevada. I am proud to be a part of this important historic milestone and am glad that the majority leader continues to make judicial nominations a priority.

There are seven additional judicial nominees reported by the Judiciary Committee currently pending on the Senate Executive Calendar. Five of these nominees are nominated to fill judicial emergency vacancies, and I hope the Senate will act quickly to confirm these nominations.

The PRESIDING OFFICER. Under the previous order, the question is, Will the Senate advise and consent to the nomination of M. Hannah Lauck, of Virginia, to be United States District Judge for the Eastern District of Virginia?

Mr. CRAPO. I ask for the yeas and nays.

The PRESIDING OFFICER. Is there a sufficient second?

There appears to be a sufficient second.

The clerk will call the roll.

The bill clerk called the roll.

Mr. DURBIN. I announce that the Senator from Alaska (Mr. BEGICH), the Senator from Delaware (Mr. CARPER), the Senator from Louisiana (Ms. LANDRIEU), and the Senator from Missouri (Mrs. MCCASKILL) are necessarily absent.

Mr. CORNYN. The following Senators are necessarily absent: the Senator from Missouri (Mr. BLUNT), the Senator from Mississippi (Mr. COCHRAN), the Senator from Tennessee (Mr. CORKER), the Senator from South Carolina (Mr. GRAHAM), the Senator from Kansas (Mr. MORAN), and the Senator from South Carolina (Mr. SCOTT).

Further, if present and voting, the Senator from Tennessee (Mr. CORKER) would have voted "yea."

The PRESIDING OFFICER. Are there any other Senators in the Chamber desiring to vote?

The result was announced—yeas 90, nays 0, as follows:

[Rollcall Vote No. 179 Ex.]

YEAS—90

Alexander	Grassley	Murray
Ayotte	Hagan	Nelson
Baldwin	Harkin	Paul
Barrasso	Hatch	Portman
Bennet	Heinrich	Pryor
Blumenthal	Heitkamp	Reed
Booker	Heller	Reid
Boozman	Hirono	Risch
Boxer	Hoeben	Roberts
Brown	Inhofe	Rockefeller
Burr	Isakson	Rubio
Cantwell	Johanns	Sanders
Cardin	Johnson (SD)	Schatz
Casey	Johnson (WI)	Schumer
Chambliss	Kaine	Sessions
Coats	King	Shaheen
Coburn	Kirk	Shelby
Collins	Klobuchar	Stabenow
Coons	Leahy	Tester
Cornyn	Lee	Thune
Crapo	Levin	Toomey
Cruz	Manchin	Udall (CO)
Donnelly	Markey	Udall (NM)
Durbin	McCain	Vitter
Enzi	McConnell	Walsh
Feinstein	Menendez	Warner
Fischer	Merkley	Warren
Flake	Mikulski	Whitehouse
Franken	Murkowski	Wicker
Gillibrand	Murphy	Wyden

NOT VOTING—10

Begich	Corker	Moran
Blunt	Graham	Scott
Carper	Landrieu	
Cochran	McCaskill	

The nomination was confirmed.

The PRESIDING OFFICER. Under the previous order, the time until 12 noon shall be equally divided between the two leaders or their designees.

Who yields time? If neither side yields time, both sides will be equally charged.

RECOGNITION OF THE MINORITY LEADER

The Republican leader is recognized.

VETERANS HEALTH CARE

Mr. MCCONNELL. Mr. President, Americans across the Nation have been truly shocked by the way our veterans have been mistreated. The fact that 18 veterans died in Phoenix alone while waiting for care is, as we all know, a national tragedy. This should be reason enough for Washington to take decisive action to reform a system that has allowed this tragedy to occur and action to hold those responsible accountable.

Yet, as we know, the scandal extends well beyond Phoenix. In the words of the government's own inspector general report, the kind of problems we saw there are systemic and extend throughout the administration's facilities.

A new internal audit released just yesterday found that the scandal has spread to 76 percent of the VA facilities that were surveyed. It also found that about 100,000 veterans continue to wait for VA appointments and that many veterans have already had to wait 3 months or more. This is a national disgrace.

I recently received a message from a disabled veteran who lives in West Liberty, KY. He said he has experienced delay after delay in the VA system, and he is understandably fed up. He said every time he thinks he is getting somewhere, he finds that some VA em-

ployee has changed a date in his file or posted a "no show" for appointments he was not aware of.

"I suppose I will become a casualty of the war with the VA," he wrote, "before I ever receive a decision on my appeal or ever receive proper treatment."

We know this is not right. That is not the promise this country made to our veterans, and there is no good reason to make veterans wait another day longer. There is no reason for the majority leader to prioritize partisan bills aimed at boosting Democratic turnout in November over bipartisan legislation that is aimed at fixing the problems at the VA.

We will have a vote tomorrow on one of these partisan bills that is going nowhere, when we know the Sanders-McCain bill is ready. It has been filed and that is what we ought to be moving to. Veterans have been made to wait long enough at these hospitals. Congress should not keep them in the waiting room by putting partisan games ahead of solutions. Fixing this problem is where the Senate's focus should be right now.

As the Acting VA Secretary recently said, the extent of the problems at the VA "demand immediate actions." He is certainly right about that.

I know the majority leader is going to have us turn to another one of these political show votes tomorrow, written by people over at the campaign committee, but we will have plenty of time to consider bills designed to fail later. Instead, now is the time for the Senate to act like the Senate again—to be serious and more than just a campaign studio for one political party.

Senators BURR, COBURN, and MCCAIN have been working extremely hard on the issue, along with the chair of the Veterans' Affairs Committee. We all know there is no one in this Chamber better suited to tackle this crisis than JOHN MCCAIN. He understands the experience and needs of our veterans.

We should give Senator MCCAIN and the rest of this group the space and support they need to get effective and bipartisan reform through the Senate. Given that their legislation contains provisions similar to a bill that has already passed the House overwhelmingly, I think we will get there as well, but we need to give the effort the attention it deserves first, and that means putting the designed-to-fail bills off to the side for a minute because, look, this is what the American people actually sent us to do—to legislate.

I am calling on the majority leader and the President to hit the pause button on the never-ending campaign. Veterans have been denied care. Veterans have actually died. This is an issue that deserves the Senate's immediate attention.

If our colleagues are serious about getting to the bottom of the scandal, holding the perpetrators accountable, and enacting reform to fix it, then they will actually focus on helping our veterans instead of worrying about saving their own seats this November.

I yield the floor.

The PRESIDING OFFICER. The Senator from Washington.

Mrs. MURRAY. Mr. President, I thank the Republican leader for his comments on the veterans situation. I believe everybody in this body agrees, on a bipartisan basis, that we should move this bill forward as quickly as possible and address the real crisis. This is an issue I have been talking about for a long time. No one who serves our country should wait in line to get the health care they need when they come home.

I am delighted both sides are working very expeditiously to move this legislation forward, and I hope we can take that up as soon as possible and move it without it becoming political on either side.

HIGHWAY TRUST FUND

Having said that, I come to the floor to talk about a different topic; that is, about the highway trust fund. As we know, right now States across the country are working on transportation projects to repair bridges and relieve traffic on our Nation's roads and highways.

Kentucky, for example, has started to widen Interstate 65 between Bowling Green and Elizabethtown. Local officials tell us it is an important project to ease their traffic and help ambulances and firetrucks get to the scene of emergencies quickly, but earlier this year Kentucky Gov. Steve Beshear said that project might be at risk because of a shortfall in our highway trust fund.

A crisis in the highway trust fund could jeopardize thousands of important transportation projects—such as the example I gave in Kentucky—around the country if Congress doesn't act. So I am on the floor again to call on our colleagues to work together to avert a crisis in the highway trust fund.

I wish to call attention to specific wasteful tax loopholes that Congress could eliminate to actually shore up the trust fund—loopholes that actually both Democrats and Republicans have in the past said we should close.

There can be no question that the highway trust fund is facing a revenue problem. The Department of Transportation has been warning us for months that it expects the trust fund to reach critically low levels as early as this summer. If that happens, the Department might have to delay reimbursements to our States.

This crisis is no longer a hypothetical. It has already caused States to plan for a construction shutdown if Congress does not act. In Georgia, more than 70 transportation projects could be delayed indefinitely, according to their State officials. In North Carolina, an engineer from the State's department of transportation says, if the trust fund runs dry, "that essentially stops our construction program."

This crisis is having a serious impact on construction jobs. If States are not

able to enter into new construction contracts, as many as 700,000 jobs could be at risk, according to the Department of Transportation.

The construction industry was particularly hard hit during the economic downturn. Allowing the highway trust fund to reach critically low levels would be another blow to an industry that has already seen more than its fair share of job loss and uncertainty.

For all of these reasons, Congress must act to avoid a potential construction shutdown this summer.

In the past few weeks I have been very encouraged that Members on both sides of the aisle agree we do need to replenish the highway trust fund with revenue. Allowing the trust fund to run dry is not an option. Putting construction jobs at risk is not an option. Failing to make much needed investments in our roads and bridges is not an option.

House Republicans have offered a proposal to cut mail delivery down to a modified 5-day delivery system to temporarily fund the highway trust fund, but I believe that is the wrong way to go. There are better ways to address both Postal Service reform and the highway trust fund shortfall.

But I do think there is now an opportunity to solve this looming crisis in a way that actually should have bipartisan support. We all know our Tax Code is riddled with wasteful tax loopholes that benefit the wealthiest Americans and biggest corporations, and many of those loopholes that both Democrats and Republicans have proposed closing are available for this fund.

For example, Republican Congressman DAVE CAMP, who chairs the House Ways and Means Committee, Senator REED of Rhode Island, and Senator LEVIN of Michigan have all proposed eliminating the so-called stock option loophole. Right now corporations claim the largest tax breaks by compensating their executives with stock options instead of a regular paycheck. That is so the corporation can skirt a tax rule that limits deductible cash compensation to \$1 million per year for each of a handful of corporate officers. Closing that loophole alone would save us as much as \$50 billion over the next 10 years.

Another loophole allows some wealthy business owners to mischaracterize their income as business profits instead of salary to avoid paying their fair share of payroll taxes. Putting a stop to that unfair practice, as both Republican Chairman CAMP and Democrats have proposed, could save us more than \$15 billion over the next 10 years.

Those are just two wasteful and unfair tax loopholes that both Democrats and Republicans have proposed closing. The list of loopholes goes on and on. We can use that kind of revenue generated by closing just a few of them to avoid an unnecessary crisis, shore up our highway trust fund, and make the

critical investments we need in our roads and bridges across the country.

I know that for many people around the country this looming highway trust fund crisis is all too familiar. For them it is just another example of Congress lurching from crisis to crisis. Just last week the director of the Arkansas Highway and Transportation Department said he reminds people that just last year Congress shut down the entire Federal Government. That is how he knows there is a real threat that Congress will shut down investments in our roads and bridges. So States such as Arkansas aren't taking any chances. State officials there recently delayed 10 highway projects, and they said they might have to delay even more if we—Congress—don't act.

So I believe our States need certainty in the highway trust fund. Commuters are counting on transportation projects to ease congestion. Construction workers are counting on jobs to repair roads and bridges. I believe we should build some common ground that Democrats and Republicans share to replenish the highway trust fund. Let's work together to show commuters and businesses and workers and States that Congress can come together to solve this crisis. I hope we will work together to prevent a construction shutdown this summer.

Mr. President, before I yield, I ask unanimous consent that the time during any quorum calls prior to noon be charged equally to both sides.

The PRESIDING OFFICER. Without objection, it is so ordered.

Mrs. MURRAY. Thank you, Mr. President.

I yield the floor and suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The bill clerk proceeded to call the roll.

Mr. DURBIN. Mr. President, I ask unanimous consent that the order for the quorum call be rescinded.

The PRESIDING OFFICER (Mr. SCHATZ). Without objection, it is so ordered.

#### STUDENT LOAN DEBT

Mr. DURBIN. Mr. President, life is about choices. We make them all the time, the choice about where you are going to school, what you are going to study, what you are going to do with the rest of your life, what kind of job you want, your car, a lot of other choices we make.

Tomorrow the Senate gets to make a choice. It is going to affect some people. Here is the choice: We have in this country a serious problem with college loan debt. It has grown dramatically over the last several decades. Now we estimate the total amount of college loan debt in America is over \$1.2 trillion. What does that mean? How big is that?

More college loan debt than the sum total of all credit card debt in America. More college debt than the sum total of all automobile debt in America. The only other debt larger—mortgage debt.

This is growing, the college student loan debt. Forty million families are affected by student loan debt out of a nation of 300 million. So we are dealing with somewhere in the range of 14, 15 percent of America making payments on college student loans.

The amount of debt has grown dramatically. I will not come to the floor and tell you what I borrowed to go to school because it makes me sound ancient. But I will tell you this: When I graduated from law school, my student debt equaled one-half of my gross income the first year, just to put it in perspective. Not so anymore.

What we are finding is that most students are so deeply in debt coming out of college that they are making life decisions based on their debt. I get emails in my office from young men and women who always wanted to be teachers. They love teachers. They want to be a teacher. They tell me they cannot be a teacher, because the cost of getting an education to become a teacher is so high, that the starting pay of a teacher is so low, and so they are going to do something else. What a loss for this country, when someone who desperately wants to teach does not get that chance.

Now 25 million of the 40 million Americans with student loan debt can get a break tomorrow morning, because we have a bill coming to the floor which will allow 25 million of these student loanholders to refinance their debt. Ever own a home with a mortgage? I have. You heard there was a lower interest rate available. You called the bank and said: Hey, can I knock that interest rate down from 8 percent to 6 percent? Yes, let's do it, because a lower interest rate means a lower monthly payment, or the same monthly payment is going to pay off more principal on your debt.

So we are going to give college students tomorrow an opportunity, 25 million of them, to refinance their college student loans to lower interest rates at 3.8 percent for undergraduate education. Currently many of these students are paying 6 percent, 7 percent, 8 percent, 10 percent, and higher. Is this a good thing? You bet it is. For many of these students, this is the lifeline they have been looking for.

That is one possibility. That is one of the choices: Help 25 million in debt. But to pay for this, if we are responsible, we had to come up with a source of revenue to make up for the lost interest payments to the Federal Government when the debts are refinanced. We came up with it. It is called the Buffett rule. It is named after Warren Buffett, this seer of Berkshire Hathaway, a fellow I have come to know a little bit through his family. He came to us a few years ago and he said, something is wrong with the Tax Code. Here I am, Warren Buffett said, one of the wealthiest men in America, and my income tax rate is lower than my secretary's income tax rate. How can that be? Why would my secretary pay a

higher income tax rate than me, a billionaire? So we created what we called the Buffett rule. It said: If you are one of the fortunate few in America who makes over \$1 million a year, you are going to have a minimum income tax rate of 30 percent, which at least puts you on par with the people who work for you. You are going to pay an income tax rate at least as high as they do, 30 percent.

How many Americans are like Warren Buffett, making over \$1 million a year? How many would have to pay this new income tax rate? Twenty-two thousand Americans make over \$1 million a year in 2009 and paid less than a 15 percent effective tax rate. Okay, Senate, here is your choice: Do you help 25 million students refinance their college debt and reduce their loan payments by an average of \$2,000, or do you protect 22,000 millionaires from paying more in income tax? That is our choice tomorrow. I think it is a pretty easy choice.

I do not have anything against wealthy people. If they made their money honestly, God bless them. But I do not think it is unreasonable to say to the wealthiest people in America: Count your blessings, buddy. You are living in the greatest Nation in the world that gave you a chance to get rich. Now give something back to that country. Give something back to that next generation that wants to build this country even to a higher standard and more success for more people. That is what we face tomorrow.

I go around my State. I have had hearings at college campuses. Some of these are worth repeating. Casey Graham Barrette at North Central College up near Chicago graduated in 2010, got married, has an infant boy she is very proud of. She and her husband both have jobs. His paycheck pays living expenses, her paycheck pays student loans. She is working to pay the student loans in her household. She worries about the future of her family until she gets these loans paid off.

Joshua Schipp. I recently met him. He told me he graduated with a student loan debt of \$80,000—from a good school, do not get me wrong. But \$80,000. His interest rates on his debt range from 4¼ percent to 9¼ percent. They could come down to as low as 3.8 percent under our bill coming up tomorrow. That is the range of his current interest rates on a variety of loans he has.

Joshua, at one point, said his student loan payment was \$700 a month. Now stick with me for basic math and forgive me if I miss this a little bit but I think I have got it. Joshua has got a job making \$11 an hour—\$11 an hour, 40 hours a week, \$440 a week, 50 weeks a year. I know there are 52, but let's assume 50 weeks a year. He is making somewhere in the range of \$22,000 a year.

His gross pay of \$440 times four makes that right at \$1,800—I am rounding it off, \$1,800. Let's assume after you

take the taxes and all of that out, he has about \$1,200 net that he makes each month. Do you remember what I said he paid in student loans? Seven hundred dollars a month. Twelve hundred dollars net, seven hundred dollars on your student loan. How could you possibly make it? That is Joshua, who stuck it out, finished with his college diploma, did what he was told to do. Now there he sits with that debt hanging over his shoulder.

Here is a story I know well because I met this young lady several times, Hannah Moore from the city of Chicago. Hannah got off to a great start. She was not sure what she wanted to do, so she went to a community college. Affordable community colleges, I recommend them to everybody. The hours can be transferred to universities. You have a lot of different courses you can take, and it is affordable. That is where Hannah started.

Everything was going well. Then she stumbled and made a bad decision and did not even know it. She transferred from community college to a for-profit college. For-profit colleges are different than public universities. They are different than private schools. They are different than not-for-profit schools. They are out to make money. Hannah did not know it. She thought she was signing up for a real college and a real education.

She went to something called the Harrington College of Design in Chicago. Their parent company, Career Education Corporation, is under investigation by 17 different State attorneys general. They have got big problems. They create big problems for people such as Hannah.

So Hannah went to this Harrington College of Design and got her "degree." Do you know, when it was all over, how much student debt she had for her time at Harrington College of Design, the for-profit school? It was \$124,570. She cannot keep up with the payments. She has fallen behind. And the debt from the interest keeps adding up. She is now up to \$150,000, lives in her parents' basement. Her dad came out of retirement to try to help her pay off her college loans.

This for-profit college and university issue is a separate one I will save for another day. But this outrageous sector of our higher education economy accounts for 46 percent of all student loan default. They overcharge their students and provide them with diplomas and degrees which, in many cases, are worthless. But having said that, there sits Hannah. Did I mention she is 32 years old and \$150,000 in debt, with a worthless diploma from a for-profit college run by the Career Education Corporation? That is what she is up against.

This bill will help her some. It is not going to eliminate her problem, because there is one point you cannot overlook when it comes to college student loans. This is not like the mortgage on your home. This is not like the

money you borrow to buy a car. It is not like a line of credit you might take out to start a business. A college student loan is in a rare category of debts and loans in America, a rare category of debts that cannot be discharged in bankruptcy, no matter how bad things get for you, no matter how terrible your circumstances, your economic circumstances. You go into court and say: I have got to declare bankruptcy. They will help you with everything, but they cannot do anything about your college student loan. It is with you for a lifetime.

We are hearing the horror stories. Grandma decides her granddaughter needs to go to college, cannot get the money to go through. Grandma says: Let me cosign the note with you, honey. I want you to finish college. The granddaughter finishes school, defaults on the loan. They levy grandmother's Social Security check. That is the reality.

I just left a press conference where a young woman who was trying to pay off her college student loan fell behind. Then she said: Well, at least I have got my income tax refund coming back. It was claimed. She did not get any of it. That is what these loans do to you. That is what the collection agencies do to you.

So the question tomorrow morning for the Senate is: Whose side are you on? Take your pick here. Are you on the side of 22,000 or so millionaires in America? Do you want to protect them from paying a penny more in taxes, or are you on the side of 25 million college students and their families who are struggling, just like the ones I have told you about? The choice is pretty clear to me. A college diploma ought to open the door of opportunity.

It shouldn't open the door to debtors' prison, and that is what is happening to thousands of students across America right now.

The first step here is to pass this bill. There is more to do, but the first step is to pass this bill.

The President helped us yesterday. The President said he was going to give 5 million of those paying off college student loans a chance to really organize their debts and to limit the amount of money they had to pay out to 10 percent of their income. That gives some relief to 5 million, but we can do more. We can help 25 million, and that is what we ought to do tomorrow.

When you go back home and talk to people around the Senate, a lot of them start gazing at the ceiling and saying: I don't know about you politicians in the Senate. All you do is give speeches, put out press releases, and take up valuable time on television. What do you do to help us? What are you doing for working families?

Well, I have a speech—and it is pretty good—about what we try to do with minimum wage and making sure people—women and men—are paid fairly in the workplace, but this college student

loan thing haunts me. It haunts me to think that these young people, who are convinced they are doing the right thing, who are borrowing money for the right reason—higher education—are getting so trapped in debt that their lives are compromised. People make speeches about, well, it affects the economy. If you have a lot of student debt, you may not buy a new car, a new home, get married, or have children once married because of your debt. That is all true. That looks at the big picture. But I can't get away from those smaller photographs in my mind of the people I have met in Chicago and all over my State who are trying to pay off these debts.

It comes down to this: We have 55 Democrats and there are 45 Republicans in the Senate. My job is to count votes. I think we are going to get all of the Democrats. I think every one of them will vote for it. But that is not enough. Fifty-five out of one hundred is not enough. Tomorrow we need at least five Republicans to join us—five. None of them have cosponsored the bill yet to refinance college student loans, but they can get into this conversation and join us tomorrow in an effort to help. If five will cross the aisle to make this a bipartisan effort, we can get this moving.

I know the House of Representatives has been a dead end. So many things have gone over there to die—immigration reform and a long list—but I sense this is different. I sense that Members of the House of Representatives in both political parties, if they go home, wherever they live, if they have a real town meeting, if they invite real people, real families, they are going to hear about this issue. Forty million Americans are living with this issue.

Let's do our job in the Senate. Let's pass this college refinance bill. Let's give these students a break, a chance. Let's do the right thing for them. They did the right thing and went to school. Their debt should not compromise their future.

I yield the floor, and I suggest the absence of a quorum.

**THE PRESIDING OFFICER.** The clerk will call the roll.

The assistant legislative clerk proceeded to call the roll.

**Mrs. SHAHEEN.** I ask unanimous consent that the order for the quorum call be rescinded.

**THE PRESIDING OFFICER.** Without objection, it is so ordered.

**Mrs. SHAHEEN.** I rise this morning to discuss the very pressing challenge that too many of our young people are facing; that is, the issue of college affordability.

As I travel throughout New Hampshire, I continue to hear young people and their families express their deep concerns about the high cost of college and about their student loans.

In New Hampshire this problem is especially significant because New Hampshire ranks second highest in the Nation for the proportion of students

who are graduating from college with debt and also for the average amount of debt per graduate. Seventy-four percent of students in New Hampshire graduate with debt, and that debt is an average of \$33,000 per student. I have talked to some young people who worry that they are never going to be able to get out from under that student debt burden.

We all know that obtaining a college education has been viewed as a step that can propel Americans into the middle class, allowing them to pursue goals such as starting a family, opening a business, or purchasing a home.

Unfortunately, education costs have increased at four times the rate of inflation from 1985 to 2011. This is a problem that has both short-term and long-term implications for our citizens who want to continue their education after high school. It is also a problem that has serious implications for the Nation's economy. According to the Consumer Financial Protection Bureau, approximately 40 million Americans hold more than \$1.2 trillion in student loan debt. The agency also indicates that student loan debt has exceeded credit card debt in the country and is exceeded only by home mortgages in terms of total amount of debt. So we have more student loan debt than credit card debt, and only home mortgages exceed the student loan debt.

While Americans are struggling to pay back this staggering debt, it is projected that the Federal Government will earn \$66 billion in profits from its role in student lending between 2007 and 2012. That is just not right.

Clearly it is time for Congress to take action to help individuals with student debt. It is time to help them reclaim their American dream, to help them have a chance at pursuing the goals that drove them to college in the first place.

To this end I am very pleased to join with so many of my colleagues in supporting the Bank on Students Emergency Loan Refinancing Act. This legislation would allow eligible borrowers who took out student loans before July 1, 2013, to refinance those loans at rates currently being offered to new borrowers.

It is clear that Congress needs to come together to work to reduce the cost of college for aspiring students throughout the country, but we also need to provide relief to those who have already borrowed to pursue their education, many of whom have interest rates for their student loans that are much higher than they would be if they were purchasing a home or a car.

This action is also way overdue. The extent to which young people are feeling this pressure really came home to me when I visited a veteran from New Hampshire named Calvin, who served in Afghanistan. I first met Calvin at Walter Reed Medical Center, where he was recovering after losing his leg from stepping on an IED. He was married, had a young child, and he was talking

about the challenges he faced after he recovered from his injuries. But what impressed me the most was his No. 1 concern was how he and his wife were going to repay their student loans. That is why I think we have to do something about this problem. We have to make sure young people such as Calvin don't spend their professional lives worrying about how to pay back student loans.

I plan to file an amendment today as we take up the Bank on Students Emergency Loan Refinancing Act that will address the challenge young people have as they look at how to keep track of their student loans. I think they need to have a portal that gives them a one-stop shop so they can view all of their student loan information, public and private, in one central online location.

I have heard stories from young people in New Hampshire about this concern, from people like Kim, who is from Nashua. She is a 30-year-old woman, and she has student debt from obtaining her bachelor's and two master's degrees. Her student loan payments cost her more per month than a home mortgage. She recently found a job that is helping her make her loan payments, but before she got that offer she felt overwhelmed by her debt and she found it difficult to communicate and work with her lenders.

By providing a one-stop online shop for debt management, the amendment I will be offering will give people like Kim an easier way to track and understand their loans and their repayment options.

I am pleased that just yesterday the President announced a number of initiatives to help borrowers, including plans similar to the provisions in my Simplifying Access to Student Loan Information Act, so we can encourage the use of innovative methods to communicate with borrowers, but as we all know, we need to do more in this Congress to ensure that we can help borrowers who are struggling to repay their student loans.

I thank my colleague from Massachusetts, Senator WARREN, for her work on this bill. I look forward to continuing to work with her and my other colleagues to ensure that student loan borrowers finally see some relief.

**THE PRESIDING OFFICER.** The Senator from South Dakota.

**THE ECONOMY**

**Mr. THUNE.** Mr. President, as every Member of Congress knows, Americans are hurting, and after 5½ years of the Obama economy, they are getting pretty discouraged, as a recent CNN poll reported.

That "pessimism," Erin Currier, director of the Economic Mobility Project at the Pew Charitable Trusts, stated in a recent CNNMoney article, "is reflective of the financial realities a lot of families are facing. They are treading water, but their income is not translating into solid financial security."

Unfortunately, Senate Democrats have responded to the economic instability facing so many Americans by essentially doing nothing. Instead of legislation to create jobs and expand opportunity, Democrats have tied up the Senate this year with politically motivated show votes designed to go nowhere.

Back in March the New York Times reported that Democrats planned to spend the spring and summer on messaging votes “timed to coincide with campaign-style trips by President Obama.”

The Times reported:

... Democrats concede that making new laws is not really the point. Rather, they are trying to force Republicans to vote against them.

Democrats have certainly been following that playbook. This week, in their latest election-year political stunt, they will take up a designed-to-fail student loan bill. According to plan, it will be accompanied by some “campaign-style” stops by President Obama.

The Democrats’ bill would do nothing to make college more affordable or reduce the amount of money students have to borrow, and it would do nothing to address the real problem facing recent college graduates; that is, the lack of jobs.

The Democrats’ student loan bill would provide some former students with old loans a taxpayer subsidy which, based on Congressional Research data, would be worth about \$1 a day. To provide this, their bill would raise income taxes by \$72 billion.

Meanwhile, Democrats have conveniently ignored the fact that student loan repayment plans that could lower monthly payments by more than their proposal are already available to all students with Federal loans.

Republicans have student debt solutions, such as simplifying the student loan process so more students can take advantage of the affordable repayment options that already exist in current law, but young Americans need a lot more than student debt solutions. The best thing we can do for graduates is to help create jobs.

Young people in particular are suffering in the Obama economy. The current unemployment rate for those 16 to 24 years old is 13.2 percent—more than twice the national average. Unemployment among those 16 to 34 years old is 9.2 percent—significantly higher than the overall unemployment rate of 6.3 percent. Nationally, 6.1 million 18- to 24-year-olds are living below the poverty line, and 36 percent of young adults are living at home with their parents.

It is no wonder that CNNMoney reports that “young adults, age 18 to 34, are most likely to feel the [American] dream is unattainable.”

What young people need is not a government subsidy but access to jobs, good-paying, full-time jobs with the opportunity for advancement, but

those jobs are few and far between in the Obama economy.

While young people may be having the hardest time finding jobs, no one in the Obama economy is doing well. Nationwide, nearly 10 million Americans are unemployed, almost one-third of them for 6 months or longer.

The unemployment rate has hovered at recession-level highs for the entire Obama Presidency. Since the President took office, the average length of unemployment has increased from 19.8 weeks to 34.5 weeks. Approximately 14 million Americans have been forced to join the Food Stamp Program since President Obama took office, bringing the total number of Americans receiving food stamps to more than 46 million.

Meanwhile, everywhere families look prices are going up. Gas prices have almost doubled during the Obama Presidency. Food prices have increased, and the President’s policies are just making things worse. Chief among the President’s policy disasters, of course, is ObamaCare, which has driven up the price of everything from premiums to pacemakers.

The President told the American people his health care law would drive down health care premiums by \$2,500. Instead, prices have risen by almost \$3,700, and they are still going up.

ObamaCare has meant new burdens for just about everyone: higher premiums and deductibles, more expensive medications, fewer doctors and hospitals from which to choose, lost jobs, and increased taxes on businesses both large and small. Millions of Americans were forced off their health plans—the plans they were promised they could keep—and into the health exchanges, where they were frequently forced to pay more for plans they liked less.

Not content with the high health care bills, now the President is adding insult to injury by putting in place EPA regulations that will drive up electricity bills for all American families. The President’s de facto energy tax will hit low-income families and seniors on fixed incomes the hardest. It will also slash tens of thousands, if not hundreds of thousands, of jobs. Coal plants will close, leaving their workers unemployed, and manufacturers will send jobs in America overseas to countries with more affordable energy.

The worst part is that President Obama’s EPA regulations will devastate family budgets and the economy for nothing because the President’s proposals will do almost nothing to reduce the concentration of carbon dioxide in our atmosphere. As long as our country is acting unilaterally, there will be no meaningful effect on global emissions, but the President is pressing on anyway and apparently Americans will have to get used to their massive new energy bills.

The President’s policies are having a devastating effect on American students, families, and the middle class, but instead of trying to make things

better, the Democratic leadership in the Senate has chosen to take up gimmicky legislation, not to help Americans but to get Democrats reelected.

Yesterday a bipartisan veterans bill, which would address the systemwide VA crisis, was introduced in the Senate. The failures at the VA are a national embarrassment and a betrayal of our compact with our veterans. Congress has an obligation to make sure nothing like this ever happens again.

Today we could be discussing the best ways to fix our VA system. Instead, we are going to be discussing a bill designed not to improve things for Americans but to win the Democrats a few votes. Instead of proceeding to a student loan bill that was designed to fail, we should proceed directly to the VA reform bill.

The House of Representatives acted decisively to bring greater accountability to the VA 3 weeks ago. Today they are moving forward on a VA reform bill that includes many of the provisions of the bill that was introduced in the Senate last night. Now that we have a bipartisan VA reform bill in the Senate, we should be acting with the same sense of urgency.

If Democratic leaders in the Senate truly wanted to make things better for American families, they wouldn’t be focused on gimmicky show votes. Instead, they would be working with Republicans to fix the VA crisis. They would back a repeal of the ObamaCare medical device tax, which has already cost tens of thousands of jobs and will cost many more if it isn’t repealed. They would support Republican efforts to repeal the ObamaCare 30-hour work-week rule, which has resulted in lost hours and decreased wages for way too many workers in this country, and they would embrace legislation to halt the devastating EPA rules the President has proposed and protect millions of American families from crippling energy bills.

They would push—they would push for job-creating measures such as the Keystone XL Pipeline and the 42,000 jobs it would support or trade promotion authority for the President to open new markets to American farmers, workers, and businesses, and create those good-paying jobs.

We throw around a lot of statistics in the Congress—1 million people this, 10 million people that. It is important for us to remember the faces behind the numbers: the parents trying to figure out how they will afford to pay both their daughters’ tuition and their new ObamaCare premiums, the college graduate who can’t find a job and is currently living in his parents’ basement, the single mother whose working hours have suddenly been cut because her employer can’t afford to pay the ObamaCare mandate, a father who has been out of a job for months and can’t get an interview anywhere.

These Americans need help, and the President’s policies are not helping. The good thing is it doesn’t have to

stay that way. We can get America working again, but it is going to take something different than the policies of the last 5½ years.

I challenge my Democratic colleagues to join us in passing real jobs legislation, the kind of legislation that will open a future of opportunity and economic security for all American families.

What college graduates don't need are political gimmicks. What college graduates need more than anything else are good-paying jobs with opportunities for advancement. That is what we should be focused on, not political show votes, not election-year sloganeering but real meaningful policies that will grow and expand our economy in this country and create the good-paying jobs our young college graduates need and that will lift more lower income families into the middle class.

That is what this Senate ought to be focused on. We can change to that focus, and we can start doing some things that will make this country stronger and provide a better and more prosperous and a more secure future for middle-income families.

I yield the floor and I suggest the absence of a quorum

The PRESIDING OFFICER (Ms. HEITKAMP). The clerk will call the roll. The assistant bill clerk proceeded to call the roll.

Mr. THUNE. Madam President, I ask unanimous consent that the order for the quorum call be rescinded.

The PRESIDING OFFICER. Without objection, it is so ordered.

VOTE ON SOROKIN NOMINATION

The PRESIDING OFFICER. Under the previous order, the question is, Will the Senate advise and consent to the nomination of Leo T. Sorokin, of Massachusetts, to be United States District Court Judge for the District of Massachusetts?

Mr. THUNE. Madam President, I ask for the yeas and nays.

The PRESIDING OFFICER. Is there a sufficient second?

There appears to be a sufficient second.

The clerk will call the roll.

The assistant bill clerk called the roll.

Mr. DURBIN. I announce that the Senator from Virginia (Mr. KAINE), the Senator from Missouri (Mrs. MCCASKILL), the Senator from California (Mrs. FEINSTEIN), and the Senator from Virginia (Mr. WARNER) are necessarily absent.

I further announce that, if present and voting, the Senator from Virginia (Mr. KAINE) would vote "aye."

Mr. CORNYN. The following Senators are necessarily absent: the Senator from Georgia (Mr. CHAMBLISS), the Senator from Mississippi (Mr. COCHRAN), the Senator from South Carolina (Mr. GRAHAM), the Senator from Kansas (Mr. MORAN), and the Senator from South Carolina (Mr. SCOTT).

The PRESIDING OFFICER. Are there any other Senators in the Chamber desiring to vote?

The result was announced—yeas 91, nays 0, as follows:

[Rollcall Vote No. 180 Ex.]

YEAS—91

Alexander	Gillibrand	Murray
Ayotte	Grassley	Nelson
Baldwin	Hagan	Paul
Barrasso	Harkin	Portman
Begich	Hatch	Pryor
Bennet	Heinrich	Reed
Blumenthal	Heitkamp	Reid
Blunt	Heller	Risch
Booker	Hirono	Roberts
Boozman	Hoeven	Rockefeller
Boxer	Inhofe	Rubio
Brown	Isakson	Sanders
Burr	Johanns	Schatz
Cantwell	Johnson (SD)	Schumer
Cardin	Johnson (WI)	Sessions
Carper	King	Shaheen
Casey	Kirk	Shelby
Coats	Klobuchar	Shelby
Coburn	Landrieu	Stabenow
Collins	Leahy	Tester
Coons	Lee	Thune
Corker	Levin	Toomey
Cornyn	Manchin	Udall (CO)
Crapo	Markey	Udall (NM)
Cruz	McCain	Vitter
Donnelly	McConnell	Walsh
Durbin	Menendez	Warren
Enzi	Merkley	Whitehouse
Fischer	Mikulski	Wicker
Flake	Murkowski	Wyden
Franken	Murphy	

NOT VOTING—9

Chambliss	Graham	Moran
Cochran	Kaine	Scott
Feinstein	McCaskill	Warner

The nomination was confirmed.

VOTE ON BOULWARE NOMINATION

The PRESIDING OFFICER. Under the previous order, the question is, Will the Senate advise and consent to the nomination of Richard Franklin Boulware II, of Nevada, to be United States District Judge for the District of Nevada?

Mr. BARRASSO. Madam President, I ask for the yeas and nays.

The PRESIDING OFFICER. Is there a sufficient second?

There is a sufficient second.

The clerk will call the roll.

The bill clerk called the roll.

Mr. DURBIN. I announce that the Senator from Virginia (Mr. KAINE), the Senator from Missouri (Mrs. MCCASKILL), and the Senator from Virginia (Mr. WARNER) are necessarily absent.

I further announce that, if present and voting, the Senator from Virginia (Mr. KAINE) would vote "aye."

Mr. CORNYN. The following Senators are necessarily absent: the Senator from Mississippi (Mr. COCHRAN), the Senator from South Carolina (Mr. GRAHAM), the Senator from Kansas (Mr. MORAN), and the Senator from South Carolina (Mr. SCOTT).

The PRESIDING OFFICER. Are there any other Senators in the Chamber desiring to vote?

The result was announced—yeas 58, nays 35, as follows:

[Rollcall Vote No. 181 Ex.]

YEAS—58

Ayotte	Brown	Donnelly
Baldwin	Cantwell	Durbin
Begich	Cardin	Feinstein
Bennet	Carper	Franken
Blumenthal	Casey	Gillibrand
Booker	Collins	Hagan
Boxer	Coons	Harkin

Heinrich	Menendez	Schatz
Heitkamp	Merkley	Schumer
Heller	Mikulski	Shaheen
Hirono	Murkowski	Stabenow
Johnson (SD)	Murphy	Tester
King	Murray	Udall (CO)
Kirk	Nelson	Udall (NM)
Klobuchar	Paul	Walsh
Landrieu	Pryor	Warren
Leahy	Reed	Whitehouse
Levin	Reid	Wyden
Manchin	Rockefeller	
Markey	Sanders	

NAYS—35

Alexander	Enzi	McConnell
Barrasso	Fischer	Portman
Blunt	Flake	Risch
Boozman	Grassley	Roberts
Burr	Hatch	Rubio
Chambliss	Hoeven	Sessions
Coats	Inhofe	Shelby
Coburn	Isakson	Thune
Corker	Johanns	Toomey
Cornyn	Johnson (WI)	Vitter
Crapo	Lee	Wicker
Cruz	McCain	

NOT VOTING—7

Cochran	McCaskill	Warner
Graham	Moran	
Kaine	Scott	

The nomination was confirmed.

The PRESIDING OFFICER. Under the previous order, the motions to reconsider are considered made and laid upon the table.

The President will be immediately notified of the Senate's action.

RECESS

The PRESIDING OFFICER. Under the previous order, the Senate stands in recess until 2:15 p.m.

Thereupon, the Senate, at 12:48 p.m., recessed until 2:15 p.m. and reassembled when called to order by the Presiding Officer (Ms. BALDWIN).

ORDER OF BUSINESS

The PRESIDING OFFICER. Under the previous order, the time until 2:30 shall be equally divided between the two leaders or their designees.

The Senator from Rhode Island.

BANK ON STUDENT EMERGENCY LOAN REFINANCING ACT

Mr. REED. Madam President, I rise in strong support of the Bank on Student Emergency Loan Refinancing Act. I urge my colleagues to work with us to brighten our Nation's future by turning the tide against the student loan debt burden that threatens to hold back this generation of Americans.

Since 2003, student loan debt has quadrupled. It has surpassed credit card debt, and it is only second to mortgage debt for American households. We know that borrowers are struggling with this debt. Delinquency rates are substantially higher for student loans than for other types of debt. Default rate have risen. The Federal Reserve Bank, the National Association of Realtors, the Consumer Financial Protection Bureau, the Pew Research Center, and others have begun to sound the alarm about the broader impacts of student loan debt on our economy.

Home ownership among young people has fallen. Young households with student loan debt have accumulated seven

times less wealth than their debt-free peers. The interest rate on undergraduate student loans was 3.86 percent this year, yet many borrowers are locked into loans at 6.8 percent with no way to refinance. The Government Accountability Office estimated the Federal Government would earn an estimated \$66 billion from student loans originated between 2007 and 2012.

Surely we can afford to give these borrowers a break and reduce their interest rates to at least that which was agreed to in the Bipartisan Student Loan Certainty Act that was signed into law last year, which still sets rates too high in light of the fact that the Congressional Budget Office estimates show that student loans will still generate revenue for the government even at these lower rates.

That is the simple premise behind the Bank on Student Emergency Loan Refinancing Act. I am a proud cosponsor with Senator WARREN. I salute her for her leadership, for her insight, and for her advocacy for students and families across this country.

The other side may deny that student loan debt is an urgent problem that requires Senate action. But for the estimated 25 million Americans who could benefit from refinancing, including 88,000 in my home State of Rhode Island, that is cold comfort indeed. We can provide real relief for student loan borrowers, and let them put their hard-earned money to work for building a better life for their families and a stronger economy for our Nation.

Looking forward, we need to work together to tackle the drivers in student loan debt—rapidly rising college costs and the rollback of State investment in higher education in public colleges throughout this country. We need to renew our commitment to the core principle of the Higher Education Act, that no American should be denied the ability to go to college because their family lacks the means to pay.

We need to get back to the idea that educating Americans is fundamentally in our national interest and that we have a shared responsibility at the Federal, State, local, institutional, and individual levels for investing in our people. My generation benefited from this kind of investment. This and future generations should have similar opportunities to develop their talents and pursue their dreams in order to secure a brighter future for them and for our country.

Tomorrow, we begin voting to move forward on legislation that could provide relief to as many as 25 million Americans struggling under the weight of student loan debt. For those people, this is not a political stunt. The legislation would enable student loan borrowers to lower their interest rates, reducing their payments and ultimately reducing the amount they will have to repay overall. When rates go down, we can refinance other types of debt. Student loans should not be an exception.

This student debt relief is fully paid for by addressing an inequity in our

Tax Code that allows millionaires and billionaires to pay lower rates than regular middle-class Americans. Student loans are supposed to help people finance their education so they can get ahead, not serve as a ball and chain that weighs them down for years and years and years.

I urge all my colleagues to support the Bank on Student Emergency Loan Refinancing Act.

I yield the floor and suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The bill clerk proceeded to call the roll.

Mrs. BOXER. I ask unanimous consent that the order for the quorum call be rescinded.

The PRESIDING OFFICER. Without objection, it is so ordered.

#### CLOTURE MOTION

The PRESIDING OFFICER. The cloture motion having been presented under rule XXII, the Chair directs the clerk to report the motion.

The bill clerk read as follows:

#### CLOTURE MOTION

We, the undersigned Senators, in accordance with the provisions of rule XXII of the Standing Rules of the Senate, hereby move to bring to a close debate on the nomination of Lael Brainard, of the District of Columbia, to be a Member of the Board of Governors of the Federal Reserve System.

Harry Reid, Tim Johnson, Christopher A. Coons, Tim Kaine, Brian Schatz, Ron Wyden, Richard Blumenthal, Benjamin L. Cardin, Jack Reed, Tom Harkin, Richard J. Durbin, Tom Udall, Sheldon Whitehouse, Christopher Murphy, Elizabeth Warren, Bill Nelson, Robert Menendez.

The PRESIDING OFFICER. By unanimous consent, the mandatory quorum call has been waived.

The question is, Is it the sense of the Senate that debate on the nomination of Lael Brainard, of the District of Columbia, to be a Member of the Board of Governors of the Federal Reserve System, shall be brought to a close?

The yeas and nays are mandatory under the rule.

The clerk will call the roll.

The bill clerk called the roll.

Mr. DURBIN. I announce that the Senator from Virginia (Mr. KAINE) and the Senator from Missouri (Mrs. MCCASKILL) are necessarily absent.

I further announce that, if present and voting, the Senator from Virginia (Mr. KAINE) would vote "yea."

Mr. CORNYN. The following Senators are necessarily absent: the Senator from Mississippi (Mr. COCHRAN), the Senator from South Carolina (Mr. GRAHAM), the Senator from Kansas (Mr. MORAN), and the Senator from South Carolina (Mr. SCOTT).

The PRESIDING OFFICER. Are there any other Senators in the Chamber desiring to vote?

The yeas and nays resulted—yeas 59, nays 35, as follows:

[Rollcall Vote No. 182 Ex.]

#### YEAS—59

Alexander	Hagan	Murphy
Baldwin	Harkin	Murray
Begich	Hatch	Nelson
Bennet	Heinrich	Pryor
Blumenthal	Heitkamp	Reed
Booker	Hirono	Reid
Boxer	Johnson (SD)	Rockefeller
Brown	King	Schatz
Cantwell	Kirk	Schumer
Cardin	Klobuchar	Shaheen
Carper	Landrieu	Stabenow
Casey	Leahy	Tester
Collins	Levin	Udall (CO)
Coons	Manchin	Udall (NM)
Corker	Markey	Walsh
Donnelly	McCain	Warner
Durbin	Menendez	Warren
Feinstein	Merkley	Whitehouse
Franken	Mikulski	Wyden
Gillibrand	Murkowski	

#### NAYS—35

Ayotte	Fischer	Portman
Barrasso	Flake	Risch
Blunt	Grassley	Roberts
Boozman	Heller	Rubio
Burr	Hoehn	Sanders
Chambliss	Inhofe	Sessions
Coats	Isakson	Shelby
Coburn	Johanns	Thune
Cornyn	Johnson (WI)	Toomey
Crapo	Lee	Vitter
Cruz	McConnell	Wicker
Enzi	Paul	

#### NOT VOTING—6

Cochran	Kaine	Moran
Graham	McCaskill	Scott

The PRESIDING OFFICER. On this vote the yeas are 59, the nays are 35. The motion is agreed to.

#### CLOTURE MOTION

The PRESIDING OFFICER. Under the previous order, the cloture motion having been presented under rule XXII, the Chair directs the clerk to read the motion.

The bill clerk read as follows:

#### CLOTURE MOTION

We, the undersigned Senators, in accordance with the provisions of rule XXII of the Standing Rules of the Senate, hereby move to bring to a close debate on the nomination of Jerome H. Powell, of Maryland, to be a Member of the Board of Governors of the Federal Reserve System.

Harry Reid, Tim Johnson, Christopher A. Coons, Tim Kaine, Brian Schatz, Ron Wyden, Richard Blumenthal, Benjamin L. Cardin, Jack Reed, Tom Harkin, Richard J. Durbin, Tom Udall, Sheldon Whitehouse, Christopher Murphy, Elizabeth Warren, Bill Nelson, Robert Menendez.

The PRESIDING OFFICER. By unanimous consent, the mandatory quorum call has been waived.

The question is, Is it the sense of the Senate that debate on the nomination of Jerome H. Powell, of Maryland, to be a Member of the Board of Governors of the Federal Reserve System shall be brought to a close?

The yeas and nays are mandatory under the rule. The clerk will call the roll.

The assistant bill clerk called the roll.

Mr. DURBIN. I announce that the Senator from Virginia (Mr. KAINE) and the Senator from Missouri (Mrs. MCCASKILL) are necessarily absent.

I further announce that, if present and voting, the Senator from Virginia (Mr. KAINE) would vote “yea.”

Mr. CORNYN. The following Senators are necessarily absent: the Senator from Mississippi (Mr. COCHRAN), the Senator from South Carolina (Mr. GRAHAM), the Senator from Kansas (Mr. MORAN), and the Senator from South Carolina (Mr. SCOTT).

The PRESIDING OFFICER (Mr. MANCHIN). Are there any other Senators in the Chamber desiring to vote?

The yeas and nays resulted—yeas 58, nays 36, as follows:

[Rollcall Vote No. 183 Ex.]

YEAS—58

Alexander	Franken	Murray
Baldwin	Gillibrand	Nelson
Begich	Hagan	Pryor
Bennet	Harkin	Reed
Blumenthal	Heinrich	Reid
Booker	Heitkamp	Rockefeller
Boxer	Hirono	Schatz
Brown	Johnson (SD)	Schumer
Cantwell	King	Shaheen
Cardin	Klobuchar	Stabenow
Carper	Landrieu	Tester
Casey	Leahy	Udall (CO)
Coats	Levin	Udall (NM)
Collins	Manchin	Walsh
Coons	Markey	Warner
Corker	Menendez	Warren
Donnelly	Merkley	Whitehouse
Durbin	Mikulski	Wyden
Feinstein	Murkowski	
Flake	Murphy	

NAYS—36

Ayotte	Grassley	Paul
Barrasso	Hatch	Portman
Blunt	Heller	Risch
Boozman	Hoeven	Roberts
Burr	Inhofe	Rubio
Chambliss	Isakson	Sanders
Coburn	Johanns	Sessions
Cornyn	Johnson (WI)	Shelby
Crapo	Kirk	Thune
Cruz	Lee	Toomey
Enzi	McCain	Vitter
Fischer	McConnell	Wicker

NOT VOTING—6

Cochran	Kaine	Moran
Graham	McCaskill	Scott

The PRESIDING OFFICER. On this vote the yeas are 58, the nays are 36. The motion is agreed to.

CLOTURE MOTION

The PRESIDING OFFICER. Pursuant to rule XXII, the Chair lays before the Senate the pending cloture motion, which the clerk will state.

The assistant legislative clerk read as follows:

CLOTURE MOTION

We, the undersigned Senators, in accordance with the provisions of rule XXII of the Standing Rules of the Senate, hereby move to bring to a close debate on the nomination of Stanley Fischer, of New York, to be Vice Chairman of the Board of Governors of the Federal Reserve System.

Harry Reid, Tim Johnson, Christopher A. Coons, Tim Kaine, Brian Schatz, Ron Wyden, Richard Blumenthal, Benjamin L. Cardin, Jack Reed, Tom Harkin, Richard J. Durbin, Tom Udall, Sheldon Whitehouse, Christopher Murphy, Elizabeth Warren, Bill Nelson, Robert Menendez.

The PRESIDING OFFICER. The question is, Is it the sense of the Senate that debate on the nomination of

Stanley Fischer, of New York, to be Vice Chairman of the Board of Governors of the Federal Reserve System shall be brought to a close?

The yeas and nays are mandatory under the rule.

The clerk will call the roll.

The assistant legislative clerk called the roll.

Mr. DURBIN. I announce that the Senator from Virginia (Mr. KAINE) and the Senator from Missouri (Mrs. MCCASKILL) are necessarily absent.

I further announce that, if present and voting, the Senator from Virginia (Mr. KAINE) would vote “yea.”

Mr. CORNYN. The following Senators are necessarily absent: the Senator from Mississippi, (Mr. COCHRAN), the Senator from South Carolina (Mr. GRAHAM), the Senator from Kansas (Mr. MORAN), and the Senator from South Carolina (Mr. SCOTT).

The PRESIDING OFFICER. Are there any other Senators in the Chamber desiring to vote?

The yeas and nays resulted—yeas 56, nays 38, as follows:

[Rollcall Vote No. 184 Ex.]

YEAS—56

Alexander	Gillibrand	Murray
Baldwin	Hagan	Nelson
Begich	Harkin	Pryor
Bennet	Heinrich	Reed
Blumenthal	Heitkamp	Reid
Booker	Hirono	Rockefeller
Boxer	Johnson (SD)	Schatz
Brown	King	Schumer
Cantwell	Klobuchar	Shaheen
Cardin	Landrieu	Stabenow
Carper	Leahy	Tester
Casey	Levin	Udall (CO)
Coats	Manchin	Udall (NM)
Collins	Markey	Walsh
Coons	Menendez	Warner
Corker	Merkley	Warren
Donnelly	Mikulski	Whitehouse
Durbin	Murkowski	Wyden
Feinstein	Murphy	
Franken		

NAYS—38

Ayotte	Flake	Paul
Barrasso	Grassley	Portman
Blunt	Hatch	Risch
Boozman	Heller	Roberts
Burr	Hoeven	Rubio
Chambliss	Inhofe	Sanders
Coats	Isakson	Sessions
Coburn	Johanns	Shelby
Cornyn	Johnson (WI)	Thune
Crapo	Kirk	Toomey
Cruz	Lee	Toomey
Enzi	McCain	Vitter
Fischer	McConnell	Wicker

NOT VOTING—6

Cochran	Kaine	Moran
Graham	McCaskill	Scott

The PRESIDING OFFICER. On this vote the yeas are 56, the nays are 38. The motion is agreed to.

LEGISLATIVE SESSION

MORNING BUSINESS

Mr. BEGICH. Mr. President, I ask unanimous consent that the Senate now resume legislative session and proceed to a period of morning business, with Senators permitted to speak therein for up to 10 minutes each.

The PRESIDING OFFICER. Is there objection?

Without objection, it is so ordered. The Senator from Washington.

ORDER OF PROCEDURE

Mrs. MURRAY. Mr. President, I ask unanimous consent that following my remarks the Senator from Texas, Mr. CORNYN, be recognized.

The PRESIDING OFFICER. Without objection, it is so ordered.

The Senator from Alaska.

(The remarks of Mr. BEGICH and Mrs. MURRAY pertaining to the introduction of S. 2455 are printed in today's RECORD under “Statements on Introduced Bills and Joint Resolutions.”)

Mrs. MURRAY. I yield the floor.

The PRESIDING OFFICER. The Senator from Texas.

IMMIGRATION POLICIES

Mr. CORNYN. Mr. President, in recent weeks it has become impossible to deny the fact that we have a full-blown humanitarian crisis along the U.S.-Mexican border. Sadly, this crisis is directly the result of President Obama's own policies, and it involves tens of thousands of young children, some reportedly as young as 3 years old, risking their lives.

Indeed, young children are traveling through extremely dangerous territory run by brutal drug cartels that prey on the weak in the form of human trafficking, rape, and even murder. This year alone tens of thousands of unaccompanied minor children have been detained while crossing illegally into the United States. A large percentage has been found in the Rio Grande Valley of South Texas.

To give the Senate an idea of what has happened and the timeline here, as recently as 2011 there were 6,560 unaccompanied minors detained at the border between the United States and Mexico. Then in 2012 the President announced he was taking administrative action to defer deportation of a certain class of minors, most of whom had come here as young children but had since grown up, sometimes called the Dreamers. But this action in 2012 sent a message, apparently, to other people who were anxious to come to the United States. So you see in 2013, there were 24,000 unaccompanied minors. It is projected, although the number is not known, that it will rise to 60,000, or the Senator from Arizona has said he has heard as high as 90,000 potentially of these unaccompanied minors.

Mr. MCCAIN. Will the Senator yield for a question?

Mr. CORNYN. I will.

Mr. MCCAIN. I apologize if I am being redundant here, but how does the Senator from Texas explain to the American people how we have gone from, in 2011, when we start this chart, from 6,000, to now the projection, 3 years later, of over 60,000 and some say as many as 90,000? But let's say it is 60,000. Does this not have to be some kind of orchestrated, organized effort

to account for this dramatic increase? If it is, who is doing it?

Mr. CORNYN. I would say to the Senator from Arizona, he knows a lot about this topic, living in Arizona. But I think it is a combination of factors. It is, 1, the message that was sent by the unilateral deferred action the President ordered in 2012 saying that even children who come here meeting certain criteria would be low priorities for deportation. So the message was: If you can come to America, and you get here, then you are basically not going to be sent back home.

I think it is also a combination, as the Senator knows, of the violence in the failed state status, nearly, of some of the Central American countries where most of these kids come from. But it is creating, as the Senator knows, a humanitarian crisis because we do not have the facilities to take care of this many minor children.

Here again, these are just the ones who made it. The Senator knows how dangerous the trek is from Central America up through Mexico through areas controlled by the drug cartels. Many of these children, some reportedly as young as 5 or 3 years old, are obviously very vulnerable to being preyed upon by unscrupulous characters.

Mr. McCAIN. Additionally, though, these children—when you are saying especially the very young ones, there has to be some kind of organized effort that is bringing them. The average 5-year-old or 6-year-old does not decide to leave home one day and come across the U.S.-Mexican border.

Mr. CORNYN. The Senator is exactly right. I did not answer his question. Let me try to do a better job. As the Senator knows, in years past, the migrants who came across the border typically were people looking for work. But now with the dominance of large swaths of Mexico and Central America by drug cartels, they basically are trafficking in people, in drugs, in guns, and anything that will make them a buck. Unfortunately, they have no scruples whatsoever and no concern for these young, vulnerable children. They recognize their parents are willing to pay money to them to transport them from Central America to the United States. But the problem is they have no control over what happens to those children when they are in the hands of the drug cartels and these transnational gangs as they bring them all the way from Guatemala, for example, which is 1,200 miles away from McAllen, TX. Many of these children suffer from exposure, in addition to being preyed upon by a variety of unscrupulous characters.

Mr. McCAIN. Could I ask again? So these children now, ones because of the numbers in overwhelming our facilities, are in terrible conditions for someone, a human being in the United States of America: no facilities, no bathing, diet, overcrowding, being put on transportation and taken to Arizona

and dropped off at bus stops, and yet not only is that a terrific problem, at least once they are there, they are not prey to some of the things they are prey to on the 1,200-mile trip which are horrible in many circumstances given the nature of these people who are the drug smugglers and human smugglers at the same time. So is it true that the dimensions of this humanitarian tragedy/crisis are something that deserve the attention of all of us? I am surprised it has not gotten a lot more attention than it has up to now.

Mr. CORNYN. I would say to the Senator from Arizona that I am a little surprised it has not gotten more attention either. That is one reason that motivated me to come to the floor today to highlight this. Tomorrow, before the Senate Judiciary Committee, Secretary Jeh Johnson of the Department of Homeland Security will be testifying. I hope he can provide us some answers, because what we need is a comprehensive look at what are the incentives that would convince parents to send their unaccompanied children up through this horrific trip through Mexico, some 1,200 miles from Central America, to such an uncertain fate here in the United States, much less along the way. We need to know what the President's plan is to deal with this.

I know the Senator has spent a lot of time in places such as Jordan and Turkey that I have had the occasion to visit. One of our colleagues pointed out, this is like having refugee camps here in the United States, something nobody ever thought we would have.

Mr. McCAIN. I would ask one more question. Does the Senator know of any plan or any idea of what our Department of Homeland Security and our Border Patrol and people have to deal with this? Do you have any idea what they have to address this issue besides transporting children from Texas to Tucson, AZ, and dropping them off at a bus stop?

Mr. CORNYN. I would say to the Senator, I know some of it entails warehousing children at places such as Lackland Air Force Base, and the last report I saw, about 1,000 of them are located there. I am not sure what the plan is going forward. I assume some of it will be to try to reunite them with family members here in the United States. But if they do not have family members, then they are going to basically become wards of the State. I am not aware of any plan.

The reason why I came to the floor today is to express the very concerns the Senator from Arizona has expressed about the causes and the effects of such a poorly thought out policy, which basically sends the message that anybody who can make it here, particularly minors, can come into the United States and we are totally unprepared, in my view, to deal with this humanitarian crisis. We need to be prepared.

Mr. McCAIN. In other words, by making the decision the President of the

United States made on deferred action, if you believe those numbers and they are accurate, that triggered a mass movement into the United States of America. So it is not an accident that these numbers have gone from 13,000 up to 60,000 or 90,000, depending on who you talk to. It is not an accident. So if it is a matter of policy, then that policy needs to be reviewed. Rather than cure the symptom, which we have to do because it is a humanitarian crisis, the humanitarian crisis is not going to be over until we address the root of the problem. Is that correct?

Mr. CORNYN. I agree with the Senator from Arizona. I think this is not a coincidence. There is, in my view, very much of a cause-and-effect relationship between this poorly thought out unilateral action by the President, without much knowledge of or thought given to the consequences.

As the Senator from Arizona knows, because he has certainly fought the fight to fix our broken immigration laws, and I have been involved in many of those myself, this is a direct result of the President basically trying to go it alone and basically trying to send a message, a political message, but one that gives very little thought to the very real-world human consequences of his political actions.

The Senator from Arizona was talking a little bit about this trip from Central America. I would show my colleagues, as we know, Mexico has had a lot of security issues that have been dealt with by the last administration, President Calderon's administration, and now are continuing to be dealt with by the current administration in Mexico. But the Zetas, some of the hardest core of the drug cartels, essentially control large portions of this region of eastern Mexico. If you look from Guatemala, from Central America right at the bottom of Mexico here, the pathway these children would have to make all of the way up through Mexico into South Texas, into the Rio Grande Valley, essentially is through territory controlled by the Zetas, the drug cartel.

One question that is horrible to contemplate is how many of the children who started this long 1,200 mile or so trek actually made it to the end of their journey, and how many fell out along the way as a result of illness, as a result of criminal activity, such as kidnapping, how many were assaulted along the way. This is a crisis that needs to be addressed.

I would point out to my colleagues, I have in my hand—and I ask unanimous consent that this document be printed in the RECORD following my remarks. I would read from it. This is a release from the U.S. Customs and Border Protection dated May 12, 2014. As of May 12, 2014, nearly 180 sex offenders were arrested in the Rio Grande Valley sector alone. That is so far in 2014. Can you imagine that amidst the 47,000 children who have been detained since October of last year coming across the

border, that mixed into this pot of people were we know at least 180 convicted sex offenders.

This article continues to point out that:

Additionally, agents have arrested more than 50 members of the Mara Salvatrucha gang, or MS-13, a notorious transnational criminal gang that started in Los Angeles, and about 14 members of the 18th Street gang.

For my colleagues' information, many of them have heard about a train that goes up through Mexico that many of the migrants from Central America take in order to help them make their journey. This train is called the Beast, sometimes called the Beast of Death.

The stories, and indeed the books, that have been written about this chronicle how horrendous this trip is. We can see in this picture there are young people and older people sitting on top of this train, riding it as far as they can, helping them make their journey up that eastern coast of Mexico from Central America, the 1,200 miles they would take to get from Guatemala City to South Texas. Many of them travel on this train known as the Beast.

The stories of what has happened here, of people who have lost their lives, people who have been decapitated when the train has gone through tunnels, people who tried to jump on a moving train only to lose limbs after a fall under the train, will chill your blood.

But the fact is the administration, and indeed the entire Federal Government, needs to deal with this crisis and needs to deal not only with the causes of it but what the effects are and particularly the humanitarian crisis involving this growing number of unaccompanied children.

Federal, State, and local authorities along the border have completely been overwhelmed by the influx. You can imagine that the Border Patrol, which is in the business of processing these children as they are detained and handing them off to Health and Human Services and other agencies, their attention has been diverted from their primary mission of border security because they have had to lend a hand to deal with the humanitarian crisis.

With so many children arriving day after day and with so many of them lacking any identification documents, it has been tremendously difficult to figure out exactly who they are, why they left home, where they have family, and where they should be sent while their case is being processed.

We don't know how many of them have been victims of human trafficking, for example, how many of them might qualify as refugees under U.S. law, how many of them are actually over the age of 18, and how many of them might have a criminal record.

Can anyone at the White House or in the administration say with certainty the children being released from U.S.

custody are leaving with an actual family member?

The Senator from Arizona alluded to children being shipped from Texas to Arizona where they were left at bus stops and elsewhere, basically with a request that they reappear at a given time. But, of course, 90 percent, I am told, never show up back at their court appointment.

For that matter, can the administration say with certainty that none of these children have been handed over to an adult with a criminal record? The answer to both of these questions is no.

In short, this is a complete mess, and the use of resources available to Texas and U.S. officials are under enormous strain. The administration estimates that roughly 60,000 of these unaccompanied children will be apprehended this fiscal year. Perhaps twice that many may be apprehended next year.

We can see the trend here and, of course, all we know from this chart is what it was before the President's deferred action announcement, and we know what it is now. But the trendline is undeniable and appears to be growing at an exponential rate. The crisis we are facing now represents a tragic and painful example of the law of unintended consequences.

Two years ago when the President stood in the Rose Garden and announced a unilateral administrative change in U.S. immigration policy, he probably thought he was doing a good thing. But between that policy change and his broader failure to uphold our immigration laws—indeed his statement that he essentially will not enforce broad swaths of those laws—the President has created an extremely dangerous incentive for children and their parents to cross into the United States under these sorts of treacherous and horrific circumstances.

In other words, the policies that were supposed to be adopted for humanitarian purposes to help these children have created a genuine humanitarian disaster for these same supposed beneficiaries of this unilateral policy. While there is widespread violence and poverty in Central America, sadly, that is not something entirely new, and it is not the cause of our current crisis.

President Obama's immigration policies, primarily his policy of non-enforcement, have encouraged untold numbers of parents and children to make a shockingly dangerous journey through the interior of Mexico riding the Beast, some of whom have been subjected to unknown horrors and treatment at the hands of the very same people who were paid to transport them.

The stories I have read indicate that at stops along the way people are held up at gunpoint. If they don't turn over money to their would-be assailant, then they are threatened with being shot and even killed.

While we may have a rough idea of how many children are actually crossing into America, we will never know

with certainty how many actually start that journey and never make it, how many die along the way, are kidnapped or perhaps sexually abused or otherwise mistreated because of the lawless conditions under which this takes place. But we do know the massive surge in unaccompanied minors is directly attributable to actions taken or not taken by the administration.

Therefore, I would implore President Obama to immediately do five things:

No. 1, he should immediately declare that the so-called deferred action program—which I referred to earlier that he unilaterally ordered in 2012—does not apply to the children currently arriving at the border. One aspect of enforcement is deterrence, and so deterring the children from ever starting that long, dangerous trek has to be part of the solution.

No. 2, the President should immediately discourage people in Central America and elsewhere from sending their children on such a dangerous journey.

No. 3, the President should immediately begin to enforce all U.S. immigration laws and engage with the Congress in any changes he thinks are warranted and not simply ignore the ones he finds convenient or politically expedient.

No. 4, he should immediately take steps to ensure that Texas and other U.S. border States have the resources they need to address this ongoing humanitarian crisis.

No. 5, he should immediately start working with the Mexican Government to improve security at Mexico's southern border. This is a 500-mile border between Mexico and Guatemala that, if it were better secured, would deter many of these children and other migrants from coming through Mexico and subjecting themselves to these dangerous conditions in the first place.

If the President did all five of those, not only would it help us resolve the current crisis, but it would also help us prevent similar crises from erupting in the future.

These children are being preyed on by drug cartels and human traffickers, and they are at high risk of being kidnapped, raped or even killed while traveling this long dangerous journey to the United States. But sadly, when they arrive here, we still have no way of guaranteeing their safety because of the lack of an adequate plan to deal with this humanitarian crisis.

President Obama effectively created this problem and now he has an opportunity to work with us to fix it. I can only hope he does the right thing.

I ask unanimous consent to have printed in the RECORD the U.S. Customs and Border Protection document I referred to earlier.

There being no objection, the material was ordered to be printed in the RECORD, as follows:

[From the U.S. Customs and Border Protection, May 12, 2014]

NEARLY 180 SEX OFFENDERS ARRESTED BY RGV SECTOR AGENTS SO FAR IN FY14

EDINBURG, TX.—U.S. Border Patrol agents from the Rio Grande Valley Sector have arrested nearly 180 illegal immigrants with prior convictions for sex offenses so far for fiscal year 2014, which began Oct. 1, 2013, and goes through Sept. 31, 2014.

The majority of the sex offenders have convictions for sexual assault crimes involving children. Some of the more heinous offenses include: sexual assault of a child; sodomy, lewd or lascivious acts with a child under 14; aggravated sexual assault of a child; and aggravated indecent assault and corruption of a minor. The sex offenders have convictions for crimes that occurred in states from coast to coast as well as in the Rio Grande Valley.

In addition to the arrests of convicted sex offenders, agents apprehended three illegal immigrants over the weekend who have arrest warrants for sex-related crimes. They include a Mexican national wanted in FortWorth on a continuous child sex abuse charge; a Salvadoran wanted by the Loudan County Sheriff's Office in Virginia on a charge of adultery/fornication; incest with a child between 13-17 years of age; and another Mexican national wanted by the Travis County Sheriff's Office on a charge of indecency with a child/sexual contact. The three men were turned over to the Hidalgo County Sheriff's Office pending extradition.

Additionally, agents have arrested more than 50 members of the Mara Salvatrucha gang, or MS-13, a notorious transnational criminal gang that started in Los Angeles, and about 14 members of the 18th Street gang.

The Rio Grande Valley Sector is part of the South Texas Campaign, which leverages federal, state and local resources to combat transnational criminal organizations. To report suspicious activity, call the sector's toll-free telephone number at 800-863-9382.

Mr. CORNYN. I yield the floor.

The PRESIDING OFFICER. The Senator from California.

Mrs. BOXER. As a Senator from a Western State, as is my friend from Texas, I hope the American people understand the only thing the Republicans can do for whatever happens is blame President Obama: Oh, it rained today—it is President Obama.

How about the most obvious point—that the Republican House has failed to take up an immigration bill. The Senate did it in a bipartisan way. I applaud that bipartisanship. We did it a long time ago. The fact that the Republican House refuses to do it never passes the lips of my Republican friends in the Senate.

If we want to correct our immigration system, we have to sit down and do the hard work, as we did in the Senate. There is no question that we are facing a crisis with children from Central America running away from gangs, violence, rape, and deprivation. There is no doubt about it. The fact is we can deal with that, but we have to look at the laws, and that is why we want to set the rules in a bill.

There is lawlessness because we haven't updated our laws. For example, we have to make sure these short-term holding facilities have humane conditions. We can do that by law.

I want to say to my friends on the other side of the aisle, because it is

cloudy one day, don't blame the President. Because it rains the next day, don't blame the President. If you wake up with a sore throat, don't blame the President. When you have trouble at the border, look at your own party, which has held up immigration reform. If we can do it over here, they can do it over there. The whole world is watching.

It is the same way with the veterans. I am hoping and praying that this new effort by Senator SANDERS and Senator MCCAIN will bear fruit in the Senate on a VA bill. But remember that the Republicans filibustered the last BERNIE SANDERS bill, which would have added clinics, which would have addressed the problems. They filibustered it.

Keep your ear open here. We have a chance to address so many issues.

#### STUDENT DEBT

Mrs. BOXER. I talked about immigration. I talked about veterans. We have a chance now to deal with the student loan crisis, and it is a crisis.

The student loan debt is \$1.2 trillion. That is more than credit card debt.

In my home State, the average amount owed by a borrower in 2012 was more than \$25,000—a 65-percent increase from 2004. In the same time period, the number of Californians with outstanding student loan debt increased by 60 percent.

In addition, in 2012 there were 641,000 Californians over the age of 50 who were still paying down their student loans and more than 6.8 million people over 50 nationwide still paying off their student loans.

This is a crisis that must be addressed. It is important to our Nation's economy. It is important to the future of our families, to our children, and our grandchildren. It is time to act.

I have to say, Senator WARREN has been a tremendous leader. We can take an important step toward addressing this dire situation by passing Senator WARREN's Bank on Students Emergency Loan Refinancing Act. It would help millions of Americans refinance their loans at lower interest rates, put more money in their pockets. I have to say, it is kind of a no-brainer. When you have more money in your pocket than you had before, you are going to spend it in your communities.

I am so proud to be an original cosponsor of this legislation.

Sadly, even though the Federal Government is the biggest student loan lender, and it is making billions of dollars in profits each year, it doesn't allow its borrowers to refinance their existing student loans when rates are low. That is wrong. Our middle class is hurting.

The New York Federal Reserve Bank and the Consumer Financial Protection Bureau have been warning us that student loans are acting like an anchor on our economy.

When our President took office, there was a crisis. We were losing 700,000 jobs

a month. He has turned it around, and now month after month we are creating over 200,000 jobs, and we have restored all those jobs we lost. But why would we keep this anchor of student loan debt on our economy?

For example, students can't buy cars because they have so much in student loan debt. They can't buy houses.

Andrea from San Francisco writes:

My boyfriend and I both have student debt. He started with \$90,000 and has finally gotten it down to \$50,000 after 10 years of paying. I recently finished my MFA and now have \$56,000 in debt. This has kept us from saving for a house, purchasing a car, and doing things day to day that would boost the economy, like shopping and going out to eat.

Patrick from Thousand Oaks wrote to me and said:

I pay half of my monthly wages to cover the interest alone on my loan.

Worse still, many young Americans wrestling with student debt cannot save enough to start a family.

Stefanie from Pacific Grove wrote:

We are finally starting a family in our late 30s. My husband has been paying off his student loans for ten years. This loan will cost him twice as much as he borrowed—doubling the cost of his college education. That is simply not fair. If the Fed sets interest rates low for everyone else, why not for students?

As Stefanie's story illustrates, student debt is not only a drag on the American economy, it is tearing at the fabric of our American dream.

I read last week that for the first time a majority of people don't really believe the dream will be there for them as it was for us. When 40 million people in America are struggling with a combined \$1.2 trillion in student debt, it is no wonder the American dream is elusive.

I have 3.7 million Californians dealing with \$97 billion in student loans, and many of these loans are stuck at outrageously high interest rates—7, 8, 9 percent. With interest rates this high, it is hard for anyone to pay off their debt, and it is really hard for recent graduates who are just launching their careers.

In order to help the nearly 40 million Americans with student debt, Senate Democrats have introduced this plan, with the leadership of Senator WARREN. It is a simple plan. The idea is to let borrowers refinance their outstanding student loan debt.

We are at a time of record-low interest. I am asking rhetorically whether it is fair to charge 7, 8, 9 percent interest when the Federal Government lends money to banks at less than 1 percent. The people who have borrowed money to pay for college or send their children to college are trapped with these exorbitant interest rates. And the private student loans can be even worse. I have seen 10 percent and 11 percent.

The Senate Democratic proposal would allow borrowers of both Federal and private student loans to refinance from their high rates into much lower rates. The rates would be 3.86 percent for undergraduates, 5.41 percent for graduates, and 6.41 for the parents who

have helped their kids. Those are the rates Democrats and Republicans agreed on last year, and those are the rates new borrowers received this past school year. But the older borrowers are stuck with these exorbitant rates, and they can't refinance. If those lower rates are good for new borrowers, why wouldn't we allow them for those who have been stuck in this vicious cycle of these high rates?

These young people are not saddled with this debt because they went to the mall and bought a lot of clothes. They worked hard to learn new skills that will benefit our Nation and help keep us strong. They deserve a fair shot at saving and building a career and having a family.

Matthew from Antelope, CA, wrote to me and said:

I have never worked harder on one single goal than to be the first in my family to gain a degree in higher education. I've been on the Dean's List every semester in college. [But] the ever-present fear of paying off the thousands of dollars of interest I have gained is overwhelming and I am struggling to see past it.

If big banks, which collapsed our financial system, are able to borrow at a rate of nearly zero percent, I don't see why students who will ultimately grow our economy and grow our nation cannot borrow at the same rates.

Matt from Newport Beach, CA, said:

I am grateful for my college education. As a son of middle-class parents, I knew [college] was an investment in my future, despite the need to take out loans. I even graduated in three years and served as a Resident Adviser to keep costs down. However, my student loan debt is now a major expense that hangs over me as a working adult. It affects my ability to achieve certain life milestones—buy a house, finance a wedding, and save for retirement.

I support efforts to refinance loans at low interest rates—rates comparable to those in the real estate market. Please take action! With more affordable student loans, my generation can grow this economy.

Matt, Matthew, and their classmates who worked so hard to achieve their dreams deserve a fair shot. Tomorrow morning we will have a chance to make achieving the American dream a little easier for Matt, Matthew, and all our struggling college students. So I stand with Matt, Matthew, Patrick, Stefanie, Andrea, and the 40 other million Americans with student loans.

What we are saying is very simple: We want to give students who are trapped in those high interest rates a chance to refinance. We pay for it by saying that those billionaires who aren't paying at least as much as their secretaries pay at least as much as that. It is called the Buffett rule. I can't imagine a better way to pay for this than that.

I urge my colleagues—Democrats and Republicans—to stand with my constituents and their own constituents by voting to let us move forward to consider the bank on students act.

Mr. President, I yield the floor and I suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

Mr. HOEVEN. Mr. President, I ask unanimous consent that the order for the quorum call be rescinded.

The PRESIDING OFFICER. Without objection, it is so ordered.

#### VETERANS HEALTH CARE

Mr. HOEVEN. Mr. President, I rise to speak today on behalf of our veterans. I am here to speak about both challenge and opportunity. The challenge is the problems we face with our Veterans' Administration, which is that we are not getting the care for our veterans that they need and that we all want them to have and that they so very much deserve.

We also have a real opportunity because we have been working on legislation. We have legislation on the Republican side in the Senate and on the Democratic side, and now we are working to bring those two pieces of legislation together. So I think this creates a real opportunity, and it is a vitally important opportunity—one that we grab and that we address on behalf of our veterans. We need to make sure we come together on bipartisan legislation that fixes the Veterans' Administration health care system, and it takes care of our veterans.

I believe the solution, the real key to solving the problem, is choice—or another way to put it might be access to health care. I think that not only solves the problems we have seen with the wait lists but also the problem of distance, which is also an issue, and it is a challenge we see in States such as my own. For example, in our State the issue truly is distance. In other places it is access to health care. We know, for example, in places such as Phoenix, veterans were put on wait lists and in that way denied access to care. That is absolutely unacceptable—absolutely unacceptable.

I think the Veterans Choice Act, which I am pleased to cosponsor with a number of my fellow colleagues, solves that problem, and it solves not only the access and the wait list problem but also, as I have said, the distance problem essentially by providing choice, meaning that if a vet can't get access to a veterans health care facility, then the veteran can go to another health care provider. I believe that works for the vet and it works for the health care provider. The veteran can go to a hospital or a clinic that has the service he or she needs if he can't get into the VA facility in a timely way, and then that hospital or clinic is reimbursed just as if it were for a Medicare patient. Clearly, our health care system has the facilities in place, the resources to handle that type of reimbursement just as they do for Medicare patients.

Now I wish to speak about the distance issue for just a minute because in North Dakota the distance issue is the one we face. For example, in North Dakota it is about 800 miles round trip from Williston to the VA health care

system in Fargo. Some services, as we all know, are provided by CBOCs—community-based operating clinics—and we have those around the State. But where we don't have CBOCs or where they are not able to get the service they need from that CBOC or walk-in clinic, then it can be an 800-mile trip to get services.

Not too long ago I held an open forum in Williston, ND, which, as many people know, is the site of an incredible energy boon, the Williston Basin. Now in North Dakota we produce about 1 million barrels of oil a day—second only to the State of Texas. So we have a tremendous number of people moving into this region. We are the fastest growing State in the Nation. We have veterans there who are driving long distances to get medical services. So this is a different challenge than we faced in some of the centers such as Phoenix where they were waiting to get patient care. In our case they are having to drive long distances—as I said, 800 miles round trip to Williston; 400 miles to Fargo and then 400 miles back.

I recently held a forum up in Williston to discuss this issue and look for solutions on behalf of our veterans. I met with our veterans, I met with veterans service officers, as well as health care providers from the region. I talked to two vets who told me their story about trying to get health care. We have a walk-in clinic, a CBOC—community-based operating clinic—in Williston. There were two cases where veterans needed some health care services. In one case, because they couldn't—the first veteran couldn't get it at the local CBOC, that individual took a day to drive to Fargo, which is 400 miles, stayed in a hotel, the next day went in and got those services, stayed in a hotel that night, and then drove back the third day. So he had to take 3 days off of work to get services. He had to drive 800 miles round trip. He had to be put up in a hotel for 2 nights. Now, all of that is reimbursed, as far as the travel in the State, by the VA. So for a relatively straightforward procedure, the VA paid a lot more and inconvenienced that veteran terribly and cost him money because that individual had to take 3 days off from work. That doesn't make any sense.

In the second case, a veteran in a similar situation wanted to get the service at the local CBOC, wasn't able to do that, but instead of driving all the way to Fargo and doing what the first veteran did, the second individual just went into the local clinic or hospital in Williston and got the service that afternoon. Unfortunately, the second veteran is still trying to get reimbursement out of the VA for that procedure.

The individual in the second case did not have to take 3 days off from work, which is smart and, frankly, saved the VA a lot of money because it was not a case where you had to drive down, get reimbursed for that stay with over two

nights in a hotel, and then drive back. So it actually saved the VA money. But still they have not gotten a reimbursement for the cost of that medical treatment because the VA does provide that service in Fargo. But again, in that situation, unless that veteran is reimbursed, you are not truly serving the veteran and, frankly, not doing the sensible thing to save the taxpayer money.

That is why the Veterans Choice Act that I am cosponsoring with others, again, is the solution because we provide choice, we provide access. If the veteran cannot get that service in a timely way in the local community, then the veteran can access another health care facility. That is why the legislation works.

So what I have offered—and, of course, now we are working on bringing two bills together: the Veterans Choice Act, but then also legislation offered by Senator BERNIE SANDERS; and that legislation is the Ensuring Veterans Access to Care Act.

I think we can bring them together, and I think we can get a good solution that serves everybody, most importantly that serves our veterans. But we need to serve all of our veterans—all of our veterans—regardless of where they live. That is why I have offered simple, clarifying language—this is a technical fix—that would clarify and ensure that if a veteran cannot get service in a CBOC, then that veteran can go to a local health care provider on the same basis as an individual who lives more than 40 miles away from the walk-in clinic.

This legislation, this clarification is important to ensure that a veteran is not in any way actually disadvantaged by having a walk-in clinic in the local community, and that all vets can access services on the same basis. Again, it is because of the way this legislation is coming together that requires that if you are within 40 miles of a walk-in clinic or you have to wait more than 14 days, then you can go to another health care provider. But if either one of those criteria apply—you are within the 40-mile radius and you can get an appointment within 14 days to see a doctor—then you have to go to the VA. That works, and that is consistent only if you applied both criteria to the same clinic, to the same health care center.

What I mean is this. Remember the example I gave just a minute ago: Williston, ND, and Fargo, ND. In Williston you have a walk-in clinic. In Fargo you have a full hospital—a full VA medical center. Take the test we are applying in this legislation: If you are within 40 miles, you have to go to the VA facility, as long as you can get in within 14 days. But that 14 days has to also apply to the facility that is within that 40-mile radius; otherwise, you get an inconsistent, unfair result and actually disadvantage somebody who is within 40 miles of a walk-in clinic versus somebody who is outside that radius.

Let me give two examples to illuminate what I am saying.

You have a vet. He lives in Williston, ND. He is within 40 miles of that facility. He goes in, and he gets his shots or whatever it is in that facility—no problem. But what happens if he cannot, if that walk-in clinic does not supply the service? What does he do? Well, if the 14-day rule applies to the Fargo VA hospital, even though he is within 40 miles of the CBOC, if the CBOC—the walk-in clinic—does not provide that service, he still has to drive 800 miles roundtrip for that shot I just talked about a minute ago or that service—the two veterans I described a minute ago. So he still has to travel 800 miles to get service.

Take another individual. He lives 41 miles from that walk-in clinic. Even if the Fargo VA can take him within 14 days, he can still go get local service in Williston, can't he? Why? Because he is 41 miles away. So ask yourself, the veteran who lives within 39 miles of that walk-in clinic, he might have to drive 800 miles roundtrip to get a service that the individual who is 41 miles from that facility can go get in the local community.

Does that make sense? That is the kind of thing we have to make sure we get right so that all veterans, regardless of where they live, get the same fair and consistent treatment. That is why I am saying, as we put this legislation together, we have to be careful to make sure we get that kind of fair and consistent result so this legislation serves all of our veterans and takes care of all of our veterans, and they truly all have that access. Whether the problem is a wait list or long distances, let's make sure this works for all of them.

Believe me, they are out there. Every one of them has put their life on the line and stepped up. All of them have done that for us. Let's make sure, as we work through and file this legislation—something I know we can do; on a bipartisan basis we can get this done—let's make sure it works for all of our veterans and it works well and it works consistently and it truly solves the problem; that is, we make sure they get the health care they deserve.

I thank the Presiding Officer.

With that, I yield the floor.

The PRESIDING OFFICER (Ms. WARREN). The Senator from Georgia.

#### ORDER OF PROCEDURE

Mr. ISAKSON. Madam President, I ask unanimous consent that I be recognized for up to 3 minutes and that immediately following my remarks the Senator from Iowa, Mr. HARKIN, be recognized for as much time as he might consume.

The PRESIDING OFFICER. Is there objection?

Without objection, it is so ordered.

Mr. ISAKSON. I thank the distinguished Senator from Iowa for relinquishing a little time to let me step in. I am very grateful.

#### REMEMBERING CAPTAIN WILLIAM HALL DAVISON

Mr. ISAKSON. Madam President, on the evening of June 8, this past Sunday, in Gainesville, GA, CAPT William Hall Davison, U.S. Navy retired, passed away.

It was a significant day in our family for many reasons. He is my wife's father. He is my children's grandfather. He is my grandchildren's great-grandfather. His wife Gay, 97 years old, survives him.

Bill Davison was 99 years old. He was a pilot in World War II in the South Pacific, tracking submarines of the Japanese Navy and cargo ships of the Japanese Navy to make sure our intelligence was the best it could be.

Like so many of America's greatest generation, he sacrificed 4½ years of his life in defense of our country. He made a career of the U.S. Navy. He never talked about it, and only rarely did he say anything about it. But when he did, he talked about how proud he was to be able to wear the uniform of the United States of America.

So while it was a tragic night for my wife, a tragic loss for our family, it is a reminder to all of us as Americans that our greatest generation is passing at a very rapid rate. Soon none will be here with us who stormed the beaches at Normandy, flew the skies of the Pacific or fought on the ground at the Battle of the Bulge.

But we are all here today—you and I, Madam President—because of the sacrifice of those people—the greatest sacrifice in the history of mankind. In fact, the most unselfish act of humanity I have ever read about or heard about or was ever taught about was by that generation that landed on Normandy Beach on June 6, 1944, and freed America and freed the rest of the world from the totalitarian government of Adolph Hitler.

So as my family pauses to mourn the loss of a father-in-law for me, a grandfather for my children, a great-grandfather for my grandchildren, and a father for my wife, we take joy in knowing that one member of our family was a part of a generation that saved all of humanity for democracy and for freedom and for liberty.

To his wife Gay, who is in morning today, at age 97, we wish her a continued, prosperous life, and we thank her for her sacrifice, because like so many women—the wives of the soldiers during World War II—she kept the home fires burning. They worked in the factories. They made sure that America worked while their husbands were off to defend us.

So while we had a tragic loss of life in our family on Sunday night, June 8, we had a positive remembrance of all that has been done for our family by the brave men and women who fought for the United States of America.

May God bless William Hall Davison for his life and may God bless the United States of America.

I yield back.

The PRESIDING OFFICER. The Senator from Iowa.

**BANK ON STUDENTS EMERGENCY  
LOAN REFINANCING ACT**

Mr. HARKIN. Madam President, I want to speak for just a few minutes in favor of the Bank on Students Emergency Loan Refinancing Act, which is the measure before the Senate now, also referred to as the Fair Shot for College Affordability.

We have been calling this agenda a fair shot, but let's be honest about it. It is just plain common sense. I do not want to go any further without thanking the present occupant of the chair, the distinguished Senator from Massachusetts, for her dynamic and great leadership on this issue and on these kinds of issues that affect college affordability, and especially this overburdensome student debt that is hanging not only over students but over our entire country.

There are some things, as I said, that are just plain common sense. Raising the minimum wage is good for American workers. It increases aggregate demand, and it will increase GDP. It is common sense. Equal pay for equal work is the right thing to do for women. It is common sense. And this bill that lets struggling student loan borrowers refinance their loans is not only good for them but also good for our country and good for our economy.

Families across the country are struggling with student loan debt. It is not only holding them back personally, it is holding us back as a nation. It is holding them back from buying homes and starting families. It is holding back doctors from practicing primary care. It is hurting people trying to save for retirement. It is hurting rural communities that are working to attract doctors or lawyers or veterinarians or whatever.

But you need not take my word for it. Some of the Nation's most prominent economic officials have raised concerns over this student debt issue. Members of the Federal Reserve Board's Federal Open Market Committee, in March 2013—over a year ago—expressed concern that “the high level of student debt” is a risk to aggregate household spending over the next 3 years. The Treasury Department's Office of Financial Research has stated that student debt “could significantly depress demand for mortgage credit and dampen consumption”—again, a drag on our economy. New York Fed president William Dudley told reporters in November of last year: “People can have trouble with the student loan debt burden—unable to buy cars, unable to buy homes. . . .”

So I am pleased to see that President Obama has taken action to ease the burden of Federal student loan debt for some struggling borrowers. I am also pleased to see the administration is taking critical steps to ensure that servicemembers are getting the bene-

fits they have earned through their service to our country. But it is very clear that much more needs to be done. That is why this bill before us is so important. It will provide relief to student borrowers who took out loans several years ago only to see the rates for student loans have since gone down.

Some Senators may remember this issue presented itself last year. So as the chair of the authorizing committee, I worked with Members on both sides of the aisle and with the administration—we had meetings in the White House—to pass the Bipartisan Student Loan Certainty Act, which lowered interest rates and also authorized the interest rates at 3.86 percent last year for undergraduates, 5.41 percent for Stafford loans for graduate students, and 6.41 percent for parent and graduate PLUS loan borrowers. We want borrowers who may have taken out loans in the past with higher rates to take advantage of these lower rates.

The Department of Education estimates that 25 million borrowers would likely refinance their existing student loans under this legislation. It will save them money. It will give them money in their pockets where they can now go out and start buying things and increase what we need to have done in our country, which is aggregate demand.

The legislation also allows student loan borrowers to refinance their private loans into the Federal program—very important.

The bill provides those who meet certain eligibility requirements and who are in good standing have the option of refinancing their high-interest private loans down to rates offered to new Federal student loan borrowers this year. Those who refinance will also have access to the benefits and protections of the Federal student loan program.

As I said, this bill is just common sense. American consumers have been able to take advantage of historically low interest rates on their homes, their cars. I have heard a number of speakers who have come out here and said: If you had a high-interest loan on your 25-year or 30-year house mortgage, and you could come in and refinance down to 5 percent, sometimes even less than that, you would be foolish not to do it. You can do it. We should not let students do the same thing? It is good for them and good for the economy.

Again, I want to say that while this issue of student debt is critically important, by no means is it the only issue that deserves our attention in higher education policy. Right now I think maybe the most critical, simply because of the huge debt burden overhanging our students—I should say our former students and their families, but there are some other things we have to pay attention to.

In the coming days I plan to release from our committee, release from the chairman's mark, the issue we should be attacking in a comprehensive reauthorization of the Higher Education

Act. Our committee over the last several months has held more than 10 hearings on issues ranging from teacher preparation to accreditation. These hearings have been bipartisan. I want to thank Senator ALEXANDER for his partnership in making sure we had good hearings.

As we move forward, our committee is committed to remaining on a bipartisan path for us taking up a Higher Education Act reauthorization. What I plan to put forward is consistent with that bipartisan approach. It simply provides clear guidelines based on the work we have done already. The Higher Education Act we will be coming forward with in the next few weeks will cover basically four topics: 1, affordability; 2, student debt; 3, accountability; and, 4, transparency. As it relates to affordability, we hope to increase affordability and reduce college costs on the front end by entering into a partnership with States, incentivizing States that make strong investments in their systems of higher education.

The one thing that came through in our hearings on why tuition has gone up so much and college costs have gone up so much for students and their families over the last 20 to 30 years—well, there are a lot of indices of why that has happened, but the single largest factor has been over the last 20 to 30 years the decrease in States investing in higher education.

What has happened is State legislatures figured it out. They quit putting more money into higher education. The schools raised their tuition, and the students come to the Federal Government or the private sector and borrow the money to go to school. States have abdicated their responsibility in higher education. We plan to offer incentives for States that step up to the bar and then provide more vigorous funding for higher education, that they will get better support from the Federal Government.

With student debt, we plan to help student borrowers better manage their loan debt through measures such as better upfront and exit counseling on their loans. Again, I hope that tomorrow we would pass our bill, the bill Senator WARREN has worked so hard on and championed. I hope we would pass it and get it behind us. But I fully intend to take the measures in that bill and incorporate them into our broader bill on student debt.

On accountability, we plan to hold schools more accountable to both students and taxpayers by ensuring that no Federal money that goes to students who then go to the schools is used for things such as marketing, advertising. They use it to drive up enrollments. No. If schools want to do that, under our proposal they would not do that with taxpayers' money.

On transparency, we hope to empower students and families by giving them better information from the beginning of the college process in how

they select the school all the way through making sure they know all of their repayment options when they graduate and can make the right choice for their particular circumstances.

What we need is a good comparison. If a student wants to go to college A, they can go online, they can find out what the costs are for a credit hour, what the tuition is, other forms of information on what they can expect from that school—graduation rates, time to graduate, all kinds of things such as that.

They can hit the compare button, then go to college B. They can ask the same questions of college B, hit the compare button, go to college C. Then you can bring up and compare all of these schools. I think students and their families would make wiser decisions if they could compare one school to another. That is hard to do today, almost impossible to do today. But that is the kind of transparency parents and children and families need to have.

I look forward to sharing that proposal, as I said, in the next few weeks. I state publicly: Anyone who has ideas on this and would like to have them incorporated in our bill, please come to our staff or see me. We will try to work it through. As I said, I do want to approach this on a bipartisan basis and work this out. Higher education is too important to our society, to our future as a country, to be a partisan type of approach. It has to be bipartisan.

College affordability, skyrocketing student debt, accountability, transparency, all are very high-stakes issues for our students and their families and for our future as a country. Certainly in today's difficult economy, with young Americans in particular struggling to find good employment and a foothold in life, it is unacceptable to ask students, graduates, and their families to shoulder unnecessarily high student loan interest payments.

That is why this bill is so important for us to pass tomorrow, I guess, when it comes up for a vote. I hope we can pass this, and then I hope we can move on with the rest of what we need to do in higher education, as I said, on accountability, on transparency, and affordability. If we can get a good vote and pass this student debt bill so we can start lowering interest rates, that would be the first step toward addressing the issues confronting us in higher education. I hope we can get bipartisan support for this measure tomorrow and then move on to the other issues we have to address in higher education.

I yield the floor.

The PRESIDING OFFICER. The Senator from Connecticut.

Mr. MURPHY. Madam President, before I address the issue of college affordability, I want to send my condolences to the families in Oregon, another community ravaged by a school shooting, the 37th of 2014, the 74th school shooting since Sandy Hook.

Those are pretty stunning numbers: 37 school shootings this year alone, more than 1 a week; 74 school shootings since Sandy Hook.

I will make the comment one more time, that we are becoming accomplices in these mass murders. We are becoming complicit in this murder of children all across our country. When we do nothing, when we sit on our hands idly as children are gunned down all across our country, we send a message of acceptance that we can do practical things that will lessen the chance that people will be killed in our schools and in our homes and in our neighborhoods.

I will not go through the list right now, but we also can send a message that enough is enough. That message, frankly at this point, is probably just as important as the practical effects of the laws we would change.

I thank the Presiding Officer for her great work on bringing the issue of college affordability to the point where we have reached a national debate around what we can do to try to relieve families of the crippling debt sitting on top of them today. As the youngest Member of this body, I perhaps know in as personal terms as anyone else about what this burden means for my wife and myself who continue to owe money on our student loans, and for our neighbors and friends who are in similar positions.

I want to tell you a story today of one such family, a namesake of mine, the Murphys from Killingworth—no relation. Dennis Murphy recently wrote me about his family's story. Dennis is 52 years old and has five kids. His parents emigrated here from County Kerry, Ireland, and he was born in New York. His family lived in a small apartment in the Bronx. While Dennis was still a boy, his family moved to a house in East Haven, CT, which his father called the promised land.

His father died at the age of 50, when Dennis was 14 years old. Since the family was poor and the father did not have life insurance, Dennis could not afford to go to college himself, so he went straight to work. He was lucky enough to find a job working for the railroad, working as a locomotive engineer for Metro North. He still works at that job, Dennis does, making a good living and earning a solid upper middle-class salary.

Dennis wanted to provide a better life for his own family. So he worked as much as he could, took as many hours as he could, he took as many extra shifts as possible, he worked on holidays, and he was eventually able to make his life better, make his family's life a little bit better. They bought a house in Killingworth. He hoped his kids would get to go to college. One of his daughters has a learning disability and needs extra support, so that took up a decent amount of the family's income, but his oldest son Dennis Murphy, Jr., was a good student in high school, made the honor roll.

When Dennis junior was accepted to the University of Albany, Dennis was so proud that his son would receive the college degree that he never did. Dennis junior worked since the age of 16 to do his part to be able to afford college. He continued working all throughout college. Dennis junior seldom asked his dad for any money. Unlike many of his friends, Dennis junior actually graduated within 4 years.

But the family still had to contribute to Dennis junior's education. So without any money saved away, with money going to pay for the house and for raising five kids and for their daughter's learning disabilities, Dennis had to take out PLUS loans that ultimately totaled over \$100,000. Because the interest rate on the loans is fixed at 8.5 percent, the minimum monthly payments were around \$700 to \$800 a month. With their mortgage payments and the rest of their living expenses, Dennis cannot afford to pay this amount, even with his good salary. Frankly, like a lot of Americans, he did not realize when he first took the loans how the interest would add up over 4 years, nor did he understand how much the monthly payments would be.

The stress of wondering how they are ever going to pay back this huge debt has caused a lot of tension in the family, a lot of arguments within his formerly close family. Sometimes Dennis says he wonders whether he should have let his son go to college at all. Even though Dennis junior has a new good job earning \$20 an hour because of his degree, it is not enough for him to be able to contribute significantly to paying off these loans either.

Dennis's family came to America, got that little apartment in the Bronx for reasons that are familiar to nearly every one of us in this Chamber, this idea that if you came to the United States, you had a shot to move and move quickly, a fair shot at economic mobility. My family came from Ireland about two generations before Dennis's, but it was the same reason that brought them here to the United States. It was education that was the vehicle for advancement.

You know, it was not a myth. It was not a story that they told in places such as Ireland and Italy and Poland. It was true that if you came here and did your work and played by the rules and saved a little bit of money you could go to college and you could do significantly better than your parents did. But the reality is that idea, that truism of America being the home of the greatest level of economic mobility in the world is becoming a myth. The odds today that a young person will go to college if their parents did not is 29 percent.

That is one of the lowest rates in the industrialized world. Think of it the other way. Seventy percent of kids whose parents didn't go to college will never go to college. Seventy percent of kids who didn't go to college will essentially be destined to live the same

life and take in the same income level their parents did. That is a stunning lack of economic mobility.

The truth is that it is getting worse specifically for a particular group of Americans. For African Americans, the gap between those with a college degree in the African-American community and in the White community has gone from 13 points 20 years ago to 20 points today. The gap for Latinos was 18 points 20 years ago, and it is 25 points today. So for African Americans and Latinos, that dream of economic mobility is getting even further away than for other folks.

America used to be No. 1 in the world with respect to the amount of young adults with college degrees. We are 12th in the world today. In a very short period of time we have gone from leading the world in college graduates to becoming rather middling.

You don't, frankly, need a college degree for one thing: You don't need a college degree to figure out why fewer people have college degrees. Here it is: Since 1989 the cost of college has gone up by 307 percent and income for the average family has gone up by 72 percent. You don't need a degree in mathematics or a graduate degree in rocket science to understand that when you have this disparity between the growth in income and the growth in the cost of college, you are going to leave millions of families on the outside when it comes to accessing the apparatus of opportunity that has historically made this country the place where economic mobility was more real than anywhere else.

That is why this piece of legislation this week matters so much—because to Dennis the numbers are not going to lie. Dennis is going to go from paying 8.5 percent to about 6.4 percent. You think that is only about 2 percentage points. That is thousands of dollars in savings for the Murphys—thousands of dollars that today they don't have. That story can be multiplied hundreds of thousands of times. We think there are about 300,000 families just in the State of Connecticut who are going to be able to access a lower rate of interest based on the legislation we are going to pass this week. These numbers are pretty stunning, but the fact is that there are stories like Dennis's all across my State and all across this country, and we can do something about it this week.

As Senator HARKIN said—and let me finish with the thought that this is the beginning of the work we have to do—the reality is that it is very important to give students access to lower cost loans, as we will hopefully do this week. It is very important to lower the borrowing burden for families who have already taken out loans, but we actually have to get serious about this number. We actually have to get serious about bending this curve so that college isn't 307 percent more expensive another 20 years from today.

So I hope that in the reauthorization bill our committee, the HELP Com-

mittee, is going to undertake, an idea that has been put forward by myself, Senator SCHATZ, Senator SANDERS, and Senator MURRAY will get a fair airing; that is, the idea that we should start expecting some accountability when it comes to these schools that are getting billions of dollars in Federal aid. We send out \$140 billion in Federal aid every year, and we really have very loose standards when it comes to affordability and outcome.

A group of schools is under the for-profit umbrella of a company called Corinthian in California. It has 50 percent of its students dropping out after 1 year and 36 percent of its students defaulting on their student loans. They charge \$41,000 for a paralegal degree, and the local community college charges \$2,500. That is a miserable set of outcomes. That is a total lack of affordability. Yet they collect \$1.6 billion every year in Federal aid—\$1.6 billion in Federal aid every year. Federal aid means you and me. Our taxpayer dollars are going to a school that is doing nothing about affordability and is delivering very bad outcomes.

So this bill is very important for the Murphys and hundreds of thousands of families like them. But our work is not done. It is time for us to agree that in addition to making it easier for students and families to afford college, it is finally time for Congress to put some real pressure on these schools to do something about the cost of tuition and the quality of degrees they provide. I am going to be very excited to cast my vote for this week's legislation, for the Murphys—no relation—and thousands of families like them in Connecticut.

I yield back.

The PRESIDING OFFICER. The Senator from Hawaii.

Ms. HIRONO. I rise today because we need a fair shot for the middle class. To join and stay in the middle class today, a college degree is more important than ever. In Hawaii, by 2018 about two of every three jobs will need some training or a degree past high school. But students are struggling to get ahead. We all know college costs have gone up way beyond inflation and students are borrowing more and more to pay for college.

Last week I joined several of the women in the Senate. We pointed out that student loan debt affects women more. Why? Because it takes longer to repay a student loan if, as a woman, you are making only 77 cents for every \$1 a man makes.

I have heard from both men and women in Hawaii who are struggling under the burden of student loan debt, people such as Dawn from Honolulu, who told me, "I've been teaching for over 3 years and can barely survive on my paycheck after paying student loans and rent," and Karen from Hilo, who said, "Two of my three kids have loans that are almost non-repayable, given their size. They have a master's and almost-completed a PhD and one is

home already using her expertise on our community. The other is coming this fall. Our prices are prohibitive enough without excessively high loans hanging over their heads."

Their stories are not unique. Last year over 20,000 Hawaii undergraduates used Federal loans to pay for school. In Hawaii the average graduate with a bachelor's degree has over \$23,000 in student loan debt.

Nationwide, overall student loan debt has skyrocketed to over \$1.2 trillion. I know previous speakers have talked about that, but it bears repeating—\$1.2 trillion nationwide in student loan debt. That is more than credit card debt or auto debt. The burden of student loan debt makes it very difficult to buy a home or start a family. Older Federal student loans are stuck at high rates of interest, and there is no option to refinance. Private loans often have even fewer consumer protections and higher rates.

In 2007 I was on the House-Senate conference committee for the bill that created the income-based loan repayment program signed into law by President Bush.

This week President Obama took Executive action to help more borrowers cap their student loan payments at 10 percent of their income. The administration will also extend partnerships with private companies, departments, and nonprofits to increase consumer protections and get the word out on existing programs. These are positive steps and ones that I have urged the President to take. But the President can only do so much on his own to help with student loan debt. Congress needs to do its part.

The bill we are discussing on the floor today would allow student loans to be refinanced down to today's low rate for new borrowers. Think about it. Just as homeowners can refinance a mortgage, we should allow student loans to be refinanced. Last year there was overwhelming bipartisan support for a bill keeping the student loan rates low for new loans.

I ask my Republican colleagues to join Democrats once again in voting for today's refinancing bill.

In addition to today's bill, I wish to point out another way we can combat student loan debt. A big reason students are taking on so much debt to go to college is the decline in State and Federal grants. Fewer college grants means more reliance on loans, resulting in more student debt.

In recent years State support for higher education has dropped. From 2008 to 2012 State higher education spending per student plummeted by 28 percent. That is a cut of over \$2,000 per student on average.

At the Federal level, the Pell grant was once our main commitment to our students. Pell grants were the primary form of student aid to help low- and moderate-income students join and stay in the middle class.

Like the GI bill after World War II, which invested in our veterans, investing in low-income and moderate-income students pays off. From a strictly economic standpoint, we know these students get degrees, get better jobs, and pay taxes.

In the 1970s the Federal Pell grant covered nearly 80 percent of the cost of attendance at a 4-year instate public university. Today the Pell grant covers less than one-third.

To make matters worse, Congress chipped away at Pell grant eligibility and completely cut off the year-round Pell grant. In 2011, before this year-round program was eliminated, over 1,600 highly motivated Hawaii college students used year-round Pell grants to get a degree sooner. They are among 1.2 million students nationwide who used year-round Pell grants in that year alone.

One of those Hawaii students works in my office now—my University of Hawaii law school fellow, Janna Wehilani Ahu, who is on the floor with me. Her family is from a small fishing village in rural Hawaii Island. She graduated from Kamehameha Schools, the University of Hawaii at Manoa, and now attends the university's William S. Richardson School of Law. She used a summer Pell grant in 2010, and without it she says she wouldn't have been able to attend summer school and move more quickly toward a degree.

Wehi is one of many Hawaii students who have told me how Pell grants helped them. Another student, Lehua from Waianae, wrote:

I would like to thank you for supporting the Pell Grant program. Pell Grants have allowed me to increase my education and [have] provided me with a higher paying job. Who would ever think that a country girl from Wai'anae—who grew up with society telling me that we had the lowest reading and math scores in the state of Hawaii, the highest of everything such as welfare, crime, teen pregnancy and substance abuse in the state—can get a college degree.

Today, I . . . want to help people from Wai'anae to achieve their dreams.

Pell grants have made it possible for this Native Hawaiian, single mother, and country girl—as she calls herself—to be graduating with an associate's degree in early childhood education and transferring to the University of Hawaii West Oahu.

With ever-increasing college costs, we should be strengthening Pell grants, not cutting back on them. That is why I introduced the Pell Grant Protection Act with several my colleagues. Recognizing the importance of Pell grants, Congress has been providing discretionary funds for this program for over 40 years. It is time to put this program on the strong footing our students deserve by making this a mandatory funded program with a cost-of-living adjustment. The bill would also include an updated, clearer version of the year-round Pell grant.

The bill has the support of 25 national organizations representing students, professors, financial aid admin-

istrators, college presidents, and advocates for the middle class. The Associated Students of the University of Hawaii passed a resolution of support, and several University of Hawaii campus chancellors have also come out in support.

I also worked with my colleague, Senator MARY LANDRIEU of Louisiana, on a related Pell grant bill—her Middle Class CHANCE Act. Senator LANDRIEU's bill would restore year-round Pell grants, increase the Pell award to keep up with college costs, and let students use Pell grants for more semesters.

I look forward to working with Chairman HARKIN on these and other bills to make college more affordable. These efforts are investments in our young people and in our collective future. Today is a start, and I urge my colleagues to vote for Senator WARREN's refinancing bill.

Mahalo.

I ask unanimous consent to have printed in the RECORD Hawaii stories of student loan debt.

There being no objection, the material was ordered to be printed in the RECORD, as follows:

#### HAWAII STORIES OF STUDENT LOAN DEBT

Dawn from Honolulu wrote me to say:

"I've been teaching for over 3 years and can barely survive on my paycheck, after paying student loans and rent."

Karen from Hilo wrote me to say:

"Two of my three kids have loans that are almost non-repayable, given their size. They have a masters and almost-completed PhD and one is home already using her expertise on our community. The other is coming this fall. Our prices are prohibitive enough without excessively high loans hanging over their heads."

Jennifer from Kailua wrote:

"My mortgage is 3.25% but my \$133,000 federal student loan . . . is stuck at 7.25%. Please . . . allow me to consolidate [or] refinance my loan."

"It is totally unfair that the federal government made more profit in 2013 off student loans than Apple made off its 2013 sales."

Janna Wehilani Ahu's family is from a small fishing village in rural Hawaii Island, and she made it to Kamehameha Schools, UH Manoa, and UN Richardson School of Law. She used a summer Pell Grant in 2010, and without it, she says she wouldn't have been able to take summer school and move quicker toward a degree. This outstanding student works in my office right now—she's our UN Law School Patsy Mink fellow.

Ariana Ursua, who just finished her sophomore year at UH Manoa wrote me to say:

"As a 19-year-old paying for her own education, it's been stressful having to take out loans to receive a higher education. Thankfully, the Pell Grant decreases the amount of money I have to borrow. I am so grateful every time I complete my FAFSA and see that my Estimated Family Contribution is zero because I know that I'm granted the full Pell Grant amount. I have received about \$10,000 from the Pell Grant for the past two years, which means less money I have to worry about paying back. If I didn't receive financial aid, such as the Pell Grant, I would be a lot more discouraged to further my education due to finances. Fortunately, the Pell Grant helps me sleep a little easier and study a little harder, and I am forever thankful."

Lehua from Waianae wrote me to say:

"I would like to thank you for supporting the Pell Grant program. Pell Grants have allowed me to increase my education and [have] provided me with a higher paying job. Who would ever think that a country girl from Wai'anae—who grew up with society telling me that we had the lowest reading and math scores in the state of Hawaii, the highest of everything such as welfare, crime, teen pregnancy and substance abuse in the state—can get a college degree. Today, I . . . want to help people from Wai'anae to achieve their dreams. Pell Grants have made it possible for this Native Hawaiian, single mother and country girl to be graduating with my AS in Early Childhood Education and transferring to UH West Oahu."

Tom Robinson is the former president of the Graduate Student Organization at the University of Hawaii in the meteorology department. He wrote me:

"If it wasn't for the Pell Grant, I wouldn't have gone to college. In fact, when I graduated from high school, I went to a bartending school because I didn't think my family could afford to send me to college. Now I am going for my PhD, so the Pell Grant was pretty important for my path in life."

"Between the federal Pell Grant and the state grant, my tuition, books, and transportation costs were covered so I didn't have to take out any loans at that time. It was pretty amazing and really helped my focus. I was able to graduate Cum Laude. When I transferred to The College of New Jersey, I ended up getting a job and I had to take out [over \$20,000 in] loans for the rest of my undergraduate experience. My grades were not as good when I was at TCNJ."

Cristina from Kaimuki wrote:

"I am writing because I know you are committed to education and I have a concern to bring to your attention."

I . . . have accrued over \$30,000 of student loan debt after 1998 receiving my undergraduate and graduate degrees. I teach in a critical shortage area, science. . . Student loan debt is a major issue and taking action on my concern is a small step in the right direction."

Edwyna from Honolulu wrote:

"Even President Obama and Michele JUST finished paying off their student loans 9 years ago. I struggled with high interest rates on student loans and it was crippling."

David from Pahoa wrote:

"I'm hoping you already support Elizabeth Warren's Student Loan Plan. I made it through on the VA and a bunch of student loans that I wouldn't have taken otherwise, but I know these kids nowadays can't afford this indentured servitude, which is exactly what student loans have become."

Ms. HIRONO. I yield back.

The PRESIDING OFFICER. The Senator from Rhode Island.

#### ARMY-MCCARTHY HEARINGS ANNIVERSARY

Mr. WHITEHOUSE. Madam President, I had the pleasure of speaking yesterday while the Presiding Officer was in the chair on the 242nd anniversary of the burning and sinking of the Gaspee by Rhode Island patriots. I am here today to mark the 60th anniversary of a different event which also occurred on the same day—June 9—60 years ago. It was a pivotal moment in the history of the Senate and, indeed, of the country. It was the 1954 Army-McCarthy hearings and the exchange

between Joseph Welch and Joseph McCarthy that changed this city and the world.

Six decades ago, America's national mood was marked by anxiety over the looming threat of communism. The victory of World War II had given way to the gripping tension of the Cold War. Communist power was on the rise in Eastern Europe and in China. American forces were at war in Korea.

Here in Congress the House Committee on Un-American Activities worked to sniff out Communist subversion within our borders, including the infamous Hollywood black list. One man in the Senate set out to exploit the fears of that time, and he came to symbolize the fearmongering of that fretful era.

Joseph McCarthy was a relatively unknown junior Senator from Wisconsin when, in February of 1950, he delivered a speech accusing Secretary of State Dean Acheson of harboring 205 known members of the American Communist Party within the State Department.

The charge was questionable and ill-supported. But the brazen accusation struck a nerve with an anxious American public, and Senator McCarthy rocketed to fame. Thus began a chilling crusade to flush out Communist subversion—real or contrived—from every corner of American society.

McCarthy's anticommunist witch hunt seemingly knew no bounds, as he launched investigations or often just allegations of disloyalty on the part of private citizens, public employees, entire government agencies, as well as the broadcasting and defense industries, universities—even the United Nations.

In 1953, the Republican Party gained a majority in the Senate, and McCarthy ascended to the chairmanship of the Senate Committee on Government Operations and its Subcommittee on Investigations. From those chairmanships, he dragged hundreds of witnesses before scores of hearings, publicly shaming and berating his targets. His fiery rhetoric and his remorseless mendacity intimidated critics and challengers. His accusations carried the power to destroy reputations, careers, and lives.

The effect of McCarthyism on 20th century American society was toxic. Prudent citizens shied from civic engagement. Meaningful political dissent withered. Criticism of American foreign policy evaporated. Even college campuses, our cradles of intellectual curiosity, were cowed by McCarthyism.

Supreme Court Justice William O. Douglas called it "the black silence of fear." Intimidated colleagues in this Chamber gave Joe McCarthy broad leeway to abuse Congress's constitutional powers of investigation and oversight. Harvard Law Dean Erwin Griswold described Chairman McCarthy's role as "judge, jury, prosecutor, castigator, and press agent, all in one."

This was the regime 60 years ago, in 1954, when U.S. Army officials accused

McCarthy of exerting improper pressure to win preferential treatment for a subcommittee aide serving as an Army private. McCarthy countered that the Army accusation was retaliation for his investigations of them. The stage was set. The countercharges would be adjudicated, of course, in McCarthy's Subcommittee on Investigations.

The so-called Army-McCarthy hearings, held in a packed, smoke-filled Russell caucus room, would last 36 days and be aired on live broadcast television. Twenty million Americans tuned in during gavel-to-gavel coverage of our Nation's first great TV political spectacle—the precursor to the Watergate hearings, the Iran-Contra hearings, and the Thomas-Hill hearings.

Special counsel to the Army in those hearings was an avuncular Boston lawyer named Joseph Welch of the law firm then called Hale & Dorr. Here, in Washington, Joseph Welch was a nobody. He had no office, he had no position, he had no clout. But he was a good lawyer with a dry wit and unflappable demeanor. He also had a sense of fairness—a sense of fairness that was soon to become famously provoked by McCarthy's bullying. And he had that greatest virtue—courage—the virtue that makes all other virtues possible.

On June 9, 1954, Joseph Welch challenged Senator McCarthy's aide, Roy Cohn, to actually produce McCarthy's supposed secret list of subversives working at defense facilities. Since there likely was no such list, McCarthy needed a distraction. So he lit into an accusatory attack in a traditional McCarthyite way on a lawyer in Welch's firm, a young lawyer—indeed, an associate within the firm, Fred Fisher, a young man who was not even in the hearing room to defend himself—accusing him of various Communist associations and inclinations.

Welch responded:

Until this moment, Senator, I think I never really gauged your cruelty or your recklessness.

Had Senator McCarthy been a smarter man, he would have sensed the warning in those words. But he didn't. He pressed his attack and refused to let up on young Fred Fisher. Welch angrily cut Senator McCarthy short.

Let us not assassinate the lad any further, Senator. You have done enough. Have you no sense of decency, sir, at long last? Have you left no sense of decency?

Thirty words. If you count them, it is just 30 words. But with those 30 words, suddenly something happened, something changed. The emperor suddenly had no clothes.

There had been such an avalanche of words from McCarthy over the years—of lies, of accusations, of hyperbole. And these 30 words—these few short sentences—stopped all of that roughshod hypocrisy in its tracks.

Welch declared an end to McCarthy's questioning, and the gallery of onlook-

ers, on behalf of a nation, burst into applause. The black-and-white footage shows McCarthy asking Roy Cohn, "What happened?" What happened was that a spell was broken. The web of fear woven by McCarthy over Washington, DC, began unraveling.

Near the end of the hearing, Senator Stuart Symington of Missouri faced McCarthy down. After an angry exchange, he rose and walked out to come here to vote. As Chairman Karl Mundt of South Dakota gavelled the hearing into recess, Joe McCarthy kept on railing about Communist conspiracies. As he railed on, Senators, reporters, and members of the gathered audience steadily filed out of the room, leaving him shouting. The spell was broken.

Six months later the Senate voted 67 to 22 to censure Senator Joseph McCarthy. Four years later, he was dead at the age of 48. Historians agree he drank himself to death. His fall from grace and demise were nearly as rapid as his rise was meteoric, consistent with the ancient principle: Climb ugly; fall hard.

Very often—indeed, too often—political outcomes in Washington are determined by the political weight and the wealth of contesting forces vying for power. It is brute force against brute force. It makes us wonder, is that all there is to this? Is this just an arena of combat, where huge special interests lean against each other trying to shove each other around, each for their own greed and benefit?

This incident 60 years ago is an eternal lesson of what a difference one person can make. A regular American, a nobody in Washington, good at his craft, good in his character, and in the right place at the right time, a man who knew what was right, broke the fever of virulent political frenzy that had captured Washington; one private lawyer's sincere, direct outrage at a cruel attack on his young associate, a few words from a Boston lawyer who had just had enough turned the tide of history. May we never forget in this world of vast and often corrupt political forces the power of one person to make a difference.

I yield the floor.

Madam President, I note the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The assistant bill clerk proceeded to call the roll.

Mr. MARKEY. Madam President, I ask unanimous consent that the order for the quorum call be rescinded.

The PRESIDING OFFICER. Without objection, it is so ordered.

#### STUDENT LOAN DEBT

Mr. MARKEY. Madam President, I was the first in my family to go to college. I drove an ice cream truck to work my way through Boston College as a commuter. I did the same thing to go to law school. I lived at home all the

way through college and law school in order to be able to afford to go to college. As a result, I had to take out Federal loans like so many millions of American students have to do today. But here is the thing. If the owner of the ice cream truck company I worked for wanted to refinance the loan he had for the trucking fleet, he could do that. If my parents wanted to refinance the mortgage on their house, they could do that. But if I wanted to refinance my student loans as would every single student today, I was out of luck, and that is not right, that is not fair, and that needs to change.

In Massachusetts, as the Presiding Officer knows better than anyone, we recognize that education is a ladder of opportunity that allows every child to maximize their God-given abilities. It is the best path to middle class success and economic opportunity. The big dreams of college should never be thwarted by the small print of student loan agreements. The economic opportunities that students have because they graduate should not be accompanied by the hopelessness from overwhelming debt—almost like the mythical Sisyphus with a boulder on his shoulders, trying to go up the side of a mountain. That is how students feel with their student debt as they graduate from colleges and universities across this country. So in the same way that mortgage refinancing helps mortgage holders who are underwater, students drowning in debt should benefit from refinancing their student loans at a lower rate.

Today more than 70 percent of America's students borrow money to attend college. The average student graduates from college owing nearly \$30,000. Americans today owe almost \$1.2 trillion in student loans, more than is owed on credit cards. Almost 1 million people in Massachusetts currently owe more than \$24 billion in student debt. Thirty percent of young borrowers nationwide are unable to keep up with their payments and are in default, forbearance or deferment. That kind of debt makes it difficult to start a family, buy a home or save for retirement. Reports show that high student loan debt deters our promising minds from enrolling in graduate programs. That means fewer highly skilled workers, which harms our economy now and makes us less competitive in the world economy in the future.

There is a way to make it easier for those of us who have student loan debts and to put more money in their pockets every single month. That is to listen to the wisdom of our Presiding Officer, to make sure that people here in this Chamber and across our country listen to this guiding light that you are creating for our country to be able to move from this present world where debt so saddles young people that they really cannot ever plan to realize all of their dreams, to a new vision of what might be possible in lowering this burden on young people across our country.

Last year the Congress passed legislation that lowered Federal student loan interest rates for new borrowers but did nothing for existing borrowers. So today interest rates for new borrowers are just under 4 percent while rates for older borrowers are around 7 percent for recent undergraduates and even higher for some older borrowers. The bill which you have introduced as the senior Senator from Massachusetts simply allows 25 million eligible student loan borrowers the option of refinancing down to the rates offered to new Federal student loan borrowers this year.

The bill allows eligible student loan borrowers to refinance their private loans into the Federal program. Many parents cosigned the private loans for their children and are on the hook if their children default on these loans. Your legislation will save existing student loan borrowers thousands of dollars to help them get ahead, not fall behind. This money can be used to help pay for the downpayment on a new home, to start a new business or to start a family. This is one more way to give Americans a fair shot at the American dream. So we thank you for your leadership on this issue. We thank you for laying out a pathway to make it a slightly easier place for young people to be as they leave college, as they have this debt on their shoulders.

When I was in school the interest rate was 3 percent. Those loans were called national defense student loans. Emblazoned over the Boston Public Library it reads: "The education of its people is the best defense of a nation." That is what it says across the Boston Public Library. That is what we have to once again understand, that the first generation that was the beneficiary had 3 percent loans. This generation—in a much more wealthy country—has loans at 6, 7, 8, 9 percent and more, and that just makes it very difficult for them to maximize their God-given abilities in the same way that the Members of the Senate were able to maximize theirs.

We have a responsibility to this generation to go back to that original message, to go back to that incredible plan that was put together after World War II to finally democratize access to education for every family, for every child who wanted to work towards improving themselves. Those national defense student loans understood that the best defense of a Nation is the education of its people. That is how we preserve order and liberty within our society, and that is what your proposal does.

By using the Buffett rule, by using the offset which says to billionaires and millionaires in our country that you are just going to pay the same taxes as the middle class, well, then we finance something that is really critical. We finance the dreams and the hopes of young people in our country, so that the debt they have to shoulder after they leave college is not so bur-

densome that they never really can fully realize their dreams.

So I ask all my colleagues to support Senator WARREN's legislation. I think it is going to be without question at the top of the list of the most important work we do in this Chamber this year, and I call upon my colleagues on the other side of the aisle to respond in the kind of bipartisan way that the American people want, those 40 million families that need relief from this oppressive burden of student loan debt.

With that, I thank the Presiding Officer for her leadership.

I yield back the remainder of my time, and I note the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The assistant bill clerk proceeded to call the roll.

Mr. BLUMENTHAL. Madam President, I ask unanimous consent that the order for the quorum call be rescinded.

The PRESIDING OFFICER. Without objection, it is so ordered.

Mr. BLUMENTHAL. Madam President, tomorrow the Senate has a historic and magnificent opportunity to increase everybody's fair shot at the American dream—everyone's fair shot at a college education that enables and opens the American dream to people who come from families where college was an unachievable aspiration. I know about those families because I come from one of them. I am the first man in my family to have a college education, not to mention the opportunity to go to law school.

There are a couple of hard, practical facts, apart from all the rhetoric about the American dream. The fact is today college education is a major—maybe the most important determinant—of income. It is one of the major determinants of employment. The employment rate for college graduates is much higher than for those who lack it. In fact, the unemployment rates for college graduates are half or less than what they are for those who lack that education.

College education—in fact, education in general—is the single most important instrument of social mobility in this country. It is a way for people to reach the middle class or for families to stay in the middle class. Right now, the middle class is squeezed in every direction by so many different economic factors and pressures, and the cost of a college education is one of the most pressing of them.

So we have the opportunity tomorrow to enable countless people to take advantage of the American dream in a very hardheaded, practical way by enabling all college graduates or others who have student loans to reduce the charges—the interest rates—on those loans to a lower rate that is the lowest rate acceptable.

I thank the Presiding Officer for her leadership in championing this cause before it reached the Senate floor—way before it became the fashionable and

popular issue it has become. I thank also the President of the United States who, by Executive action, has helped to ease the burden of those college loans to thousands of current student debt-holders. He has recognized the importance of reducing that burden by expanding a program that was passed by Congress in 2010, tying monthly student debt payments to a portion of the debtholder's discretionary income. He has expanded that program to include many of those debtholders before the date that it is currently operative, and I thank him for that step, but it is a minor step compared to what we have the opportunity to do tomorrow in realizing an opening to the American dream for many students who have already been through education and now carry interest rates on their debt of 8, 10, 11 percent. It is an opportunity not only for them to reduce that interest rate but also for the economy to take advantage of their purchasing power that will be unleashed—consumer demands that will be enlarged—because people are more likely to buy homes, start families, begin businesses, become entrepreneurs, be innovators and inventors, who right now are making career choices because they are saddled with debt that forces them to pay interest rates much higher than current students do.

It is not a forgiveness program. They will continue to pay the principal on that debt. It is not a free ride or a handout. They simply get the benefit of the interest rates that our friends across the aisle thought was absolutely right, just months ago, when applied to the existing program.

So this opportunity is a common-sense, simple measure to provide some relief to people struggling under a debt load that is suffocating to them, their futures, their families, and our economy's future.

I believe sincerely there are equally important measures that eventually we need to take in this body, in this Congress, in this Nation, to make college more affordable. The costs of tuition and college expenses need to be brought down. The grants we provide—so-called Pell grants—and scholarships that come from other sources need to be expanded and increased. The opportunities for people who incur debt to work down or work off that debt through public service can be dramatically and drastically enhanced for their benefit and for the benefit of our communities and country that will stand to be forthcoming by their policing, their teaching, their firefighting, their public service that can be, in effect, rewarded and incentivized by enabling them to work down or work off those debts.

These programs are a moral imperative, as is affording the opportunity of students to discharge in bankruptcy those debts when they simply cannot fulfill them, but this idea of giving everybody the benefit of the lowest possible interest rates that will be part of

the bill we vote on tomorrow is a solid and sound and vitally important beginning.

We enable homeowners to refinance and car buyers to refinance and many other kinds of debtholders to refinance but not student loans. That is a discrimination, maybe not unlawful but still a distinction that makes no sense either from the standpoint of our economy or the interests of the debtors. So I hope we will give them a fair shot but also impose a basic and fundamental tenet, an ethos of fairness: If it is good enough for home loans and car loans, why not for student loans?

We should not be adopting policies that encourage people to give up on their dreams. In fact, we ought to be doing just the opposite, making young people feel their dreams are within reach.

I will close by saying to my colleagues that in the last months I have been listening around the State of Connecticut—at roundtables and meetings—to both high school students and college students about this issue of college affordability. What is so inspiring to me, in the meetings I have had—in places such as Ansonia, Windham, and Bridgeport—is the drive and determination of our students to embark on a college education. They know its value, its realistic value, its cost, and they want to do it because they know it is a way up. They are gaining and they are giving back.

But many of them have to make compromises. They have been admitted to schools. Their first choice is a first-rate school, but they cannot put together the package financially that will enable them to go. It is beyond reach financially, even as it is within their grasp intellectually. So they may compromise—maybe the first of other compromises that they will make throughout their lives, as they pursue careers, as they have to make hard choices. But at that age, those compromises should not be driven simply by financial imperatives. They should have the best education that is possible for them, and this country should make it available, not just for their sake but for all of ours.

I have been listening to college students who are leaving—at the commencement addresses I have given at law schools, as well as colleges—listening to students talk about their futures as well, futures that will be compromised because of the debt they have, an average of \$27,000 to \$30,000 in the State of Connecticut alone, and it is similar in many States around the country and the reason we have \$1.2 trillion in debt overall today.

They will compromise in doing a job that may be more lucrative but less rewarding, less so to them and less so to our economy, less so to our society—a lesser way of earning a living in terms of its impact in contributing to our social fabric, quality of life. They may not be teaching, they may not be policing, they may not be doing things that

give back to our society because they need the income, the higher income to pay back that debt.

So those compromises affect all of us as well. They are done because they simply cannot afford either to go to the school of their first choice or the career of their first choice, but the government can afford to give them a lower interest rate. We know the government can do so because right now it is profiting off the backs of students in billions and billions of dollars. The estimates range, over a 5-year period, from \$66 billion to other amounts. We know the government will continue to profit even at lower interest rates from the Student Loan Program.

So let's have less profit to the government, better well-being in our communities, and fairer treatment for our students—a fair shot for them and their families and for all who have as their objective simply to better their lives and gain a fair shot at the American dream.

I thank the Presiding Officer.

I yield the floor and suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The assistant bill clerk proceeded to call the roll.

Mr. CASEY. Madam President, I ask unanimous consent that the order for the quorum call be rescinded.

The PRESIDING OFFICER. Without objection, it is so ordered.

Mr. CASEY. Madam President, I rise to speak about a challenge that is confronting our middle-class families all across my home State of Pennsylvania and across the country. The Presiding Officer knows this issue well and has worked tirelessly to enact measures of public policy to confront this problem. We have an opportunity now with her leadership, as well as other leaders in the Senate, to work together on what I think is the kind of legislation that will help those middle-income families.

The Bank on Students Emergency Refinancing Act, of which I am a proud cosponsor, is an opportunity for the Senate, folks in both parties who hear from middle-class families all the time about a range of issues. I doubt there is any issue we hear about more often than the cost of higher education. So I wish—as I am sure many other Members of this body do—to ensure that every student in our States, and for me every student in Pennsylvania, gets something very fundamental, a fair shot to attend college and reach their full potential.

The bill we are considering would help students who have private and public loans in good standing from before July 1 of 2013. It allows them the chance to refinance those loans at a 3.6 percent interest level, the level that was agreed to in last summer's bipartisan student loan compromise. This compromise, as we might remember, passed the Senate overwhelmingly, 81 to 18.

With interest rates near record lows, homeowners, businesses, and even local

governments with good credit regularly can refinance their debts, but few if any students have that same option. Why should more Americans not be helped by the opportunity to pay a lower interest rate?

That is a question I think we all ask tonight and in the days we are debating this issue. More than 40 million Americans owe almost \$1.2 trillion in student loan debt, much more than is owed, for example, on credit cards. According to the Institute for College Access & Success, as of the year 2012 Pennsylvania ranked third in the Nation in the highest average student debt indicated—nearly \$32,000 per student is the number in Pennsylvania—and 70 percent of graduates in the Commonwealth of Pennsylvania leave college with debt, the fourth highest of any State in the Union. Too many young Americans cannot get ahead because they cannot get out from under the burden of student debt.

Because of their debt, many Americans are unable to buy a home, save for retirement, start a business or even start a family. This hurts the economy terribly and it makes the American dream so much harder for young Americans to reach. At an 18-year low, the rate of home ownership among young people has been cut in half since 2001. A record-breaking number of young adults are still living in their parents' homes.

This high level of student debt makes it harder for entrepreneurs to start new businesses and create jobs. Entrepreneurial activity among 20- to 34-year-olds is at the lowest level in 20 years. We know this bill can help at least 1.2 million Pennsylvanians and more than 25 million across the Nation, according to the Department of Education.

Based on calculations from the Congressional Research Service, a typical Pennsylvanian who owed the State average, nearly \$32,000 in student debt, would be able to save more than \$4,000 over the life of their loan. This bill would not only save millions for Americans, but the bill itself would save the Federal Government more than \$14 billion over 10 years, based on figures from the Congressional Budget Office.

A college education, we all know, is the surest path to middle-class success and is still the best investment a student can make. Getting a college degree opens the door to job opportunities for the average worker. That means \$1 million more in earnings over a lifetime compared to those who only go as high as a high school diploma.

So college education is indeed tied directly to the economic success of young people across the country. This bill is a step in the right direction and would do much to tackle the problem of student loan debt. However, Congress and the Nation still have a lot of work to do to make college affordable for all of our children. What we are talking about is something very fundamental. All we are asking is that the House and the Senate, both parties,

come together to give students and their families just a fair shot.

That is all they are asking for. They are basically saying to us, especially middle-class families are saying to us: You folks in Washington talk all the time about the middle class, but you need to act on our behalf. Unfortunately, they do not see enough action coming out of Washington that directly impacts their lives, that directly has an impact on their economic fortune, their economic future.

This is one of those rare opportunities with one vote, with one bill we can have a substantial positive impact on the lives of literally millions of Americans as soon as the bill is enacted into law.

I would venture to say that when you talk to any middle-class family, if student loans and the cost of college is not the No. 1 issue they mention, it is certainly in the top two or three. For most middle-class families it is No. 1. Yet they have not seen much in the way of direct action that we can take in Washington to provide a measure of relief—not a magic wand, not eliminating all the pressure and all the worries that people have when it comes to affording college.

This is one bill that can provide some relief, some needed relief, especially when young people are trying to buy a home, invest in their families, start a business, and begin their life after higher education. I ask that we all come together on this legislation and provide a measure of relief to middle-class families and, by virtue of doing that, a badly needed injection into our economy.

I yield the floor.

Mr. LEAHY. Madam President, tomorrow, the Senate will vote to proceed to a bill that I am proud to cosponsor, to allow students to refinance their student loans at lower interest rates. We must take this commonsense approach to allow those with student loans to take advantage of historically low interest rates.

It should go without saying that student loan costs should not rise so high that students cannot repay. Yet in recent years, average college tuition rates have climbed faster than inflation, far outpacing student financial aid. Since 1985, the cost of attending college has risen by 559 percent, and last school year alone, in-state tuition and fees at public 4-year institutions were on average 8.3 percent higher than in the previous year.

Debt caused by student loans has surpassed the level of credit card debt in the United States. In Vermont, there are 99,000 people with Federal student loans representing more than \$2 billion in debt. This not only affects those borrowers and their families, but it has a devastating effect on the economy as a whole—particularly in the housing market. Student loan debt is preventing many would-be first-time home buyers from saving enough to afford a down payment. High student

loan debt, combined with the housing lending climate, has left many unable to secure a mortgage. Experts are worried that the high level of student loan debt is one of the reasons the housing market has been slow to recover.

This bill would help those suffering with the burden of student loan debt by offering them the opportunity to refinance at lower interest rates. We offer refinancing options to businesses, homeowners, and even local governments. These options should be available to students, too. The legislation would help roughly 25 million borrowers keep up with their student loan payments by allowing them to refinance at the same rates that new borrowers receive. Combined with the Executive action announced this week by President Obama to give more students the ability to cap monthly payments, this bill is an important step toward relieving the student debt burden so many Americans face.

I regularly hear from Vermonters about their struggles to afford a college education, and their concerns about student loan debt after they graduate. Many students are forced to take on significant debt, and too often are not able to complete college because of soaring costs. For those students who do go on to graduate, record student loan debt has made getting ahead in today's job market an insurmountable challenge for some students. Students who might otherwise choose to work in the public sector or other historically lower paying jobs like primary health care or teaching professions must make professional choices based solely on their level of debt. Unfortunately, along with the pressure from student loan debt has come an increase in default rates among borrowers, which will affect a student's financial stability for decades.

I have always firmly believed in the importance of a college education. I was the first Leahy in my family to graduate from college. Every young person should have the chance to pursue higher education. Education is a path out of poverty, a road to personal growth, and an access ramp to professional accomplishment and economic security. Everyone wins when access to education expands.

Each opportunity for a young American to earn a college education is also an opportunity for the Nation's future. Our country's ability to compete in the global marketplace in the future depends on our children's ability to finance their education. This does not need to be a partisan issue and should be one where we can find widespread agreement.

I urge every Senator to help us move ahead to support our students, their futures, and our country's future. This issue deserves to be debated in the Senate.

I suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The assistant bill clerk proceeded to call the roll.

Mr. CASEY. I ask unanimous consent that the order for the quorum call be rescinded.

The PRESIDING OFFICER (Mr. DONNELLY). Without objection, it is so ordered.

#### MORNING BUSINESS

Mr. CASEY. Mr. President, I ask unanimous consent that the Senate proceed to a period of morning business, with Senators permitted to speak therein for up to 10 minutes each.

The PRESIDING OFFICER. Without objection, it is so ordered.

#### TRIBUTE TO GREGORY SANFORD

Mr. LEAHY. Mr. President, when Vermonters contemplate the history of our great State, many think fondly of our former State archivist, Gregory Sanford. With his flowing gray beard and quick wit, Gregory is a noted scholar on all things relating to Vermont's history and culture. Gregory retired from his post as the Vermont State archivist in 2012. The appreciation of the extent of Gregory's intellect and influence is not limited to Vermonters. His impressive career was recently chronicled in *Archival Outlook*, a publication of the Society of American Archivists.

Throughout his career, Gregory Sanford served as a critical resource for journalists, legislators, town moderators, and anyone else searching to put today's events into historical context. He brought excitement to the daunting but essential task of preserving State records. It was his vision, passion, and ability to anticipate the myriad of ways that technology would alter the job of State archivist that set Gregory Sanford apart. As the *Archival Outlook* piece notes, Gregory spent his career imagining innovative solutions to difficult problems with limited resources.

During his years as State archivist, Gregory was also an ambitious author who worked to explain how our laws affect the lives of everyday Vermonters, often invoking colorful analogies to do so. His regular column, "Voices from the Vault," never lacked for detail or readership. In short, Gregory brought history to life, and worked tirelessly to preserve it, which is precisely why this profile of Gregory Sanford is entitled, "The Sense of Wonder." My State of Vermont is so fortunate for his many contributions, and I ask unanimous consent that the *Archival Outlook* article be printed in the RECORD.

There being no objection, the material was ordered to be printed in the RECORD, as follows:

[From *Archival Outlook*]

#### THE SENSE OF WONDER

VERMONT STATE ARCHIVES AND RECORDS ADMINISTRATION BUILDING NAMED FOR GREGORY SANFORD

(By Terry Cook and Helen Samuels)

Most archivists work in buildings devoted, in whole or part, to preserving historical ar-

chives or managing dormant institutional records. Over the course of their careers, some get the opportunity to participate in the design of new buildings for these purposes. A mere handful are privileged to lead teams to conceptualize, design, build, and occupy a combined historical archives and records center. But only rare—and very special—archivists do all that and then have such multipurpose buildings named in their honor—in fact, only one to our knowledge in the United States. Our colleague and friend, Gregory Sanford, is that rarest of archivists. This is his story, or at least the story of why he achieved this signal and singular honor.<sup>1</sup>

Professional innovator and leader on many fronts, our Gregory is modest to a fault. Part of this is his genuine belief that he is just working away, trying the best he could to make a difference, in a small state in a far corner of the country, neither looking for nor expecting recognition from practicing a profession that he loves so well. Many people in life who are modest have much to be modest about, but not Gregory, for he has envisioned, thought, and accomplished much, and in so doing set some valuable models for our profession.

One marvels over the scope of his publications, both formal and scholarly, and much more pervasively and influential, his hundreds of newspaper columns and lively speeches given all across his state, in schools, before local societies, in the broader New England region, and beyond, as well as before hundreds of meetings of legislative committees, all extolling the merits of archives and good records management, demonstrating through story and character, wild analogies and moving metaphors (more on that later!) The power of archives to inform, educate, transform, and amuse—and (as the official building plaque notes) create a "sense of wonder" about the past and its impact on all Vermont citizens.

He transformed a state papers office of one person located in a tiny office, with shared records storage in the basement of the executive office building, into a dynamic institution, the Vermont State Archives and Records Administration (VSARA), currently with fourteen staff members, an updated archives and records law (that he authored), and a newly renovated and expanded archival and records center building. In accomplishing this, Gregory has worked tirelessly with legislators, bureaucrats, educators, media, and anyone who would listen, to give records management, and especially for digital records, both visibility and strategic direction for his state in the information world. The result is a resuscitated records management service now exists under the control of the state archivist, rather than languishing in the state's general services department.

His highly innovative use of the archives and its collections to frame and give context to current issues of debate in the state, so citizens and legislators do not ignore the wisdom of past, is especially admirable. This "continuing issues" approach to archival public programming makes the relevance of archives very apparent to citizens and sponsors, legislators and media personnel, beyond the well-known uses of archives for history, genealogy, and general support to government. In effect, and not without some political risk to himself, Gregory has championed the fundamental principle of archives being arsenals for democracy through an informed citizenry. For controversial issues facing the state and its legislators, he repeatedly uncovered past precedents where denials flourished that such existed; outlined forgotten past examples of workable government processes where chaos now reigned until his intervention; showed that sacred cows of

state policy assumed to be sacrosanct since time immemorial had in fact changed many times, and could thus be readily changed again. In his column, *Voices from the Vault*, appearing in the Secretary of State's monthly publication, as well as on the VSARA web site, Gregory applied his vast knowledge of state records and Vermont history, its constitution and laws, and his own wide reading and sense of wonder. Gregory thus for many years kept "continuing issues" burning, showing the relevance of archives and records to living life now. So much so that legislators and media turned to him for "backgrounders" on many public issues, and those he gave them in his interviews and in his *Voices from the Vault* columns—always with flare, good humor, and self-deprecation, but also with dedication, passion, and keen intelligence.

Despite his tiny resource base in the state archives and many pressing home and family responsibilities, Gregory has, as a committed professional, applied for and received several NHPRC grants. He wanted to push the frontiers of archival and records management research, strategy, and best practice, to try to understand, codify, and share more widely the lessons he was learning in Vermont with his wider profession. The most noted of these, in our opinion, was the Vermont State Information Strategy Plan (VISIP), in which we both had marginal roles as consultants, but enough to observe the project first hand.

VISIP was a gubernatorial initiative embracing executive agencies. Though the archives was not originally envisioned as a VISIP participant, Gregory succeeded in getting it a place at the table. He had been impressed by some of the appraisal thinking occurring in the archival profession in the late 1980s centered around functional analysis and macroappraisal. Instead of appraising records by their subject and informational-value content, which is impossible for modern records given their huge extent in paper, their interconnectedness across many creating institutions in our complex world, and their transient digital formats, archival theorists like Hans Booms in Germany, Helen Samuels in the United States, and Terry Cook in Canada shifted the focus for appraisal to the functional context of creation: which functions, programs, and activities within which structural entities would be most likely to produce the best records, including evidence of citizen's interaction with the state, rather than which of the billions of modern records themselves might have potential research value.

Gregory was impressed by these ideas, but he took functional analysis a step further, and built it back into the information system planning of the state. Based on research into the mandates, structures, and especially functions, programs, and activities of every state agency, he automated the results to produce a grid that matched functional activity with the several (sometimes many) offices performing aspects of that activity. He demonstrated that promotion and control of tourism, for example, was spread around nine separate agencies that did not talk to each other, or that a single mother with dependent children at school, when seeking benefits, would have to contact and then fill in similar information on application forms for each of the twelve agencies. By revealing this overlap and duplication, VISIP permitted consolidation, in a virtual sense, of these programs through information systems that talked to each other for greater effectiveness, reduced duplication and inefficiency, made things easier for clients of the government to get service (applying once, not twelve times), helped the state promote itself (tourists now got one effective consolidated message when they wrote, rather than

perhaps a few of nine partial ones). And of course archival appraisal could now be focused functionally on the location of the best records in the VISP matrix to document the state's activities with its citizens, because the state's functions had finally been mapped and understood.

Though support for VISP waned with changing gubernatorial administrations, the Vermont State Archives and Records Administration, through the collaborative work of Gregory and his deputy (and now successor) Tanya Marshall, used VISP insights to model and then encourage state agencies to move to a functions-based, multiple-access-point, facet-designed file-classification system for its records management programs.

Our Gregory achieved innovative results with minimal resources and much imagination. He is one of those effective facilitators working with "power" behind the scenes, as well as frequently and openly in the public and media, to make things happen. He is not just a dreamer and thinker, orator and writer, thorough researcher and master storyteller, though he does all that with considerable aplomb. He is also a roll-up-the-sleeves practical archival administrator who builds buildings, writes laws, plans and carries out ambitious programs, and lobbies effectively for his profession with panache and passion.

But what of "the sense of wonder"? While the dedication plaque on Gregory's building recognizes his "devoted service" to archives and public records, which we trust the foregoing account justifies, what state formally memorializes "the sense of wonder" of any of its public servants? Indeed, what government anywhere celebrates "the sense of wonder" through a building dedication? To understand that, we need to turn from what he did for historical archives and managing public records to how he did it, to that sense of panache and passion just mentioned, to "the sense of wonder" he so often felt himself and shared so effectively with others.

While the sense of wonder most especially describes Gregory's endless curiosity and voracious reading, to say nothing of his being a mountain of a man with a huge improbable beard, what made that sense of wonder as state archivist so special was his endless commitment to inform Vermont citizens about the value and relevance of public records, but always in the most engaging fashion. In this way he passed on to those readers his own sense of wonder.

During Vermont's bicentennial celebration in 1991, for example, Gregory organized a series of debates to engage Vermont citizens around issues of current importance, such as the death penalty and term limits. These debates were held in each of the several cities that served over time as the state's capital. While Gregory explored current issues, he was always able to provide historical context, through stories and examples drawn from his deep historical understanding of the records. Citizens were empowered to feel at the center of their government, working through contemporary issues themselves with rich historical context to temper and inform debate.

Gregory used his many speaking engagements to offer wry perspectives on record and information management. Regularly invited to address freshmen legislators as part of their orientation, Gregory once introduced the importance of the "big picture" of records management through an analysis of the impact of dog urine on trees in New York City! Two dogs at one fire hydrant that you see at brief glance, is one thing; almost seven million gallons of urine squirted annually on expensive (and now dying) city trees is quite another picture. Similarly, one shelving bay of records in the corner office is one thing; millions of documents across

scores of agencies, if not well managed in a statewide integrated recordskeeping system, is quite another. We suspect those legislators went home and never quite forgot that image, records management, or Gregory. Nor would they have forgotten the man who appeared before them, based on a daughter's dare, with his huge beard newly dyed a bright fuchsia color!

But Voices from the Vault was his regular forum to demonstrate the relevance of records to current debates, but always incorporating that special touch of Gregory's humor and his own sense of wonder. Here is a fine example from his January 2011 Voices from the Vault column that, additionally, provides insight into his goal for his columns:

"Most people, alas, don't find records/archival management a particularly titillating topic. Therefore I usually start my column with some misdirection, attempting to ensnare readers before they realize they are reading about records. This month I appeal to the reader's prurient interests and offer a sex column. Female dragonflies, according to those who study such things, possess 'sperm storage organs.' These are special sites which incubate sperm, keeping it alive for months until the female is ready for fertilization. Male dragonflies, however, are only concerned with passing along their own genes. To them, the thought of the females cheerfully flying about, slowly incubating the genes of rivals is not a happy one. So, over time, the sexual organ of the male dragonfly evolved to include a little scoop. This allows the male to empty out the female's storage organ before filling it with his own seed.

"Government is like that. New administrations, secretaries, and commissioners arrive in Montpelier and immediately clear out the records of the previous occupants. They then refill the various storage organs of government with records of their own programs and initiatives. I confess that the analogy is not exact since in many cases those leaving government clean out their own record storage units before departing.

"The news media comment on these transitions often speculating on the legacy of the departing administration. This impulse to quickly define a particular administration's legacy raises numerous interesting issues, notably the tension between continuity and change inherent to our democratic system of government. In other words, to what degree are we documenting the continuities of government and to what degree are we documenting the initiatives and actions of specific administrations or state officers? Obviously these are not mutually exclusive efforts, but they require decisions over what files should be left in situ for continuity of operations; what records should be sent to the state archives to ensure long term access; and what records can be disposed of without violence to statute or administrative need?"

In 2009 Gregory introduced a column dealing with the history of Vermont Special Session in the following way: "Traditional marriage is at risk in Vermont. No, not that one; it appears to be doing fine. I am talking about the long standing union between car fenders and duct tape. Duct tape is no longer good enough to get your car inspected. I am currently organizing a Tape Back Vermont campaign. I thought of imploring the governor to convene a special session of the general assembly to address this unprecedented attack upon the customs and usage of home auto body repair. This required some preliminary investigation on the history of special sessions," which Gregory then traces from 1777 forward.

One of Gregory's 2012 columns was entitled "Sexing Chicks and the Appraisal of Public

Records." The column begins with a brief introduction about how in the 1920s the Japanese discovered "that by squeezing a day-old chick's intestines it was possible to see slight anatomical differences . . . and thus males could quickly be culled and feed expenses reduced." After this anatomical lesson, Gregory admits that though the analogy is not precise, "Sexing chicks is not unlike appraising public records. [Archivists] don't want to pay upkeep for records that don't have value. We need ways to recognize the variations in public records so we can correctly determine their "gender" with high accuracy. Good records analysts, like good chick sexers, handle large volumes, quickly, and have sufficient training and experience to develop contexts for accurately interpreting what they see."

His gift to inform, amuse, and educate while promoting the archives was truly amazing. To further appreciate his delightful skill in writing about archives and documents, readers are encouraged to discover more of these wonderful columns at <http://vermont-archives.org/publications/voice/>.<sup>2</sup>

That we all who feel the wonder of archives could so imaginatively translate that into workplace reality as did Gregory, and could have such enlightened employers as the State of Vermont to recognize the merit of "wonder" so publicly!

#### NOTES

<sup>1</sup>One of the buildings of the Illinois State Archives, but not its records center, is named for long-time State Archivist and pioneering records theorist, Margaret Cross Norton. And a new wing of the Alabama Department of History and Archives (the state archives) has recently been named for that institution's long-time director, Edwin C. Bridges. A few archives may have reading rooms or public areas named after famous archivists, but these are hard to verify. Examples (with stories) would, we are sure, be welcome for mention in future issues of Archival Outlook. We thank Teresa Brinati and Richard J. Cox for their helpful advice. In Canada, one Dominion Archivist (Sir Arthur Doughty) has an official historic plaque, and even a statue, raised in his honor, and all the Dominion and National Archivists are recognized by a sculpture inside LAC's Gatineau Preservation Centre, but none have their "own" buildings!

<sup>2</sup>Sanford's final article for this publication was printed in the July/August 2012 issue. Since then, Sanford's successor, Tanya Marshall, has continued contributing to the publication.

#### TRIBUTE TO THE BORINQUENEERS

Mr. DURBIN. I would like to recognize the remarkable service of the 65th Infantry Regiment, also known as the Borinqueneers, a unit composed primarily of soldiers from the U.S. territory of Puerto Rico and recruits from other Latino backgrounds.

Today, President Obama has signed into law a bill honoring the Borinqueneers with a Congressional Gold Medal, the highest civilian honor our Nation can bestow. The Gold Medal is awarded as a national expression of gratitude to men and women who perform outstanding acts of service that advance the security, prosperity, and national interest of the United States of America.

American minorities have a proud history of serving their country with honor and distinction even in the face

of racism and exclusion. As the largest and longest standing segregated unit in our military's history, the 65th Infantry Regiment is no different. In the face of segregation and discrimination, the Borinqueneers demonstrated valiant service to our Nation. From World War I to Korea, the Borinqueneers represented the United States and Puerto Rico proudly. They were often among the first into battle and have been the recipients of numerous awards and commendations.

The 65th Infantry Regiment was originally formed as a battalion of volunteer infantry in Puerto Rico in 1899 and first saw combat in World War I. The unit fired the first shot of the war by U.S. regular Armed Forces while defending the harbor of San Juan against a ship flying the colors of the Central Powers. Members of the Regiment also served in World War II and, with particular distinction, in the Korean war, where they earned 10 Distinguished Service Crosses, 256 Silver Stars, 606 Bronze Stars, and 2,771 Purple Hearts by war's end.

The Borinqueneers now join the ranks of the Tuskegee Airmen, the Navajo Code Talkers and other distinguished minority units who have received the prestigious Gold Medal. This day is long overdue but well deserved.

I congratulate the Borinqueneers on their honor. These brave men deserve recognition befitting their contributions to our Armed Forces. The unit's story is one of service and honor beyond even the usual highest standards to which we hold our men and women in uniform.

Of the surviving Borinqueneers I would like to recognize and give special thanks to those who have made their home in Illinois: Diego A. Figueroa Reyes, Santiago Perez, David Ramirez-Granado, Ramon Rodriguez, Juan Vasquez, and Onil G. Velez. I commend you and all of the Borinqueneers for your steadfast service to our country and wish you and your families all the best.

#### SENIOR SAFETY INITIATIVE

Mr. NELSON. Mr. President, today I wish to recognize the need to protect the safety and health of older Americans from hazards posed by consumer products. Since its inception in 1972, the Consumer Product Safety Commission CPSC has been tasked with protecting the public from unreasonable hazards posed by consumer products. Historically, the CPSC has not focused explicitly on seniors despite the aging population's vulnerability to these hazards. For example, a 2012 CPSC report found that Americans age 65 and older are nearly three times more likely to suffer a product-related injury that results in a visit to the emergency room than Americans between the ages of 25 and 64.

On May 19, 2014, the CPSC introduced the Senior Safety Initiative. I commend the CPSC for taking on this im-

portant and timely project. The Senior Safety Initiative aims to reduce both the incidences of product-related deaths, nearly 65 percent of which are suffered by seniors and the estimated 5 million injuries suffered by older adults. This initiative includes the creation of a mechanical and senior hazards team to monitor hazards associated with products intended for seniors, publication of a hazard screening report focused exclusively on seniors, and continues the CPSC's partnership with other agencies to reduce the death and injury associated with consumer products. In addition, the CPSC will join the Federal Interagency Forum on Aging-Related Statistics to work with other Federal agencies to improve the availability of aging-related data.

In particular, the initiative aims to reduce hazards associated with adult portable bed rails. Between 2003 and 2012, the CPSC received reports of 174 deaths, 80 percent of which involved seniors over age 60, and nearly 110,000 medically attended injuries involving adult portable bed rails. The collective costs associated with these injuries totaled around \$250 million annually. The CPSC recently partnered with manufacturers, the Food and Drug Administration, and the voluntary standards community to develop the first-ever standard for adult portable bed rails. As the senior Senator of the State with the largest proportion of people above the age of 65, I welcome the CPSC's efforts to reduce injuries and deaths involving consumer products, particularly adult portable bed rails.

Last month, in conjunction with the publication of the Senior Safety Initiative, the CPSC participated in Older Americans Month by partnering with the Administration for Community Living and other participating organizations to promote educational resources for seniors and their families about preventing hazards associated with household products often used by seniors and their caregivers.

As chairman of the Senate Special Committee on Aging, I know how important it is to protect the well-being of older Americans from unreasonable risks in their retirement years. As our aging population grows exponentially over the coming decades, it is imperative that we support initiatives like the CPSC's to enhance the safety, independence, and well-being of our older Americans.

#### VOTE EXPLANATION

Mr. KAINE. Mr. President, during today's session of the Senate, six rollcall votes were taken. I was necessarily absent and missed five of these votes, due to attending funeral services in Richmond for Ray Boone.

While I missed votes on the confirmation of Leo T. Sorokin, of Massachusetts, to be United States District Judge for the District of Massachusetts and Richard Franklin Boulware II, of Nevada, to be United States District

Judge for the District of Nevada, I did vote to invoke cloture on these two nominees on Monday, June 9, 2014.

I also missed three cloture votes on nominations for the Federal Reserve: Lael Brainard, of the District of Columbia, to be a Member of the Board of Governors of the Federal Reserve System; Jerome H. Powell, of Maryland, to be a Member of the Board of Governors of the Federal Reserve System; and Stanley Fischer, of New York, to be Vice Chairman of the Board of Governors. However, I do intend to vote to confirm these three Fed nominees on Thursday, June 12, 2014.

#### WORLD WAR II VETERANS VISIT

Mr. UDALL of Colorado. Mr. President, today I wish to pay tribute to the outstanding military service of a group of incredible Coloradans. At a critical time in our Nation's history, these veterans each played a role in defending the world from tyranny, truly earning their reputation as guardians of peace and democracy through their service and sacrifice. Now, thanks to Honor Flight, these combat veterans came to Washington, DC, to visit the national memorials built to honor those who served and those who fell. They have also come to share their experiences with later generations and to pay tribute to those who gave their lives. I am proud to welcome them here, and I join with all Coloradans in thanking them for all they have done for us.

I also want to thank the volunteers from Honor Flight of Southern Colorado who made this trip possible. These volunteers are great Coloradans in their own right, and their mission to bring our veterans to Washington, DC, is truly commendable.

I wish to publicly recognize the veterans who visited our Nation's capital, many seeing for the first time the memorials built as a tribute to their selfless service. Today, I honor these Colorado veterans on their visit to Washington, DC, and I join them in paying tribute to those who made the ultimate sacrifice in defense of liberty.

These veterans from World War II include Charles Barnett, James Hubbard, John Lee, Donald Joiner, John Cotton, Anthon Aragon, Sedley Hall, Fred Radestock, Carl Davidson, Clarence Norris, Gordon Ashwood, Gerald McCann, Charles Tomsick, Timothy Churchill, John Ross, Richard Gottlieb, Gene Noel, Clifford Hibpshman, Eldon Price, Lester McLaughlin, Samuel Stephens, Albert Cordova, and Barlow Westcott.

Our Nation asked a great deal of these individuals—to leave their families to fight in unknown lands and put their lives on the line. Each one of these brave Coloradans bravely answered the call. They served our country with courage, and in return, let us ensure they are shown the honor and appreciation they deserve. Please join me in thanking these Colorado veterans and the volunteers of Honor

Flight of Southern Colorado for their tremendous service.

#### ADDITIONAL STATEMENTS

##### REMEMBERING THE ARKANSAS TORNADO VICTIMS

• Mr. BOOZMAN. Mr. President, I wish to offer my thoughts and prayers to the victims of the April 27, 2014, tornadoes that devastated a number of communities in central Arkansas.

The tornadoes that spawned from the storm system that left a trail of destruction across the south took the lives of 16 Arkansans in Pulaski, White and Faulkner Counties.

The Arkansas victims include an Iraq veteran who died while protecting his 5-year-old daughter, two children who had just started school in Vilonia, and an unborn child who died as a result of the injuries to the baby's mother.

While others escaped the tornadoes with their lives, many lost everything else they had. From homes to businesses, entire communities were wiped out leaving many residents homeless and without livelihood.

However, our actions in a time of crisis are a reflection of us as a society and despite the tragic stories we saw many uplifting acts before, during, and after the tornadoes hit. As the storm approached, Christian Gunther acted to save ten disabled veterans from a long-term care facility by making sure they reached safety before the tornado hit. During the storm, MSG Daniel Wassom, gave his life using his body to shield his daughter from a falling beam. And, in the immediate aftermath of the storm, Arkansas's first responders rushed to the hardest hit communities, saving lives in the aftermath of the tornadoes.

During this time where many have to sift through the rubble and rebuild their lives, we are grateful for those who have reached out to their neighbors and provided assistance. Volunteers from all across the State have come to ravaged areas to help. This disaster serves as a testament to the compassionate character of the people of Arkansas. Rebuilding is never easy, but I know that Arkansans do not give up.

I am pleased the President quickly responded to the situation by designating four Arkansas counties as major disaster areas, making Federal funding available to people in these counties impacted by the storm. However, more work remains to be done. I am committed to ensuring that relief comes to the families and communities affected by this disaster.

Again, our thoughts and prayers go out to those who endured the storms, who need to rebuild, and especially to those who have lost relatives and loved ones. I ask that my colleagues continue to keep them in their thoughts and prayers.●

##### RECOGNIZING THOMAS HOLLAND

• Mr. BOOZMAN. Mr. President, I wish to recognize the life and career of Dr. Thomas Holland who has spent the past 22 years finding and identifying the remains of American servicemen. His efforts have helped bring peace and closure to the families of our fallen soldiers.

With over 83,000 American servicemen who have been listed as missing in action, Dr. Holland's vision and insights have helped find and identify the remains of soldiers who would otherwise be unaccounted for and unknown. He has led recovery missions to numerous countries such as North and South Korea, China, Iraq, and Cambodia. Most notably in 1995, Dr. Holland led the classified mission in Iraq to recover the only serviceman missing from the First Gulf War.

Originally from Fort Smith, AR, Dr. Holland received his bachelor's degree in fine art from the University of Missouri-Columbia where he continued his post graduate studies and earned his master's degree and his doctorate degree in anthropology. Currently, Dr. Holland serves on the graduate faculty at the University of Hawaii. As a world renowned expert, he has been published in many journals and has presented papers at numerous national and international meetings. During his tenure at the Central Identification Laboratory and Joint POW/MIA Accounting Command, he held positions as an anthropologist, senior anthropologist, and scientific director.

While his academic and professional achievements are outstanding, his most admirable accomplishment has been his great service that honors American prisoners of war and those missing in action. Since 1992, Dr. Holland has diligently performed the solemn task of finding and identifying lost soldiers, sailors, and airmen using the science of human identification.

Dr. Holland has displayed dedication, perseverance, and commitment to excellence. I am grateful for his years of service and efforts devoted to those who fought and died for our freedom.

##### RECOGNIZING FRANK BROYLES

• Mr. BOOZMAN. Mr. President, today I wish to honor a friend to all Arkansans, Frank Broyles, an icon in Arkansas athletics, the former head coach of the Arkansas Razorbacks football team and former Athletic Director who is retiring from the University of Arkansas at the end of June.

This legendary football coach spent his life serving Arkansas and laying the foundation and building the dynamic athletic department at the University of Arkansas. His hard work, dedication and commitment to Arkansas and its athletes is clear. As an offensive tackle for the Razorbacks in the late 1960s, I played under Coach Broyles. He had a great influence on my life and I know that to be true for many other Arkansas athletes.

Coach Broyles' influence extends well beyond Arkansas into college athletics. The Broyles Award was established in 1996 to honor the work of assistant football coaches. Honoring Coach Broyles, the award recognizes his history of producing some of the most successful assistant coaches in college football.

He has been successful on and off the field. After his wife Barbara lost her battle with Alzheimer's, Coach Broyles made it his life's mission to advocate for a cure and educate Americans on caring for loved ones suffering with Alzheimer's. He wrote the Alzheimer's Playbook based on his family's experience caring for Barbara which is a great resource for all caregivers.

Despite retiring as the Arkansas Athletic Director in 2007 he continued his service to Arkansas on the Razorback Foundation. This will truly be the end of an era when he leaves at the end of the month.

The Arkansas Razorbacks are blessed to have the leadership of Coach Broyles in the many roles he assumed for the university. His vision for the Razorbacks is what we recognize today and support today. I am honored to have had the opportunity to play for Coach Broyles and call him a friend and wish him the best of luck in retirement.●

##### TRIBUTE TO JIM ANDERSON

• Mr. BLUNT. Mr. President, I wish to honor Jim Anderson, who has been the president of the Springfield, Missouri, Area Chamber of Commerce since 1988. Later this month, Jim will leave that position to pursue other opportunities. Jim has played a role in nearly every major development that has shaped Springfield over the last 25-plus years. Over that time he has been a great friend and an important advisor on all things Springfield—my hometown and Missouri's third largest city.

Jim Anderson was lured back to Springfield from Jefferson City, MO, to run Springfield's Chamber of Commerce, a role he had already played in Jefferson City for nearly a decade. With his background as teacher and administrator, his quick smile and sharp mind for details, and a wealth of contacts and government know-how, Anderson has been a spirited leader at the Springfield Chamber. His knowledge and experience have helped as he has devoted his efforts to economic development, job creation, civic involvement, and advocacy efforts at both the local and state levels.

Jim Anderson is a leader who knows what it takes to make his community an attractive place for businesses and consumers. From 2001 until 2009 Anderson served on the Missouri Highway and Transportation Commission and rose to the chairmanship in 2007 and was vice chairman the following year. During that period Jim became a supporter of infrastructure programs to fix bridges, expand capacities, and grow a safer transportation network to promote economic development. Jim's

keen intellect on economic development issues earned him an appointment in 1993 by Gov. Mel Carnahan to the Missouri Business Council and to the Total Transportation Commission in 1996.

In 2005 Jim's peers honored him with the Springfieldian Award, a recognition given to the person whose contributions leave a lasting mark on Springfield. Jim has certainly left his mark. That same year Anderson was a recipient of the Missourian Award. In 2007 he was the recipient of the Lifetime Achievement in Business Award from the Springfield Business Journal. And last year Anderson received the Career Service in Economic Development Award at the Governor's Conference on Economic Development. These awards only scratch the surface of Jim's impact on the region.

Jim has amassed many awards and accolades from the U.S. Chamber of Commerce. But Jim is also grounded in his local community—Springfield. He served as chairman of United Way of the Ozarks and president of Urban Districts Alliance. He is a member of the Springfield Rotary Club and has been recognized for his work with the Boy Scouts. Jim is a past chairman of the board of directors of Springfield Innovation, Inc., at the Roy Blunt Jordan Valley Innovation Center. Anderson is an active member of First & Calvary Presbyterian Church.

Jim's contributions to the Springfield area have strengthened the fabric of the community. I know he will be glad to have more time with his wife Janet and their daughters Rachel and Rebecca. I wish him well in his next opportunity and thank him for his years of service in Springfield.●

#### BENTON COUNTY, IOWA

● Mr. HARKIN. Mr. President, the strength of my State of Iowa lies in its vibrant local communities, where citizens come together to foster economic development, make smart investments to expand opportunity, and take the initiative to improve the health and well-being of residents. Over the decades, I have witnessed the growth and revitalization of so many communities across my State, and it has been deeply gratifying to see how my work in Congress has supported these local efforts.

I have always believed in accountability for public officials, and this, my final year in the Senate, is an appropriate time to give an accounting of my work across four decades representing Iowa in Congress. I take pride in accomplishments that have been national in scope—for instance, passing the Americans with Disabilities Act and spearheading successful farm bills. But I take a very special pride in projects that have made a big difference in local communities across my State.

Today, I would like to give an accounting of my work with leaders and residents of Benton County to build a

legacy of a stronger local economy, better schools and educational opportunities, and a healthier, safer community.

Between 2001 and 2013, the creative leadership in your community has worked with me to successfully acquire financial assistance from programs I have fought hard to support, which have provided more than \$56 million to the local economy.

Of course, one of my favorite memories of working together has been working to designate Vinton as the site for the Americorps National Civilian Community Corps, NCCC, facility, and securing \$2.5 million to create the residential campus. I have also appreciated working with Iowa Educational Services for the Blind and Visually Impaired on one of my biggest priorities—eliminating barriers in our society for people with disabilities. Growing up, I loved and admired my brother Frank, who was deaf, but I was deeply disturbed by the discrimination and obstacles he faced every day. That is why I have always been a passionate advocate for full equality for people with disabilities. As the primary author of the Americans with Disabilities Act and the ADA Amendments Act, I have had four guiding goals for our fellow citizens with disabilities: equal opportunity, full participation, independent living and economic self-sufficiency. Nearly one-quarter century since passage of the ADA, I see remarkable changes in communities everywhere I go in Iowa—not just in curb cuts or closed captioned television but in the full participation of people with disabilities in our society and economy, folks who at long last have the opportunity to contribute their talents and to be fully included. These changes have increased economic opportunities for all citizens of Benton County, both those with and without disabilities, and they make us proud to be a part of a community and country that respects the worth and civil rights of all of our citizens.

Among the highlights:

School grants: Every child in Iowa deserves to be educated in a classroom that is safe, accessible, and modern. That is why, for the past decade and a half, I have secured funding for the innovative Iowa Demonstration Construction Grant Program—better known among educators in Iowa as Harkin grants for public schools construction and renovation. Across 15 years, Harkin grants worth more than \$132 million have helped school districts to fund a range of renovation and repair efforts—everything from updating fire safety systems to building new schools. In many cases, these Federal dollars have served as the needed incentive to leverage local public and private dollars, so it often has a tremendous multiplier effect within a school district. Over the years, Benton County has received \$600,000 in Harkin grants. Similarly, schools in Benton County have received funds that I des-

ignated for Iowa Star Schools for technology totaling \$142,900.

Disaster mitigation and prevention: In 1993, when historic floods ripped through Iowa, it became clear to me that the national emergency response infrastructure was woefully inadequate to meet the needs of Iowans in flood-ravaged communities. I went to work dramatically expanding the Federal Emergency Management Agency's hazard mitigation program, which helps communities reduce the loss of life and property due to natural disasters and enables mitigation measures to be implemented during the immediate recovery period. Disaster relief means more than helping people and businesses get back on their feet after a disaster, it means doing our best to prevent the same predictable flood or other catastrophe from recurring in the future. The hazard mitigation program that I helped create in 1993 provided critical support to Iowa communities impacted by the devastating floods of 2008. Benton County has received over \$14.2 million to remediate and prevent widespread destruction from natural disasters.

Agricultural and rural development: Because I grew up in a small town in rural Iowa, I have always been a loyal friend and fierce advocate for family farmers and rural communities. I have been a Member of the House or Senate Agriculture Committee for 40 years—including more than 10 years as chairman of the Senate Agriculture Committee. Across the decades, I have championed farm policies for Iowans that include effective farm income protection and commodity programs; strong, progressive conservation assistance for agricultural producers; renewable energy opportunities; and robust economic development in our rural communities. Since 1991, through various programs authorized through the farm bill, Benton County has received more than \$25 million from a variety of farm bill programs.

Keeping Iowa communities safe: I also firmly believe that our first responders need to be appropriately trained and equipped, able to respond to both local emergencies and to statewide challenges such as, for instance, the methamphetamine epidemic. Since 2001, Benton County's fire departments have received over \$1.9 million for firefighter safety and operations equipment.

This is at least a partial accounting of my work on behalf of Iowa, and specifically Benton County, during my time in Congress. In every case, this work has been about partnerships, cooperation, and empowering folks at the State and local level, including in Benton County, to fulfill their own dreams and initiatives, and, of course, this work is never complete. Even after I retire from the Senate, I have no intention of retiring from the fight for a better, fairer, richer Iowa. I will always be profoundly grateful for the opportunity to serve the people of Iowa as their Senator.●

## LEE COUNTY, IOWA

• Mr. HARKIN. Mr. President, the strength of my State of Iowa lies in its vibrant local communities, where citizens come together to foster economic development, make smart investments to expand opportunity, and take the initiative to improve the health and well-being of residents. Over the decades, I have witnessed the growth and revitalization of so many communities across my State and it has been deeply gratifying to see how my work in Congress has supported these local efforts.

I have always believed in accountability for public officials, and this, my final year in the Senate, is an appropriate time to give an accounting of my work across four decades representing Iowa in Congress. I take pride in accomplishments that have been national in scope for instance, passing the Americans with Disabilities Act and spearheading successful farm bills. But I take a very special pride in projects that have made a big difference in local communities across my State.

Today, I would like to give an accounting of my work with leaders and residents of Lee County to build a legacy of a stronger local economy, better schools and educational opportunities, and a healthier, safer community.

Between 2001 and 2013, the creative leadership in your community has worked with me to secure funding in Lee County worth over \$28.8 million and successfully acquired financial assistance from programs I have fought hard to support, which have provided more than \$35.3 million to the local economy.

Of course, one of my favorite memories of working together include the terrific work that Keokuk and Fort Madison have done to improve their downtowns through Main Street Iowa, my long standing support work to make sure the Avenue of the Saints construction benefits the area and is funded, and working to improve river navigation on the Mississippi River, in part through funding reconstruction of Lock and Dam 19 at Keokuk.

Among the highlights:

Investing in Iowa's economic development through targeted community projects: In Southeast Iowa, we have worked together to grow the economy by making targeted investments in important economic development projects including improved roads and bridges, modernized sewer and water systems, and better housing options for residents of Lee County. In many cases, I have secured Federal funding that has leveraged local investments and served as a catalyst for a whole ripple effect of positive, creative changes. For example, working with mayors, city council members, and local economic development officials in Lee County, I have fought for more than \$23 million for the restoration of Lock and Dam 19 as well as overall navigation and environmental improvements on the Mississippi River, as well as more than \$118 million for work on the Avenue of the Saints, helping to create jobs and

expand economic opportunities in the region.

Main Street Iowa: One of the greatest challenges we face—in Iowa and all across America is preserving the character and vitality of our small towns and rural communities. This isn't just about economics. It is also about maintaining our identity as Iowans. Main Street Iowa helps preserve Iowa's heart and soul by providing funds to revitalize downtown business districts. This program has allowed towns like Fort Madison and Keokuk to use that money to leverage other investments to jump-start change and renewal. I am so pleased that Lee County has earned \$78,500 through this program. These grants build much more than buildings. They build up the spirit and morale of people in our small towns and local communities.

School grants: Every child in Iowa deserves to be educated in a classroom that is safe, accessible, and modern. That is why, for the past decade and a half, I have secured funding for the innovative Iowa Demonstration Construction Grant Program—better known among educators in Iowa as Harkin grants for public schools construction and renovation. Across 15 years, Harkin grants worth more than \$132 million have helped school districts to fund a range of renovation and repair efforts—everything from updating fire safety systems to building new schools. In many cases, these Federal dollars have served as the needed incentive to leverage local public and private dollars, so it often has a tremendous multiplier effect within a school district. Over the years, Lee County has received more than \$4.1 million in Harkin grants. Similarly, schools in Lee County have received funds that I designated for Iowa Star Schools for technology totaling \$288,457.

Disaster mitigation and prevention: In 1993, when historic floods ripped through Iowa, it became clear to me that the national emergency response infrastructure was woefully inadequate to meet the needs of Iowans in flood-ravaged communities. I went to work dramatically expanding the Federal Emergency Management Agency's hazard mitigation program, which helps communities reduce the loss of life and property due to natural disasters and enables mitigation measures to be implemented during the immediate recovery period. Disaster relief means more than helping people and businesses get back on their feet after a disaster, it means doing our best to prevent the same predictable flood or other catastrophe from recurring in the future. The hazard mitigation program that I helped create in 1993 provided critical support to Iowa communities impacted by the devastating floods of 2008. Lee County has received over \$5.1 million to remediate and prevent widespread destruction from natural disasters.

Keeping Iowa communities safe: I also firmly believe that our first responders need to be appropriately trained and equipped, able to respond

to both local emergencies and to statewide challenges such as, for instance, the methamphetamine epidemic. Since 2001, Lee County's fire departments have received over \$1.4 million for firefighter safety and operations equipment, and more than \$564,187 in Byrne justice assistance grants.

Wellness and health care: Improving the health and wellness of all Americans has been something I have been passionate about for decades. That is why I fought to dramatically increase funding for disease prevention, innovative medical research, and a whole range of initiatives to improve the health of individuals and families not only at the doctor's office but also in our communities, schools, and workplaces. I am so proud that Americans have better access to clinical preventive services, nutritious food, smoke-free environments, safe places to engage in physical activity, and information to make healthy decisions for themselves and their families. These efforts not only save lives, they will also save money for generations to come thanks to the prevention of costly chronic diseases, which account for a whopping 75 percent of annual health care costs. I am pleased that Lee County has recognized this important issue by securing \$389,563 for community wellness activities.

Disability Rights: Growing up, I loved and admired my brother Frank, who was deaf but I was deeply disturbed by the discrimination and obstacles he faced every day. That is why I have always been a passionate advocate for full equality for people with disabilities. As the primary author of the Americans with Disabilities Act and the ADA Amendments Act, I have had four guiding goals for our fellow citizens with disabilities: equal opportunity, full participation, independent living and economic self-sufficiency. Nearly one quarter century since passage of the ADA, I see remarkable changes in communities everywhere I go in Iowa—not just in curb cuts or closed captioned television but in the full participation of people with disabilities in our society and economy, folks who at long last have the opportunity to contribute their talents and to be fully included. These changes have increased economic opportunities for all citizens of Lee County, both those with and without disabilities, and they make us proud to be a part of a community and country that respects the worth and civil rights of all of our citizens.

This is at least a partial accounting of my work on behalf of Iowa, and specifically Lee County, during my time in Congress. In every case, this work has been about partnerships, cooperation, and empowering folks at the State and local level, including in Lee County, to fulfill their own dreams and initiative and, of course, this work is never complete. Even after I retire

from the Senate, I have no intention of retiring from the fight for a better, fairer, richer Iowa. I will always be profoundly grateful for the opportunity to serve the people of Iowa as their Senator.●

#### REMEMBERING ROBERT MILLER III

● Mr. MURPHY. Mr. President, I speak in memory of the life of Robert Jackson Miller III, an accomplished architect and a man who, above all else, was a devoted husband and a loving, generous father. Bob passed away on March 10, 2014, at the age of 48, leaving behind a wife and four daughters who loved him dearly.

Bob held within him a brilliant capacity to design buildings that drew out the full potential and imagination of those who entered their doors. Throughout his career—from his early years at Robert A.M. Stern Architects and his role as partner-in-charge at Michael Graves and Associates in New York, to his co-founding of Miller & Wright Architects in New York City—he was a diligent designer who cherished the ability he had to provide unique shared space for individuals across the United States. He often spoke of his proudest work, the St. Coletta School in Washington, DC, a place where children and adults with intellectual disabilities were afforded the opportunity to learn and grow as a community.

Yet all of Bob's architectural accomplishments pale in comparison to the passion that defined his life: the love he felt for his wife Grace and his daughters Eve, Margot, Lily B. and Poppy. To say that Bob was an utterly devoted family man would merely scratch the surface of his complete dedication to the lives of his wife and daughters. If you were to ask Bob, he would prefer nothing in the world more than simply sharing a Friday night at home with his family, watching movies or relaxing on the beach in their company. He was content to spend as much time as he possibly could with them; nothing brought him more joy. If you were ever to go to the Miller household, you would invariably find Bob hard at work teaching the girls new lacrosse techniques, helping them practice for their plays, or helping construct an elaborate Halloween costume. His faithfulness as a father and a husband were characteristic of the kind soul Bob possessed. When he was diagnosed with melanoma, Bob placed even more emphasis on profoundly treasuring each moment he was allowed with Grace, Eve, Margot, Lily B. and Poppy. He never lost sight of the gift he had been given to spend his life with them.

This will be the first Father's Day the girls spend without their father. To lose a valuable, vibrant, compassionate spirit like their father's at such a tender age is an incomprehensible tragedy. There are moments of pain in this life

when we can see the sadness of others and desire only to lessen their hurt, knowing full well that our words and our sympathies are insufficient. This is such a moment.

I hope that Grace and the girls understand the bright loveliness their father brought into the world, and will continue to carry that light forward in his absence. The world is a better place for Bob having traveled through it. He is continuing his journey now, but we will remember him here, and his family will remember him for the rest of their lives. His memory will serve as an example of how to love completely, how to dedicate yourself to your family entirely, and how to treasure the moments you are given in the brief time we have.●

#### SIDNEY, MONTANA

● Mr. WALSH. Mr. President, I wish to recognize a town in eastern Montana with a story that reflects the American dream. In the 19th century, pioneers settled in Sidney, MT, chasing prosperity along the banks of the Yellowstone River.

Throughout the years Sidney has seen booms in agriculture and energy development, but through it all one thing has remained constant; the people who call Sidney home share the core values of service, honesty, and the willingness to help a neighbor in need.

Today, Sidney, Montana celebrates its 100th anniversary—100 years of ingenuity, 100 years of prosperity, and 100 years of history.

When pioneers first settled in eastern Montana they were not guaranteed prosperity, but they brought with them a strong work ethic. Before Sidney was even incorporated, the Lower Yellowstone Irrigation Project canal was dug and with their new access to water, the dry land farmers were given a lifeline to irrigate crops and develop the plains. The pioneer farmers were taming an area of the country many thought couldn't be tamed.

Today, agriculture producers from Richland County continue to grow the crops and raise the cattle that feed the world—working the land the same way those before them did.

In the 1970s Sidney went through period of change. The world was now hungry for oil and Sidney, MT, was there to answer that call. Through the decade to follow Sidney boomed with energy through a period of prosperity.

With the recent increase in hydraulic fracturing, Sidney once again is at the center of an unmatched energy boom. With the development of the Bakken Formation, Sidney enters the newest chapter of its story.

Agriculture and energy has affected many families in Sidney, but one thing has remained the same. The people of Sidney remain good neighbors and they continue to stabilize a region that has grown accustomed to change.

I congratulate Sidney for its contributions to our State, our Nation,

and the world. We look forward to the next century being as exciting as the last.●

#### MANAGEMENT EDUCATION ANNIVERSARY

● Ms. WARREN. Mr. President, I want to recognize the 100th anniversary of management education at the Massachusetts Institute of Technology.

Management education began at MIT in 1914 with the introduction of Course XV, then known as "Engineering Administration." Over the past century, MIT's business program has grown from a single course to a world-class school that provides our Nation's leaders and entrepreneurs with the skills and knowledge they need for success, while also producing cutting-edge research.

Today, the MIT Sloan School of Management stands as one of the world leaders in management education. MIT Sloan has jump started the careers of some of our foremost innovators, thinkers and business leaders. From launching successful Massachusetts-based companies like Zipcar and HubSpot to making revolutionary intellectual contributions to the fields of organizational behavior and system dynamics, Sloan alumni have made a huge positive difference in the world. According to a Sloan study, in 2006, there were 25,800 active companies founded by MIT alumni, which combined to employ 3.3 million workers.

MIT's motto is "mens et manus," which translates to "mind and hand," and its school seal displays two men—one with a book, and another with an anvil. This connection between thought and action, between intellectual pursuits and practical applications, has helped define MIT's mission and has made the school the unique institution that it is today. For 100 years, MIT's management education programs have perfectly embodied this spirit.

I am proud to join with the MIT community in recognizing the enduring contributions that a century of management education programs at MIT have given us, and we all look forward to MIT Sloan's leadership in the next century of its work.●

#### MESSAGE FROM THE PRESIDENT

A message from the President of the United States was communicated to the Senate by Mr. Pate, one of his secretaries.

#### EXECUTIVE MESSAGE REFERRED

In executive session the Presiding Officer laid before the Senate a message from the President of the United States submitting a nomination which was referred to the Committee on Armed Services.

(The message received today is printed at the end of the Senate proceedings.)

REPORT ON THE CONTINUATION OF THE NATIONAL EMERGENCY THAT WAS ORIGINALLY DECLARED IN EXECUTIVE ORDER 13405 OF JUNE 16, 2006, WITH RESPECT TO BELARUS—PM 43

The PRESIDING OFFICER laid before the Senate the following message from the President of the United States, together with an accompanying report; which was referred to the Committee on Banking, Housing, and Urban Affairs:

*To the Congress of the United States:*

Section 202(d) of the National Emergencies Act (50 U.S.C. 1622(d)) provides for the automatic termination of a national emergency unless, within 90 days prior to the anniversary date of its declaration, the President publishes in the *Federal Register* and transmits to the Congress a notice stating that the emergency is to continue in effect beyond the anniversary date. In accordance with this provision, I have sent to the *Federal Register* for publication the enclosed notice stating that the national emergency with respect to the actions and policies of certain members of the Government of Belarus and other persons to undermine Belarus's democratic processes or institutions that was declared in Executive Order 13405 of June 16, 2006, is to continue in effect beyond June 16, 2014.

The actions and policies of certain members of the Government of Belarus and other persons to undermine Belarus's democratic processes or institutions, to commit human rights abuses related to political repression, and to engage in public corruption continue to pose an unusual and extraordinary threat to the national security and foreign policy of the United States. For this reason, I have determined that it is necessary to continue the national emergency declared in Executive Order 13405 with respect to Belarus.

BARACK OBAMA.  
THE WHITE HOUSE, June 10, 2014.

#### MESSAGE FROM THE HOUSE

At 12:45 p.m., a message from the House of Representatives, delivered by Mrs. Cole, one of its reading clerks, announced that the House has passed the following bill, with an amendment, in which it requests the concurrence of the Senate:

S. 1254. An act to amend the Harmful Algal Blooms and Hypoxia Research and Control Act of 1998, and for other purposes.

The message also announced that the House has passed the following bills, in which it requests the concurrence of the Senate:

H.R. 1679. An act to amend the Expedited Funds Availability Act to clarify the application of that Act to American Samoa and the Northern Mariana Islands.

H.R. 2072. An act to amend title 38, United States Code, to improve the accountability of the Secretary of Veterans Affairs to the Inspector General of the Department of Veterans Affairs.

H.R. 3211. An act to amend the Truth in Lending Act to improve upon the definitions

provided for points and fees in connection with a mortgage transaction.

H.R. 4228. An act to require the Department of Homeland Security to improve discipline, accountability, and transparency in acquisition program management.

H.R. 4412. An act to authorize the programs of the National Aeronautics and Space Administration, and for other purposes.

The message further announced that the House has agreed to the following concurrent resolution, without amendment:

S. Con. Res. 36. Concurrent resolution permitting the use of the rotunda of the Capitol for a ceremony to award the Congressional Gold Medal to the next of kin or personal representative of Raoul Wallenberg.

The message also announced that the House has agreed to the following concurrent resolution, in which it requests the concurrence of the Senate:

H. Con. Res. 100. Concurrent resolution authorizing the use of the rotunda of the Capitol for a ceremony to commemorate the 50th anniversary of the enactment of the Civil Rights Act of 1964.

The message further announced that pursuant to 22 U.S.C. 276d, and the order of the House of January 3, 2013, the Speaker appoints the following Members of the House of Representatives to the Canada-United States Interparliamentary Group: Mr. HIGGINS of New York, Ms. SLAUGHTER of New York, Mr. MEEKS of New York, Mr. LARSEN of Washington, and Mr. DEFAZIO of Oregon.

The message also announced that pursuant to section 4(b) of the World War I Centennial Commission Act (Public Law 112-272), and the order of the House of January 3, 2013, the Speaker appoints the following individual on the part of the House of Representatives to the World War I Centennial Commission to fill the existing vacancy thereon: Ms. Monique Seefried of Atlanta, Georgia.

#### MEASURES REFERRED

The following bills were read the first and the second times by unanimous consent, and referred as indicated:

H.R. 1679. An act to amend the Expedited Funds Availability Act to clarify the application of that Act to American Samoa and the Northern Mariana Islands; to the Committee on Banking, Housing, and Urban Affairs.

H.R. 4228. An act to require the Department of Homeland Security to improve discipline, accountability, and transparency in acquisition program management; to the Committee on Homeland Security and Governmental Affairs.

H.R. 4412. An act to authorize the programs of the National Aeronautics and Space Administration, and for other purposes; to the Committee on Commerce, Science, and Transportation.

#### MEASURES PLACED ON THE CALENDAR

The following bill was read the second time, and placed on the calendar:

S. 2450. A bill to improve the access of veterans to medical services from the Depart-

ment of Veterans Affairs, and for other purposes.

The following bill was read the first and second times by unanimous consent, and placed on the calendar:

H.R. 4660. An act making appropriations for the Departments of Commerce and Justice, Science, and Related Agencies for the fiscal year ending September 30, 2015, and for other purposes.

#### EXECUTIVE AND OTHER COMMUNICATIONS

The following communications were laid before the Senate, together with accompanying papers, reports, and documents, and were referred as indicated:

EC-6039. A communication from the Chairman and Chief Executive Officer, Farm Credit Administration, transmitting, pursuant to law, the report of a rule entitled "Regulatory Capital Rules: Regulatory Capital, Implementation of Tier 1/Tier 2 Framework" (RIN3052-AC81) received during adjournment of the Senate in the Office of the President of the Senate on June 6, 2014; to the Committee on Agriculture, Nutrition, and Forestry.

EC-6040. A communication from the Principal Deputy Assistant Secretary for Fish and Wildlife and Parks, National Park Service, Department of the Interior, transmitting, pursuant to law, the report of a rule entitled "National Cemeteries, Demonstration, Special Event" (RIN1024-AE01) received during adjournment of the Senate in the Office of the President of the Senate on June 6, 2014; to the Committee on Veterans' Affairs.

EC-6041. A communication from the Chairman and President of the Export-Import Bank, transmitting, pursuant to law, a report relative to transactions involving U.S. exports to Azerbaijan; to the Committee on Banking, Housing, and Urban Affairs.

EC-6042. A communication from the Acting Under Secretary of Defense (Personnel and Readiness), transmitting, pursuant to law, a report relative to the Department of Defense assigning women to previously closed positions in the Marine Corps; to the Committee on Armed Services.

EC-6043. A communication from the Under Secretary of Defense (Acquisition, Technology and Logistics), transmitting, pursuant to law, the Defense Environmental Programs Annual Report for fiscal year 2013; to the Committee on Armed Services.

EC-6044. A communication from the Paralegal Specialist, Federal Aviation Administration, Department of Transportation, transmitting, pursuant to law, the report of a rule entitled "Airworthiness Directives; SOCATA Airplanes" ((RIN2120-AA64) (Docket No. FAA-2014-0031)) received during adjournment of the Senate in the Office of the President of the Senate on June 6, 2014; to the Committee on Commerce, Science, and Transportation.

EC-6045. A communication from the Paralegal Specialist, Federal Aviation Administration, Department of Transportation, transmitting, pursuant to law, the report of a rule entitled "Airworthiness Directives; The Boeing Company Airplanes" ((RIN2120-AA64) (Docket No. FAA-2013-0864)) received during adjournment of the Senate in the Office of the President of the Senate on June 6, 2014; to the Committee on Commerce, Science, and Transportation.

EC-6046. A communication from the Paralegal Specialist, Federal Aviation Administration, Department of Transportation, transmitting, pursuant to law, the report of

a rule entitled "Airworthiness Directives; The Boeing Company Airplanes" ((RIN2120-AA64) (Docket No. FAA-2008-0616)) received during adjournment of the Senate in the Office of the President of the Senate on June 6, 2014; to the Committee on Commerce, Science, and Transportation.

EC-6047. A communication from the Paralegal Specialist, Federal Aviation Administration, Department of Transportation, transmitting, pursuant to law, the report of a rule entitled "Airworthiness Directives; The Boeing Company Airplanes" ((RIN2120-AA64) (Docket No. FAA-2010-1160)) received during adjournment of the Senate in the Office of the President of the Senate on June 6, 2014; to the Committee on Commerce, Science, and Transportation.

EC-6048. A communication from the Paralegal Specialist, Federal Aviation Administration, Department of Transportation, transmitting, pursuant to law, the report of a rule entitled "Amendment of Class E Airspace; Eagle Grove, IA" ((RIN2120-AA66) (Docket No. FAA-2013-0589)) received during adjournment of the Senate in the Office of the President of the Senate on June 6, 2014; to the Committee on Commerce, Science, and Transportation.

EC-6049. A communication from the Paralegal Specialist, Federal Aviation Administration, Department of Transportation, transmitting, pursuant to law, the report of a rule entitled "Amendment of Class E Airspace; Amery, WI" ((RIN2120-AA66) (Docket No. FAA-2013-0591)) received during adjournment of the Senate in the Office of the President of the Senate on June 6, 2014; to the Committee on Commerce, Science, and Transportation.

EC-6050. A communication from the Paralegal Specialist, Federal Aviation Administration, Department of Transportation, transmitting, pursuant to law, the report of a rule entitled "Amendment of Class E Airspace; Kuparuk, AK" ((RIN2120-AA66) (Docket No. FAA-2013-0996)) received during adjournment of the Senate in the Office of the President of the Senate on June 6, 2014; to the Committee on Commerce, Science, and Transportation.

EC-6051. A communication from the Paralegal Specialist, Federal Aviation Administration, Department of Transportation, transmitting, pursuant to law, the report of a rule entitled "Amendment of Class E Airspace; Dalhart, TX" ((RIN2120-AA66) (Docket No. FAA-2013-0918)) received during adjournment of the Senate in the Office of the President of the Senate on June 6, 2014; to the Committee on Commerce, Science, and Transportation.

EC-6052. A communication from the Paralegal Specialist, Federal Aviation Administration, Department of Transportation, transmitting, pursuant to law, the report of a rule entitled "Amendment of Class E Airspace; Albion, NE" ((RIN2120-AA66) (Docket No. FAA-2013-0595)) received during adjournment of the Senate in the Office of the President of the Senate on June 6, 2014; to the Committee on Commerce, Science, and Transportation.

EC-6053. A communication from the Paralegal Specialist, Federal Aviation Administration, Department of Transportation, transmitting, pursuant to law, the report of a rule entitled "Standard Instrument Approach Procedures, and Takeoff Minimums and Obstacle Departure Procedures; Miscellaneous Amendments (296); Amdt. No. 3590" (RIN2120-AA65) received during adjournment of the Senate in the Office of the President of the Senate on June 6, 2014; to the Committee on Commerce, Science, and Transportation.

EC-6054. A communication from the Paralegal Specialist, Federal Aviation Adminis-

tration, Department of Transportation, transmitting, pursuant to law, the report of a rule entitled "Standard Instrument Approach Procedures, and Takeoff Minimums and Obstacle Departure Procedures; Miscellaneous Amendments (80); Amdt. No. 3589" (RIN2120-AA65) received during adjournment of the Senate in the Office of the President of the Senate on June 6, 2014; to the Committee on Commerce, Science, and Transportation.

EC-6055. A communication from the Paralegal Specialist, Federal Aviation Administration, Department of Transportation, transmitting, pursuant to law, the report of a rule entitled "Airworthiness Directives; Agusta Westland S.p.A Helicopters" ((RIN2120-AA64) (Docket No. FAA-2013-0943)) received during adjournment of the Senate in the Office of the President of the Senate on June 6, 2014; to the Committee on Commerce, Science, and Transportation.

EC-6056. A communication from the Paralegal Specialist, Federal Aviation Administration, Department of Transportation, transmitting, pursuant to law, the report of a rule entitled "Amendment of Class D Airspace; St. Paul, MN" ((RIN2120-AA66) (Docket No. FAA-2013-0954)) received during adjournment of the Senate in the Office of the President of the Senate on June 6, 2014; to the Committee on Commerce, Science, and Transportation.

EC-6057. A communication from the Paralegal Specialist, Federal Aviation Administration, Department of Transportation, transmitting, pursuant to law, the report of a rule entitled "Amendment of Class E Airspace; Grand Forks, ND" ((RIN2120-AA66) (Docket No. FAA-2013-0135)) received during adjournment of the Senate in the Office of the President of the Senate on June 6, 2014; to the Committee on Commerce, Science, and Transportation.

EC-6058. A communication from the Paralegal Specialist, Federal Aviation Administration, Department of Transportation, transmitting, pursuant to law, the report of a rule entitled "Establishment of Class E Airspace; Bois Blanc Island, MI" ((RIN2120-AA66) (Docket No. FAA-2013-0986)) received during adjournment of the Senate in the Office of the President of the Senate on June 6, 2014; to the Committee on Commerce, Science, and Transportation.

EC-6059. A communication from the Paralegal Specialist, Federal Aviation Administration, Department of Transportation, transmitting, pursuant to law, the report of a rule entitled "Establishment of Class E Airspace; Blairsville, GA" ((RIN2120-AA66) (Docket No. FAA-2013-0731)) received during adjournment of the Senate in the Office of the President of the Senate on June 6, 2014; to the Committee on Commerce, Science, and Transportation.

EC-6060. A communication from the Paralegal Specialist, Federal Aviation Administration, Department of Transportation, transmitting, pursuant to law, the report of a rule entitled "Amendment of Class E Airspace; Akutan, AK" ((RIN2120-AA66) (Docket No. FAA-2014-0032)) received during adjournment of the Senate in the Office of the President of the Senate on June 6, 2014; to the Committee on Commerce, Science, and Transportation.

EC-6061. A communication from the Paralegal Specialist, Federal Aviation Administration, Department of Transportation, transmitting, pursuant to law, the report of a rule entitled "Amendment of Class D and Class E Airspace; Grand Forks, ND" ((RIN2120-AA66) (Docket No. FAA-2013-0806)) received during adjournment of the Senate in the Office of the President of the Senate on June 6, 2014; to the Committee on Commerce, Science, and Transportation.

EC-6062. A communication from the Paralegal Specialist, Federal Aviation Administration, Department of Transportation, transmitting, pursuant to law, the report of a rule entitled "Amendment of Restricted Areas R-5001A and R-5001B, Fort Dix, NJ" ((RIN2120-AA66) (Docket No. FAA-2014-0260)) received during adjournment of the Senate in the Office of the President of the Senate on June 6, 2014; to the Committee on Commerce, Science, and Transportation.

EC-6063. A communication from the Paralegal Specialist, Federal Aviation Administration, Department of Transportation, transmitting, pursuant to law, the report of a rule entitled "Amendment of Restricted Areas R-5304C; Camp Lejeune, NC" ((RIN2120-AA66) (Docket No. FAA-2014-0272)) received during adjournment of the Senate in the Office of the President of the Senate on June 6, 2014; to the Committee on Commerce, Science, and Transportation.

EC-6064. A communication from the Paralegal Specialist, Federal Aviation Administration, Department of Transportation, transmitting, pursuant to law, the report of a rule entitled "Modification and Establishment of Restricted Areas; Aberdeen Proving Ground, MD" ((RIN2120-AA66) (Docket No. FAA-2013-0729)) received during adjournment of the Senate in the Office of the President of the Senate on June 6, 2014; to the Committee on Commerce, Science, and Transportation.

EC-6065. A communication from the Chief of Staff, Media Bureau, Federal Communications Commission, transmitting, pursuant to law, the report of a rule entitled "Implementation of the Commercial Advertisement Loudness Mitigation (CALM) Act" (MB Docket No. 11-93) (FCC 14-71) received during adjournment of the Senate in the Office of the President of the Senate on June 6, 2014; to the Committee on Commerce, Science, and Transportation.

EC-6066. A communication from the Paralegal Specialist, Federal Aviation Administration, Department of Transportation, transmitting, pursuant to law, the report of a rule entitled "Modification of Air Traffic Service (ATS) Routes; North Central United States" ((RIN2120-AA66) (Docket No. FAA-2013-1062)) received during adjournment of the Senate in the Office of the President of the Senate on June 6, 2014; to the Committee on Commerce, Science, and Transportation.

EC-6067. A communication from the Paralegal Specialist, Federal Aviation Administration, Department of Transportation, transmitting, pursuant to law, the report of a rule entitled "Modification of the Philadelphia, PA, Class B Airspace Area" ((RIN2120-AA66) (Docket No. FAA-2013-0922)) received during adjournment of the Senate in the Office of the President of the Senate on June 6, 2014; to the Committee on Commerce, Science, and Transportation.

EC-6068. A communication from the Paralegal Specialist, Federal Aviation Administration, Department of Transportation, transmitting, pursuant to law, the report of a rule entitled "Airworthiness Directives; The Boeing Company Airplanes" ((RIN2120-AA64) (Docket No. FAA-2008-0618)) received during adjournment of the Senate in the Office of the President of the Senate on June 6, 2014; to the Committee on Commerce, Science, and Transportation.

EC-6069. A communication from the Paralegal Specialist, Federal Aviation Administration, Department of Transportation, transmitting, pursuant to law, the report of a rule entitled "Airworthiness Directives; The Boeing Company Airplanes" ((RIN2120-AA64) (Docket No. FAA-2012-1103)) received during adjournment of the Senate in the Office of the President of the Senate on June 6, 2014; to the Committee on Commerce, Science, and Transportation.

EC-6070. A communication from the Paralegal Specialist, Federal Aviation Administration, Department of Transportation, transmitting, pursuant to law, the report of a rule entitled "Airworthiness Directives; Airbus Helicopters (Type Certificate previously held by Eurocopter France) Helicopters" ((RIN2120-AA64) (Docket No. FAA-2014-0306)) received during adjournment of the Senate in the Office of the President of the Senate on June 6, 2014; to the Committee on Commerce, Science, and Transportation.

EC-6071. A communication from the Paralegal Specialist, Federal Aviation Administration, Department of Transportation, transmitting, pursuant to law, the report of a rule entitled "Airworthiness Directives; Vulcanair S.p.A. Airplanes" ((RIN2120-AA64) (Docket No. FAA-2014-0602)) received during adjournment of the Senate in the Office of the President of the Senate on June 6, 2014; to the Committee on Commerce, Science, and Transportation.

EC-6072. A communication from the Paralegal Specialist, Federal Aviation Administration, Department of Transportation, transmitting, pursuant to law, the report of a rule entitled "Airworthiness Directives; The Boeing Company Airplanes" ((RIN2120-AA64) (Docket No. FAA-2013-0869)) received during adjournment of the Senate in the Office of the President of the Senate on June 6, 2014; to the Committee on Commerce, Science, and Transportation.

EC-6073. A communication from the Paralegal Specialist, Federal Aviation Administration, Department of Transportation, transmitting, pursuant to law, the report of a rule entitled "Airworthiness Directives; The Boeing Company Airplanes" ((RIN2120-AA64) (Docket No. FAA-2013-0686)) received during adjournment of the Senate in the Office of the President of the Senate on June 6, 2014; to the Committee on Commerce, Science, and Transportation.

EC-6074. A communication from the Paralegal Specialist, Federal Aviation Administration, Department of Transportation, transmitting, pursuant to law, the report of a rule entitled "Airworthiness Directives; PIAGGIO AERO INDUSTRIES S.p.A Airplanes" ((RIN2120-AA64) (Docket No. FAA-2013-0967)) received during adjournment of the Senate in the Office of the President of the Senate on June 6, 2014; to the Committee on Commerce, Science, and Transportation.

EC-6075. A communication from the Paralegal Specialist, Federal Aviation Administration, Department of Transportation, transmitting, pursuant to law, the report of a rule entitled "Airworthiness Directives; GROB-WERKE Airplanes" ((RIN2120-AA64) (Docket No. FAA-2014-0092)) received during adjournment of the Senate in the Office of the President of the Senate on June 6, 2014; to the Committee on Commerce, Science, and Transportation.

EC-6076. A communication from the Principal Deputy Assistant Secretary for Fish and Wildlife and Parks, National Park Service, Department of the Interior, transmitting, pursuant to law, the report of a rule entitled "Native American Graves Protection and Repatriation Act Regulations, Definition of Indian Tribe" (RIN1024-AD98) received during adjournment of the Senate in the Office of the President of the Senate on June 6, 2014; to the Committee on Energy and Natural Resources.

EC-6077. A communication from the General Counsel, Pension Benefit Guaranty Corporation, transmitting, pursuant to law, the report of a rule entitled "Benefits Payable in Terminated Single-Employer Plans; Interest Assumptions for Paying Benefits" (29 CFR Part 4022) received in the Office of the President of the Senate on June 9, 2014; to the Committee on Health, Education, Labor, and Pensions.

EC-6078. A communication from the General Counsel, Pension Benefit Guaranty Corporation, transmitting, pursuant to law, the report of a rule entitled "Benefits Payable in Terminated Single-Employer Plans; Limitations on Guaranteed Benefits; Shutdown and Similar Benefits" ((RIN2120-AB18) (29 CFR Part 4022)) received in the Office of the President of the Senate on June 9, 2014; to the Committee on Health, Education, Labor, and Pensions.

EC-6079. A communication from the Director of Regulations Policy and Management Staff, Food and Drug Administration, Department of Health and Human Services, transmitting, pursuant to law, the report of a rule entitled "Maximum Civil Money Penalty Amounts; Civil Money Penalty Complaints; Confirmation of Effective Date" (Docket No. FDA-2014-N-0113) received in the Office of the President of the Senate on June 9, 2014; to the Committee on Health, Education, Labor, and Pensions.

EC-6080. A communication from the Director of Regulations Policy and Management Staff, Food and Drug Administration, Department of Health and Human Services, transmitting, pursuant to law, the report of a rule entitled "Establishing a List of Qualifying Pathogens Under the Food and Drug Administration Safety and Innovation Act" (Docket No. FDA-2012-N-1037) received in the Office of the President of the Senate on June 9, 2014; to the Committee on Health, Education, Labor, and Pensions.

EC-6081. A communication from the Secretary of Health and Human Services, transmitting, pursuant to law, a report entitled "Federal Agency Drug-Free Workplace Programs"; to the Committee on Health, Education, Labor, and Pensions.

EC-6082. A joint communication from the Chairman and the General Counsel, National Labor Relations Board, transmitting, pursuant to law, the Office of Inspector General Semiannual Report for the period of October 1, 2013 through March 31, 2014; to the Committee on Homeland Security and Governmental Affairs.

EC-6083. A communication from the Inspector General, U.S. Election Assistance Commission, transmitting, pursuant to law, the Commission's Semiannual Report of the Inspector General for the period from October 1, 2013 through March 31, 2014; to the Committee on Homeland Security and Governmental Affairs.

EC-6084. A communication from the Director, Congressional Affairs, Federal Election Commission, transmitting, pursuant to law, the Commission's Semiannual Report of the Inspector General for the period from October 1, 2013 through March 31, 2014; to the Committee on Homeland Security and Governmental Affairs.

EC-6085. A communication from the Secretary of Transportation, transmitting, pursuant to law, the Department of Transportation's Semiannual Report of the Inspector General for the period from October 1, 2013 through March 31, 2014; to the Committee on Homeland Security and Governmental Affairs.

## INTRODUCTION OF BILLS AND JOINT RESOLUTIONS

The following bills and joint resolutions were introduced, read the first and second times by unanimous consent, and referred as indicated:

By Mr. INHOFE:

S. 2451. A bill to support the local decision-making functions of local educational agencies by limiting the authority of the Secretary of Education to issue regulations, rules, grant conditions, and guidance materials, and for other purposes; to the Committee on Health, Education, Labor, and Pensions.

By Mr. HARKIN:

S. 2452. An original bill to support early learning; from the Committee on Health, Education, Labor, and Pensions; placed on the calendar.

By Mrs. BOXER:

S. 2453. A bill to reinstate the 10-year statute of limitations period applicable to collection of amounts paid to Social Security beneficiaries by administrative offset, and prevent recovery of overpayments from individuals under 18 years of age; to the Committee on Finance.

By Mr. LEAHY (for himself and Mr. GRASSLEY):

S. 2454. A bill to amend title 17, United States Code, to extend expiring provisions of the Satellite Television Extension and Localism Act of 2010; to the Committee on the Judiciary.

By Mr. BEGICH (for himself and Mrs. MURRAY):

S. 2455. A bill to enhance Social Security benefits for children, divorced spouses, and widows and widowers, and for other purposes; to the Committee on Finance.

By Mr. MENENDEZ (for himself, Mr. BROWN, and Mr. BOOKER):

S. 2456. A bill to amend the Fair Credit Reporting Act to provide protections for active duty military consumers, and for other purposes; to the Committee on Banking, Housing, and Urban Affairs.

By Mr. CARDIN:

S. 2457. A bill to require States to establish highway stormwater management programs; to the Committee on Environment and Public Works.

By Mr. WALSH:

S. 2458. A bill to provide student loan forgiveness for American Indian educators teaching in local educational agencies with a high percentage of American Indian students; to the Committee on Indian Affairs.

By Mr. GRASSLEY:

S. 2459. A bill to revise counseling requirements for certain borrowers of student loans and for other purposes; to the Committee on Health, Education, Labor, and Pensions.

By Mr. MENENDEZ:

S. 2460. A bill to amend the Truth in Lending Act and the Higher Education Act of 1965 to require additional disclosures and protections for students and cosigners with respect to student loans, and for other purposes; to the Committee on Health, Education, Labor, and Pensions.

## ADDITIONAL COSPONSORS

S. 822

At the request of Mr. LEAHY, the name of the Senator from California (Mrs. BOXER) was added as a cosponsor of S. 822, a bill to protect crime victims' rights, to eliminate the substantial backlog of DNA samples collected from crime scenes and convicted offenders, to improve and expand the

## REPORTS OF COMMITTEES

The following reports of committees were submitted:

By Mr. HARKIN, from the Committee on Health, Education, Labor, and Pensions, without amendment:

S. 2452. An original bill to support early learning.

DNA testing capacity of Federal, State, and local crime laboratories, to increase research and development of new DNA testing technologies, to develop new training programs regarding the collection and use of DNA evidence, to provide post conviction testing of DNA evidence to exonerate the innocent, to improve the performance of counsel in State capital cases, and for other purposes.

S. 2037

At the request of Mr. ROBERTS, the name of the Senator from Alaska (Ms. MURKOWSKI) was added as a cosponsor of S. 2037, a bill to amend title XVIII of the Social Security Act to remove the 96-hour physician certification requirement for inpatient critical access hospital services.

S. 2076

At the request of Mr. BOOZMAN, the name of the Senator from Maine (Ms. COLLINS) was added as a cosponsor of S. 2076, a bill to amend the provisions of title 46, United States Code, related to the Board of Visitors to the United States Merchant Marine Academy, and for other purposes.

S. 2182

At the request of Mr. WALSH, the name of the Senator from New York (Mrs. GILLIBRAND) was added as a cosponsor of S. 2182, a bill to expand and improve care provided to veterans and members of the Armed Forces with mental health disorders or at risk of suicide, to review the terms or characterization of the discharge or separation of certain individuals from the Armed Forces, to require a pilot program on loan repayment for psychiatrists who agree to serve in the Veterans Health Administration of the Department of Veterans Affairs, and for other purposes.

S. 2192

At the request of Mr. MARKEY, the name of the Senator from North Carolina (Mr. BURR) was added as a cosponsor of S. 2192, a bill to amend the National Alzheimer's Project Act to require the Director of the National Institutes of Health to prepare and submit, directly to the President for review and transmittal to Congress, an annual budget estimate (including an estimate of the number and type of personnel needs for the Institutes) for the initiatives of the National Institutes of Health pursuant to such an Act.

S. 2307

At the request of Mrs. BOXER, the name of the Senator from South Dakota (Mr. JOHNSON) was added as a cosponsor of S. 2307, a bill to prevent international violence against women, and for other purposes.

S. 2324

At the request of Mrs. BOXER, the name of the Senator from New York (Mrs. GILLIBRAND) was added as a cosponsor of S. 2324, a bill to amend the Atomic Energy Act of 1954 to prohibit certain waivers and exemptions from emergency preparedness and response and security regulations.

S. 2328

At the request of Mr. VITTER, his name was added as a cosponsor of S. 2328, a bill to amend the Fair Debt Collection Practices Act to preclude law firms and licensed attorneys from the definition of a debt collector when taking certain actions, and for other purposes.

S. 2340

At the request of Mr. BOOKER, the name of the Senator from Michigan (Ms. STABENOW) was added as a cosponsor of S. 2340, a bill to amend the Higher Education Act of 1965 to require the Secretary to provide for the use of data from the second preceding tax year to carry out the simplification of applications for the estimation and determination of financial aid eligibility, to increase the income threshold to qualify for zero expected family contribution, and for other purposes.

S. 2359

At the request of Mr. FRANKEN, the name of the Senator from Minnesota (Ms. KLOBUCHAR) was added as a cosponsor of S. 2359, a bill to amend title XVIII of the Social Security Act to protect and preserve access of Medicare beneficiaries in rural areas to health care providers under the Medicare program, and for other purposes.

S. 2363

At the request of Mrs. HAGAN, the name of the Senator from Utah (Mr. HATCH) was added as a cosponsor of S. 2363, a bill to protect and enhance opportunities for recreational hunting, fishing, and shooting, and for other purposes.

S. 2395

At the request of Mr. MENENDEZ, the name of the Senator from Delaware (Mr. COONS) was added as a cosponsor of S. 2395, a bill to repeal the Authorization for Use of Military Force Against Iraq Resolution of 2002.

S. 2430

At the request of Mr. ROBERTS, the name of the Senator from Ohio (Mr. PORTMAN) was added as a cosponsor of S. 2430, a bill to establish the Office of the Special Inspector General for Monitoring the Affordable Care Act, and for other purposes.

S. 2432

At the request of Ms. WARREN, the name of the Senator from Pennsylvania (Mr. CASEY) was added as a cosponsor of S. 2432, a bill to amend the Higher Education Act of 1965 to provide for the refinancing of certain Federal student loans, and for other purposes.

S. 2435

At the request of Mr. BEGICH, the name of the Senator from Ohio (Mr. BROWN) was added as a cosponsor of S. 2435, a bill to amend section 5542 of title 5, United States Code, to provide that any hours worked by Federal firefighters under a qualified trade-of-time arrangement shall be excluded for purposes of determinations relating to overtime pay.

S. 2440

At the request of Mr. UDALL of New Mexico, the name of the Senator from

Montana (Mr. TESTER) was added as a cosponsor of S. 2440, a bill to expand and extend the program to improve permit coordination by the Bureau of Land Management, and for other purposes.

S. 2441

At the request of Mr. REED, the name of the Senator from New Hampshire (Mrs. SHAHEEN) was added as a cosponsor of S. 2441, a bill to extend the same Federal benefits to law enforcement officers serving private institutions of higher education and rail carriers that apply to law enforcement officers serving units of State and local government.

S. 2450

At the request of Mr. SANDERS, the names of the Senator from Connecticut (Mr. BLUMENTHAL), the Senator from Connecticut (Mr. MURPHY), the Senator from Alaska (Mr. BEGICH), the Senator from New Mexico (Mr. UDALL), the Senator from North Carolina (Mrs. HAGAN), the Senator from Pennsylvania (Mr. CASEY), the Senator from Hawaii (Ms. HIRONO), the Senator from Delaware (Mr. COONS), the Senator from Hawaii (Mr. SCHATZ), the Senator from Rhode Island (Mr. WHITEHOUSE), the Senator from Georgia (Mr. ISAKSON), the Senator from Arkansas (Mr. PRYOR) and the Senator from Montana (Mr. WALSH) were added as cosponsors of S. 2450, a bill to improve the access of veterans to medical services from the Department of Veterans Affairs, and for other purposes.

At the request of Mr. JOHANNIS, his name was added as a cosponsor of S. 2450, *supra*.

#### STATEMENTS ON INTRODUCED BILLS AND JOINT RESOLUTIONS

By Mr. INHOFE:

S. 2451. A bill to support the local decisionmaking functions of local educational agencies by limiting the authority of the Secretary of Education to issue regulations, rules, grant conditions, and guidance materials, and for other purposes; to the Committee on Health, Education, Labor, and Pensions.

Mr. INHOFE. Mr. President, with 20 kids and grandkids, I understand the importance and value of quality education. For many years my wife dedicated her life to teaching and mentoring young students, never knowing that in the years to come, two of our children would follow in their mother's footsteps, building classrooms of their own and impacting the lives of so many young people.

Through my family's unique educational experiences, and my time in State and local government, I have learned that with teaching comes the great responsibility of not only working with students, but also parents, employers and many in the local community to ensure our children are well equipped for the road ahead.

Nationwide, 96 percent of local school board members are elected, making those members accountable to the many students, parents and taxpayers they represent. But in recent years, the voice of this local authority is being eroded through inhibitive policies and requirements established by Federal agencies, like the Department of Education.

Education has historically been a State and local issue. By strengthening the process for meaningful input by impacted stakeholders, our local communities can remain active in the education policy decision-making process.

This is why I have introduced the Local School Board Governance and Flexibility Act. With this legislation, the goal is to bring control of our education policy back to where it belongs—with our local communities—giving State and local school boards the necessary flexibility to achieve their educational goals. S. 2451 would wrestle away control from the Department of Education by prohibiting the agency from issuing any regulations, rules, guidance materials, or grant conditions that would result in a conflict of authority with any State or local educational agencies.

This bill would also streamline reporting requirements and would require the Department to provide Congress with an annual report on how the agency's policies impact local school districts. As we have seen, many of the overreaching education policy changes declared by Washington bureaucrats have resulted in negative effects on local schools, not only in terms of policy, but also financially. This bill requires the Department of Education to seek input on costs and assistance needs from State and local school agencies before issuing or implementing regulations, rules, guidance materials, or grant conditions.

The Local School Board Governance and Flexibility Act will give State and local school boards a voice in how the Federal Government issues regulations and guidelines for education. It is time for the Department of Education to be accountable to the parents, teachers, and local elected officials who work first-hand with our Nation's children. Education needs are unique to each community, and in order to give the next generation of Americans a better future and wealth of opportunities, my legislation will give State and local school boards the authority they need to carry out the education goals that are best suited for their children.

By Mr. LEAHY (for himself and Mr. GRASSLEY):

S. 2454. A bill to amend title 17, United States Code, to extend expiring provisions of the Satellite Television Extension and Localism Act of 2010; to the Committee on the Judiciary.

Mr. LEAHY. Mr. President, I join today with Senator GRASSLEY to introduce legislation to reauthorize for another 5 years expiring provisions of the

Satellite Television Extension and Localism Act, STELA. This law provides satellite television carriers with the necessary rights to retransmit distant broadcast television programming to households that are otherwise unable to receive local signal over-the-air. If Congress does not act by the end of the year to reauthorize the distant signal license, approximately 1.5 million consumers will lose access to the broadcast television programming that they are currently receiving.

The compulsory copyright license system for satellite television has been successful in promoting competition in the video marketplace. Consumers across the country benefit from having nationwide competitors to cable. Rural consumers, including many in Vermont, rely on a healthy satellite industry that is able to provide service to customers where cable is unable to reach. Congress has helped to facilitate the growth of the satellite industry by providing it with a mechanism to clear the rights to broadcast television content, which remains among the most popular.

Senator GRASSLEY and I are continuing what has always been a bipartisan partnership on satellite television legislation. I worked with Senator HATCH in 1999 to establish a permanent license allowing satellite carriers to retransmit local television content to consumers. That license has had an important impact on competition in the video market. In 2010, I worked with Senator SESSIONS on STELA. Satellite television legislation should never be partisan—it should be an opportunity for Democrats and Republicans to come together and demonstrate to the American people that we can act responsibly and prevent serious disruption to consumers.

The bill we are introducing today is a narrow approach. We are extending the current system for another 5 years, while also making some minor technical corrections to the existing statutes. This bill may not please all stakeholders. Some would like Congress to use this legislation as a vehicle to enact significant changes to the current system that governs the relationship between broadcast television stations and distributors. Others would prefer that Congress not act at all and simply allow this license to expire. My focus is on the consumers who stand to lose access to broadcast television content in the event that Congress is unable to pass a bill by the end of the year. This bill will ensure that they are not left in the dark come December 31.

Our legislation is one half of what the Senate will have to do in order to ensure that 1.5 million consumers are able to maintain the broadcast television signals that they are currently receiving. I look forward to working with Chairman ROCKEFELLER as we work to fit the necessary Copyright and Communications Act provisions of this bill together. I also look forward to working with our counterparts in

the House in order to protect the consumers relying on this license.

I urge the Senate to support extending STELA for another 5 years.

Mr. President, I ask unanimous consent that the text of the bill be printed in the RECORD.

There being no objection, the text of the bill was ordered to be printed in the RECORD, as follows:

S. 2454

*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 “Satellite Television Access Reauthorization Act of 2014”.

**SEC. 2. REAUTHORIZATION.**

Chapter 1 of title 17, United States Code, is amended—

(1) in section 111(d)(3)—

(A) in the matter preceding subparagraph (A), by striking “clause” and inserting “paragraph”; and

(B) in subparagraph (B), by striking “clause” and inserting “paragraph”; and

(2) in section 119—

(A) in subsection (a)(6)(E), in the undesignated matter following clause (iii), by striking “clause (i)” and inserting “subparagraph (B)(i)”; and

(B) in subsection (c)(1)(E), by striking “2014” and inserting “2019”;

(C) in subsection (e), by striking “2014” and inserting “2019”; and

(D) in subsection (g)(7)(C), by inserting “the” before “Communications”.

**SEC. 3. TERMINATION OF LICENSE.**

(a) IN GENERAL.—Section 119 of title 17, United States Code, as amended in section 2, is amended by adding at the end the following:

“(h) TERMINATION OF LICENSE.—This section shall cease to be effective on December 31, 2019.”.

(b) CONFORMING AMENDMENT.—Section 107(a) of the Satellite Television Extension and Localism Act of 2010 (17 U.S.C. 119 note) is repealed.

By Mr. BEGICH (for himself and Mrs. MURRAY):

S. 2455. A bill to enhance Social Security benefits for children, divorced spouses, and widows and widowers, and for other purposes; to the Committee on Finance.

Mr. BEGICH. Mr. President, I am pleased to be here today with my friend and colleague, Senator MURRAY, to talk about Social Security. I am going to spend a few moments discussing a bill we are introducing today and then turn it over to Senator MURRAY.

As you know, Social Security is one of the most important programs ever established in this country. After 75 years, Social Security continues to deliver as intended. It is a promise to Americans. The promise is simple. If you work hard all your life and contribute to the system, then Social Security will be there to help make ends meet when you retire or help out the family if a worker dies or is disabled.

Let me be clear. Despite the naysayers, Social Security is not a handout. Social Security benefits are linked directly to the amount that retirees pay into the system through a lifetime of hard work. But times have

changed and we need to make sure the promise of Social Security continues in a meaningful way. That is why Senator MURRAY and I introduced the Retirement and Income Security Act yesterday, which we like to call the RAISE Act. It is a commonsense bill to update, enhance, and protect Social Security in a fiscally responsible way.

When it comes to fairness, this bill is a small but important step for seniors, for older women, and for the families of deceased or disabled workers. It makes sure that the modest benefits of Social Security will go to everyone who deserves them.

The RAISE Act has three major components.

It will, first, improve Social Security benefits for divorced spouses. Under current law, the divorced spouse only gets benefits from a former spouse's earnings if they were married for at least 10 years. Under our bill, eligibility rules would be phased in beginning at 5 years of marriage. The spouse would be entitled to 60 percent of the benefits after 6 years of marriage, 70 percent after 7 years, and so on.

Second, our bill will enhance benefits for widows and widowers. It establishes a new enhanced benefit for widows and widowers where both spouses have retired. An alternative calculation in the bill will use both spouses' benefits—deceased and surviving—rather than just the survivor's benefit. The surviving spouse will receive either their current benefit or the new alternative, whichever is greater.

The third component of the RAISE Act extends eligibility for children of retired, disabled or deceased workers. This provision would apply if the child is still in high school, college or vocational or career school. Under current law, minors and high school students under the age of 19 can get Social Security benefits if their parent is a retired, disabled or deceased worker. Beginning in 2016, this provision extends benefits for full-time students up to the age of 23.

Even though Social Security continues to fully pay for itself and has never added a dime to the deficit, I know some of our colleagues will complain that we cannot afford these small enhancements. That is why our bill asks those Americans who can most afford it to pay their fair share towards the strengthening of the Social Security trust fund.

Beginning in 2015, the RAISE Act would apply a 2-percent payroll tax on annual earnings over \$400,000. This means that, for future generations, Social Security will continue to be fully funded. In future years, that threshold will increase under an indexing formula built into the bill.

I am a proud sponsor of this bill with Senator MURRAY. It was an easy decision for me, since my commitment to bolstering Social Security started from day one in the Senate. I have already introduced two other bills on Social Security, and I want to just mention

them briefly before I turn it over to Senator MURRAY.

The first bill is my Protecting and Preserving Social Security Act. It would extend the solvency of Social Security by lifting the cap on high-income contributions, which this year is \$117,000. Not everyone knows this, but once your annual income hits that threshold, you no longer have to contribute to Social Security for the rest of the calendar year. This seems unfair to me. My bill would lift the cap and phase out what effectively has become a tax loophole. Higher income Americans would pay into Social Security all year long—just like everyone else. This provision would add generations of financial certainty to Social Security.

The bill would also improve benefits for seniors and others by establishing new cost-of-living adjustments based on reality. The formula would better reflect seniors' financial needs by basing the adjustments on items such as prescription drugs and housing, which seniors pay for, instead of electronics and new cars.

My second bill is the Social Security Fairness Act. It would repeal unfair reductions to Social Security benefits for people who have worked part of their career in noncovered jobs—often State or local government or other civil service jobs.

Congress passed the Windfall Elimination Provision and Government Pension Offset in the 1980s because of fears workers who retire under other pensions would be double covered and Social Security could not afford it. But in effect those old laws are punishing people by reducing benefits they rightfully have earned.

Today, these provisions affect more than 2 million people nationwide, and the number is growing. It is not just about getting back what you paid into the system. Removing these penalties would also encourage people willing to work in public service as a second career—such as police officers or teachers. If you are considering such a move today but know your Social Security benefit would be reduced or penalized because you had stepped forward and worked in public service, why would you do it?

Let's remember one thing about all of these bills—the two I introduced earlier and the RAISE Act we are discussing today. Social Security benefits are vitally important but also are very modest. Nationally, they average \$13,500 a year for recipients. It is very important to my State. More than 71,000 people in my State of Alaska rely on Social Security. That is roughly 1 out of 10 Alaskans. Social Security lifts tens of thousands of Alaskans out of poverty—the elderly and especially elderly women—and it pumps more than \$1 billion into our economy every single year.

No one is getting rich off of Social Security, but it does provide an important foundation, and it does so in a truly American way: You work, you

contribute, and you get something back. As long as I am in Congress, I will fight to make sure Social Security is solvent and there for not only this generation but for generations to come.

Senator MURRAY has been a longtime champion for Social Security, and I am proud to stand with her on the floor today. Our RAISE Act is another modest improvement. I hope our colleagues will join us in standing up for this critically important program.

Our Social Security system reflects the best of America: hard work, personal responsibility, human dignity, and caring for our parents, our children, our spouses, and our neighbors and ourselves.

Let's come together in this Chamber and do all we can to make sure Social Security is working for all Americans.

With that, I yield the floor for my colleague, Senator MURRAY.

The PRESIDING OFFICER. The Senator from Washington.

Mrs. MURRAY. Mr. President, I thank the Senator from Alaska, Mr. BEGICH, for coming and joining me today because I know he is deeply committed to strengthening and protecting Social Security for current and future seniors. So I was very pleased to join him today in introducing the RAISE Act, which will be a very critical step forward in this effort.

Over the last several decades, middle class families have been increasingly squeezed by rising prices for everything from college tuition to health care. Wages have stayed flat—or even declined for some people—and fewer companies today are offering the kinds of generous pension plans that used to help so many workers stay financially secure.

With all that in mind, it is not surprising that, as families have struggled to stretch their dollars further and further in order to get the bills paid and raise their children, it has become harder and harder to save for retirement.

In fact, a recent study showed that more than a third of today's workers have been unable to save even a dollar for retirement, and even those who do have savings do not have very much. The same study found that 60 percent of respondents had less than \$25,000 in total assets and investments, excluding their home.

The numbers are even more pronounced when you look at women in the workforce. Because women, on average, earn less than men, they accumulate less in savings, they receive smaller pensions, and nearly 3 in 10 women over 65 depend only on Social Security for income in their later years.

It is clear that now more than ever Social Security is a lifeline for millions of seniors. So it is especially important for us to make sure this critical system is meeting the needs of today's beneficiaries.

For 75 years our Social Security system has offered millions of seniors and

their families a foundation of financial security. But a lot has changed in those 75 years. Today, most families have two earners. Because Social Security was actually designed for single-earner families, surviving spouses in families where both adults worked may receive less in benefits than they deserve.

Social Security also supports children whose parents retired, became disabled or passed away—but those benefits end at the age 18 or 19. That is right. When young adults should be thinking about continuing their education—a necessity in today's economy—they are worried about having nowhere to go.

At a time when Social Security is an increasingly critical source of support for so many, the RAISE Act would make some commonsense updates to ensure our Social Security system is doing everything possible to help today's seniors and their families.

As the Senator from Alaska described, the RAISE Act would establish a new alternative benefit to make sure widows and widowers from two-earner families do not receive less in survivor benefits than those from single-earner families.

The RAISE Act would enable spouses who were married for less than 10 years to receive spousal and survivor benefits. It would extend benefits for young adults under 23 who are enrolled in school full time.

Crucially, to help ensure Social Security is there for future generations, the RAISE Act would shore up the Social Security trust fund in a fiscally responsible way that protects middle-class families. I believe strengthening and protecting Social Security benefits through the RAISE Act would do an enormous amount of help to our workers and families and their ability to stay financially secure.

But I also want to note there is a much broader challenge. There is not just one solution. We should absolutely make these critical changes to help make sure our Social Security system is meeting the needs of today's workers and families, but we also have to look at ways for workers to save for retirement and encourage companies to offer higher retirement plans.

That is not all. We need to make sure women get equal pay for equal work so they will have the same shot at a secure retirement as their male coworkers.

We do need to invest in education and training and get college costs down so our workers are prepared to compete for high-wage, high-skilled jobs.

We need to continue to fight to strengthen and protect programs such as Medicare which senior women and men rely on.

Democrats care deeply about taking these steps and many others to make sure our workers have the secure, dignified retirement they deserve. There is absolutely no reason why, after working hard all of her life, a retiree

should have to worry about how she and her family will make ends meet.

I believe we can do better. I know Senator BEGICH does as well. I urge our colleagues on both sides of the aisle to take a close look at our RAISE Act. I hope we can pass it to offer seniors and their families some additional relief. Then I hope we can build on this with other policies to create more opportunity and more financial security for our workers.

By Mr. CARDIN:

S. 2457. A bill to require States to establish highway stormwater management programs; to the Committee on Environment and Public Works.

Mr. CARDIN. Mr. President, today I come to the floor to discuss the introduction of my latest legislative proposal to better control the harmful and volumes of polluted stormwater that is generated from our Nation's Federal aid highways. Highway stormwater is a growing threat to water quality, aquatic ecosystems and the fish and wildlife that depend on the health of these ecosystems. Moreover, the high volumes and rapid flow of stormwater runoff from highways and roads poses a very serious threat to the condition of our Nation's water and transportation infrastructure as well as personal property particularly in urban and suburban communities.

The Environmental Protection Agency has recognized that pollution from point-sources have been steadily declining since the enactment of the Clean Water Act. Likewise, we have seen reductions in pollution from certain non-point sources like agriculture which are attributable in part to the success of a wide variety of USDA Natural Resource Conservation Service Programs and farming innovations in soil conservation and nutrient pollution management.

One non-point source sector where we are unfortunately seeing an increasing impact on water quality is from impervious surface that create rapidly moving high volumes of untreated polluted stormwater that rush off of road surfaces, erode unnatural channels next to and ultimately underneath roadways comprising the integrity of roadway infrastructure, and increases the stress on storm sewer systems shortening the useful life of this infrastructure and ultimately lead to the discharge of untreated pollution that is carried off roadways and into our lakes, rivers, streams, and coastal waters.

Impervious surfaces include most buildings and structures, parking lots and of course the nearly 9 million lane miles of roads across our country. The total coverage of impervious surfaces in an area is usually expressed as a percentage of the total land area.

The coverage increases with rising urbanization. In rural areas, impervious cover may only be 1 percent or 2 percent, however road surfaces comprise 80 percent to 90 percent of a rural area's total impervious surfaces. In res-

idential areas, impervious surface coverage ranges between 10 percent in low-density subdivisions to over 50 percent in more densely developed communities, where the composition of the impervious surface area coverage works out to be 50 percent roads. In dense urban areas, the impervious surface area is often over 90 percent of the total land area, with roads comprising 60 percent to 70 percent of that coverage.

According to EPA, urban impervious cover, not just roads, in the lower 48 adds up to 43,000 square miles—an area roughly the size of Ohio. Continuing development adds another quarter of a million acres each year. Typically two-thirds of the cover is pavement, roads and parking lots, and 1/3 is buildings.

According to the Chesapeake Bay Program, impervious surfaces compose roughly 17 percent of all urban and suburban lands in the Chesapeake Bay watershed. The greatest concentration of impervious surfaces in the Bay watershed is in the Baltimore-Washington Metropolitan Areas of DC, Maryland and Virginia. The Virginia Tidewater area, Philadelphia's western suburbs, and Lancaster, PA, are also regions in the watershed where impervious surfaces are greater than 10 percent of the total land area.

Rainfall on hard surfaces like roads and highways has a very destructive and turbulent affect on nearby waterways and infrastructure. For example, the rain events that occur over a week long period at the end of April brought nearly 8 eight inches of rain to the Baltimore-Washington region. The urban runoff from roads in Baltimore caused an embankment above the CSX railroad track along East 26th Street, between St. Paul and Charles Street, to collapse. Fortunately no one was injured though homes had to be evacuated for more than a month, nearly a dozen parked cars were destroyed and moreover movement of freight along CSX railroad was disrupted for more than a week. This event shows just how destructive and disruptive poorly managed stormwater from transportation infrastructure can be.

Some may chalk this up to a freak storm of unusually large proportion. It's true this storm was unusual, but so were the polar vortexes and all of the snow we had in the mid-Atlantic and Southeast, and last year's 3-mile wide tornado in Alabama, and the California drought and wildfires, and baseball sized hail in Nebraska just last week. "Unusual" weather seems to be becoming a lot more usual. As extreme weather events triggered by our changing climate become more frequent it is imperative that we incorporate better designs into our infrastructure to be better handle these types of events.

Under the Clean Water Act, stormwater is considered a non-point source and there are no requirements that stormwater be collected or treated. The exception being for localities where in order to meet the standards

set in an MS4, Municipal Separate Storm Sewer System, permit a region may include its transportation infrastructure in its MS4 permit.

However, in most cases stormwater that falls on roadways washes oil, grease, asbestos brake-dust, nitrogen deposits from tailpipe emissions, trash, road salt and de-icing agents, and sediment into nearby waterways. Highway stormwater runoff is most often not treated or adequately managed.

While these organic and inorganic contaminants are legitimate threats to water quality, the greater concern with roadway runoff is the sheer volume and rapid flow rate in which stormwater leaves these hard surfaces and enters our waterways. Flows and volumes that cause roads to collapse in Baltimore.

Roads are designed for stormwater to flow off of the driving surface quickly, for safety reasons. When stormwater rushes off of road surfaces into storm drains it is usually piped straight into the nearest river or stream without removing contaminants, detaining any of the volume, or slowing down the flow. This creates an enormously destructive set of circumstances for our waterways.

Another example of the destructive force that persistent unmitigated and poorly managed highway runoff can have on the condition and safety of highway infrastructure is in Mobile Alabama along Highway 131 in the Joe's Branch Watershed. The Mobile Bay Estuary Program, part of the National Estuaries Program, in coordination with Alabama Department of Transportation is having to spent millions of dollars to reinforce a highway embankment to keep the highway from slipping down a hill and into the Joe's Branch Creek, restore the hydrology of the river, and help protect private property from the dangerous erosion that's been caused by poorly managed stormwater from Highway 131.

The Mobile Bay Estuary Program described the problem this way: "In the Joe's Branch watershed, on the property of Westminster Village adjacent and parallel to Highway 131, a head cut stream is eroding at an accelerating rate, an ominous condition as ALDOT prepares to undertake improvements to the highway. Identified as a high priority stabilization area in the D'Olive Creek, Tiawasee Creek and Joe's Branch Watershed Management Plan, MBNEP has submitted a funding request to the Alabama Department of Environmental Management on behalf of its partners in Spanish Fort, Daphne, ALDOT and Westminster Village to undertake restoration of the stream using a cutting-edge technology called Regenerative Step Pool Storm Conveyance."

The four entities involved are spending large amount money to repair a problem caused by stormwater damage that could have been prevented at a lower cost by incorporating better stormwater mitigation facilities into the design of the highway.

These high-volume/high-speed flows also hasten the deterioration of water infrastructure. A 2001 study on the erosive power of urban stormwater flows examined how excessive stormwater volumes and flow rates off of urban surface infrastructure caused more than \$1 million in roadway and water infrastructure damage in the Cincinnati metropolitan areas in Ohio and Kentucky in a single year.

While there are serious water quality concerns with not adequately controlling roadway infrastructure runoff, there are serious infrastructure costs, that are ultimately passed on to taxpayers and ratepayers, that can be avoided if transportation authorities do more to control and manage stormwater runoff with the infrastructure assets they manage and build.

The increased incidence of flash flooding events that occur even during seemingly mild and routine storm events is a direct result of the growing percentage of impervious land cover in urban and suburban communities. Replacement of the "greenspaces" that are lost to pavement is essential to restoring hydrological balance to our urban and suburban communities and impaired watersheds.

According to USGS: an inch of rain on one square foot of pavement produces 1.87 gallons of stormwater. Scaled up, 1 inch of rain on one acre would produce 27,150 gallons of stormwater. Using FHWA design standards for interstate highway lane and shoulder widths, 12 feet per lane, 10 foot right shoulder, 4 foot left shoulder, 10 miles of a four lane interstate highway generates nearly 2.5 million gallons of polluted stormwater for every inch of rain. To put that into perspective for the Potomac and Anacostia River Watersheds: The Capital Beltway, not including its 48 interchanges, generates nearly 30 million gallons of polluted stormwater for every inch of rain that falls on the 64 mile 8 to 12 lane interstate highway loop. It is volumes of stormwater like that which cause dangerous streambank erosion.

Gillies Creek is an urban waterway located East of Downtown Richmond. It is a tributary of the James River which flows into the Chesapeake Bay. Gillies Creek is surrounded by industrial and residential development and also receives stormwater from State highway 33, Interstate 64, US 60, and hundreds of city streets including Stony Run Parkway which directly adjacent to the creek for several miles. The banks and bed of this creek have eroded so badly as urban development around the creek has added more impervious surfaces to the watershed that streambed sheering has created cliffs more than ten feet tall at spots along the creek. Trees supporting the bank continually fall into the creek and nearby roadways and other infrastructure as well as homes and business are at risk. Reducing the impacts of the storms by mitigating the flow and volume of stormwater in this watershed

will protect against further erosion and save the cost of repair and eventual replacement of the assets located along this endangered creek.

The aim of this legislation is to improve highway designs to better manage stormwater to avoid the costly damage that poorly managed stormwater causes to infrastructure and nearby streams, rivers and coastal waters.

I held a hearing on this issue in the Water and Wildlife Subcommittee on May 13. I heard many ideas from both the minority and majority witnesses that were invited to present testimony at this hearing. I listened to the concerns of my colleagues on the other side of the aisle and I have incorporated provisions into this bill that should alleviate concerns they may have had with previous attempts to better control highway stormwater.

My bill's approach to highway runoff management is one that I hope my colleagues of both parties can support. First of all it puts states in the driver's seat for developing hydrological analysis and implementation of best management practices to control highway runoff. The objective of the legislation is to control and manage flow and volume of stormwater from highways not to treat runoff in order to meet water quality standards. By taking this sort of approach we avoid EPA's involvement in the process. Lastly, States would only need to apply these procedures to new construction on major reconfiguration projects that significantly increases the amount of impervious surface in the project area.

Title 23 of the U.S. Code states: "transportation should play a significant role in promoting economic growth, improving the environment, and sustaining the quality of life" through the use of "context sensitive solutions." In 2008, the Government Accountability Office issued a report examining key issues and challenges that needed to be addressed in the next reauthorization of the transportation bill. That report highlighted the clear link between transportation policy and the environment. With 985,139 miles of Federal aid highways stretching from every corner of the US, polluted highway runoff is no small problem facing our Nation's waters. I would urge my colleagues to join me trying to address this problem facing America's waterways and infrastructure.

Mr. President, I ask unanimous consent that the text of the bill be printed in the RECORD.

There being no objection, the text of the bill was ordered to be printed in the RECORD, as follows:

S. 2457

*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 "Highway Runoff Management Act".

**SEC. 2. FEDERAL-AID HIGHWAY RUNOFF MANAGEMENT.**

(a) IN GENERAL.—Chapter 3 of title 23, United States Code, is amended by adding at the end the following:

**“§ 330. Federal-aid highway runoff management program**

“(a) DEFINITIONS.—In this section, the following definitions apply:

“(1) COVERED PROJECT.—The term ‘covered project’ means a reconstruction, rehabilitation, reconfiguration, renovation, major resurfacing, or new construction project on a Federal-aid highway carried out under this title that results in—

“(A) a 10-percent or greater increase in impervious surface of the aerial extent within the right-of-way of the project limit on a Federal-aid highway or associated facility; or

“(B) an increase of 1 acre or more in impervious surface coverage.

“(2) EROSION FORCE.—The term ‘erosive force’ means the flowrate within a stream or channel in which channel bed or bank material becomes detached, which in most cases is less than or equal to the flowrate produced by the 2-year storm event.

“(3) HIGHWAY RUNOFF.—The term ‘highway runoff’, with respect to a Federal-aid highway, associated facility, or management measure retrofit project, means a discharge of peak flow rate or volume of runoff that exceeds flows generated under preproject conditions.

“(4) IMPACTED HYDROLOGY.—The term ‘impacted hydrology’ means stormwater runoff generated from all areas within the site limits of a covered project.

“(5) MANAGEMENT MEASURE.—The term ‘management measure’ means a program, structural or nonstructural management practice, operational procedure, or policy on or off the project site that is intended to prevent, reduce, or control highway runoff.

“(b) STATE HIGHWAY STORMWATER MANAGEMENT PROGRAMS.—

“(1) IN GENERAL.—Not later than 1 year after the date of enactment of this section, each State shall—

“(A) develop a process for analyzing the erosive force of highway runoff generated from covered projects; and

“(B) apply management measures to maintain or restore impacted hydrology associated with highway runoff from covered projects.

“(2) INCLUSIONS.—The management measures established under paragraph (1) may include, as the State determines to be appropriate, management measures that—

“(A) minimize the erosive force of highway runoff from a covered project on a channel bed or bank of receiving water by managing highway runoff within the area of the covered project;

“(B) manage impacted hydrology in such a manner that the highway runoff generated by a covered project is below the erosive force flow and volume;

“(C) to the maximum extent practicable, seek to address the impact of the erosive force of hydrologic events that have the potential to create or exacerbate downstream channel erosion, including excess pier and abutment scour at bridges and channel downcutting and bank failure of streams adjacent to highway embankments;

“(D) ensure that the highway runoff from the post-construction condition does not increase the risk of channel erosion relative to the preproject condition; and

“(E) employ simplified approaches to determining the erosive force of highway runoff generated from covered projects, such as a regionalized analysis of streams within a State.

“(c) GUIDANCE.—

“(1) IN GENERAL.—Not later than 180 days after the date of enactment of this section, the Secretary, in consultation with the heads of other relevant Federal agencies, shall publish guidance to assist States in carrying out this section.

“(2) CONTENTS OF GUIDANCE.—The guidance shall include guidelines and technical assistance for the establishment of State management measures that will be used to assist in avoiding, minimizing, and managing highway runoff from covered projects, including guidelines to help States integrate the planning, selection, design, and long-term operation and maintenance of management measures consistent with the design standards in the overall project planning process.

“(3) APPROVAL.—The Secretary, in consultation with the heads of other relevant Federal agencies, shall—

“(A) review the management measures program of each State; and

“(B) approve such a program, if the program meets the requirements of subsection (b).

“(4) UPDATES.—Not later than 5 years after the date of publication of the guidance under this subsection, and not less frequently than once every 5 years thereafter—

“(A) the Secretary, in consultation with the heads of other relevant Federal agencies, shall update the guidance, as applicable; and

“(B) each State, as applicable, shall update the management measures program of the State in accordance with the updated guidance.

“(d) REPORTING.—

“(1) IN GENERAL.—Except as provided in paragraph (2)(A), each State shall submit to the Secretary an annual report that describes the activities carried out under the highway stormwater management program of the State, including a description of any reductions of stormwater runoff achieved as a result of covered projects carried out by the State after the date of enactment of this section.

“(2) REPORTING REQUIREMENTS UNDER PERMIT.—

“(A) IN GENERAL.—A State shall not be required to submit an annual report described in paragraph (1) if the State—

“(i) is operating Federal-aid highways in the State in a post-construction condition in accordance with a permit issued under the Federal Water Pollution Control Act (33 U.S.C. 1251 et seq.);

“(ii) is subject to an annual reporting requirement under such a permit (regardless of whether the permitting authority is a Federal or State agency); and

“(iii) carries out a covered project with respect to a Federal-aid highway in the State described in clause (i).

“(B) TRANSMISSION OF REPORT.—A Federal or State permitting authority that receives an annual report described in subparagraph (A)(ii) shall, on receipt of such a report, transmit a copy of the report to the Secretary.”

(b) CLERICAL AMENDMENT.—The analysis for chapter 3 of title 23, United States Code, is amended by adding at the end the following:

“§ 330. Federal-aid highway runoff management program.”

**AMENDMENTS SUBMITTED AND PROPOSED**

SA 3232. Mrs. SHAHEEN submitted an amendment intended to be proposed by her to the bill S. 2432, to amend the Higher Education Act of 1965 to provide for the refinancing of certain Federal student loans, and for other purposes; which was ordered to lie on the table.

**TEXT OF AMENDMENTS**

**SA 3232.** Mrs. SHAHEEN submitted an amendment intended to be proposed by her to the bill S. 2432, to amend the Higher Education Act of 1965 to provide for the refinancing of certain Federal student loans, and for other purposes; which was ordered to lie on the table; as follows:

At the end of the bill, add the following:

**TITLE IV—NATIONAL STUDENT LOAN DATA SYSTEM**

**SEC. 401. NATIONAL STUDENT LOAN DATA SYSTEM.**

(a) AMENDMENT TO THE TRUTH IN LENDING ACT.—

(1) IN GENERAL.—Section 128(e) of the Truth in Lending Act (15 U.S.C. 1638(e)) is amended by adding at the end the following:

“(12) NATIONAL STUDENT LOAN DATA SYSTEM.—

“(A) IN GENERAL.—Each private educational lender shall—

“(i) submit to the Secretary of Education for inclusion in the National Student Loan Data System established under section 485B of the Higher Education Act of 1965 (20 U.S.C. 1092b) information regarding each private education loan made by such lender that will allow for the electronic exchange of data between borrowers of private education loans and the System; and

“(ii) in carrying out clause (i), ensure the privacy of private education loan borrowers.

“(B) INFORMATION TO BE SUBMITTED.—The information regarding private education loans required under subparagraph (A) to be included in the National Student Loan Data System shall include the following if determined appropriate by the Secretary of Education:

“(i) The total amount and type of each such loan made, including outstanding interest and outstanding principal on such loan.

“(ii) The interest rate of each such loan made.

“(iii) Information regarding the borrower that the Secretary of Education determines is necessary to ensure the electronic exchange of data between borrowers of private education loans and the System.

“(iv) Information, including contact information, regarding the lender that owns the loan.

“(v) Information, including contact information, regarding the servicer that is handling the loan.

“(vi) Information concerning the date of any default on the loan and the collection of the loan, including any information concerning the repayment status of any defaulted loan.

“(vii) Information regarding any deferment or forbearance granted on the loan.

“(viii) The date of the completion of repayment by the borrower of the loan.

“(ix) Any other information determined by the Secretary of Education to be necessary for the operation of the National Student Loan Data System.

“(C) UPDATE.—Each private educational lender shall update the information regarding private education loans required under subparagraph (A) to be included in the National Student Loan Data System on the same schedule as information is updated under the System under section 485B of the Higher Education Act of 1965 (20 U.S.C. 1092b).”

(2) EFFECTIVE DATE.—The amendment made by paragraph (1) shall apply to private education loans that were made for the 2011–2012 academic year or later.

(b) AMENDMENT TO THE HIGHER EDUCATION ACT OF 1965.—Section 485B of the Higher Education Act of 1965 (20 U.S.C. 1092b) is amended by adding at the end the following:

“(i) PRIVATE EDUCATION LOANS.—

“(1) IN GENERAL.—The National Student Loan Data System established pursuant to subsection (a) shall contain the information required to be included under section 128(e)(12) of the Truth in Lending Act (15 U.S.C. 1638(e)(12)).

“(2) COSIGNER.—Notwithstanding any other provision of law, the Secretary shall ensure that any cosigner of a private education loan for which information is included in the National Student Loan Data System—

“(A) is able to access the information in such System with respect to such private education loan; and

“(B) does not have access to any information in such System with respect to any loan for which the cosigner has not cosigned.

“(3) PRIVACY.—The Secretary shall ensure that a private educational lender—

“(A) has access to the National Student Loan Data System only to submit information for such System regarding the private education loans of such lender; and

“(B) may not see information in the System regarding the loans of any other lender.

“(j) REPAYMENT OPTIONS.—The Secretary shall establish a functionality within the National Student Loan Data System established pursuant to subsection (a) that enables a student borrower of a loan made, insured, or guaranteed under this title to input information necessary for the estimation of repayment amounts under the various repayment plans available to the borrower of such loan to compare such repayment plans.”.

#### NOTICE OF HEARING

##### PERMANENT SUBCOMMITTEE ON INVESTIGATIONS

Mr. LEVIN. Mr. President, I would like to announce for the information of the Senate and the public that the Permanent Subcommittee on Investigations of the Committee on Homeland Security and Governmental Affairs has scheduled a hearing entitled, “Conflicts of Interest, Investor Loss of Confidence, and High Speed Trading in U.S. Stock Markets.” The Subcommittee hearing will examine conflicts of interest in the U.S. stock markets and the impact of such conflicts on consumer confidence, including in the context of high frequency trading. In particular, the hearing will focus on the conflicts of interest that arise between the obligation of brokers to provide their customers with best execution of their orders to buy or sell securities, and the brokers’ receipt of payments from other brokers for order flow and rebates from some trading venues for placing those orders directly. Witnesses will include representatives of stock exchanges, brokerage firms, and institutional investors, as well as a securities market expert. A witness list will be available Friday, June 13, 2014.

The Subcommittee hearing has been scheduled for Tuesday, June 17, 2014, at 9:30 a.m., in Room 216 of the Hart Senate Office Building. For further information, please contact Elise Bean of the Permanent Subcommittee on Investigations at 224-9505.

#### AUTHORITY FOR COMMITTEES TO MEET

##### COMMITTEE ON ARMED SERVICES

Mrs. SHAHEEN. Mr. President, I ask unanimous consent that the Committee on Armed Services be authorized to meet during the session of the Senate on June 10, 2014, at 9 a.m.

The PRESIDING OFFICER. Without objection, it is so ordered.

##### COMMITTEE ON BANKING, HOUSING, AND URBAN AFFAIRS

Mrs. SHAHEEN. Mr. President, I ask unanimous consent that the Committee on Banking, Housing, and Urban Affairs be authorized to meet during the session of the Senate on June 10, 2014, at 10:30 a.m., to conduct a hearing entitled “The Consumer Financial Protection Bureau’s Semi-Annual Report to Congress.”

The PRESIDING OFFICER. Without objection, it is so ordered.

##### SELECT COMMITTEE ON INTELLIGENCE

Mrs. SHAHEEN. Mr. President, I ask unanimous consent that the Select Committee on Intelligence be authorized to meet during the session of the Senate on June 10, 2014, at 2:30 p.m.

The PRESIDING OFFICER. Without objection, it is so ordered.

##### SUBCOMMITTEE ON THE EFFICIENCY AND EFFECTIVENESS OF FEDERAL PROGRAMS AND THE FEDERAL WORKFORCE

Mrs. SHAHEEN. Mr. President, I ask unanimous consent that the Subcommittee on the Efficiency and Effectiveness of Federal Programs and the Federal Workforce of the Committee on Homeland Security and Governmental Affairs be authorized to meet during the session of the Senate on June 10, 2014, at 2:30 p.m., to conduct a hearing entitled, “A More Efficient and Effective Government: Examining Federal IT Initiatives and the IT Workforce.”

The PRESIDING OFFICER. Without objection, it is so ordered.

##### SUBCOMMITTEE ON OVERSIGHT

Mrs. SHAHEEN. Mr. President, I ask unanimous consent that the Subcommittee on Oversight of the Committee on Environment and Public Works be authorized to meet during the session of the Senate on June 10, 2014, at 2:30 p.m., in room SD-406 of the Dirksen Senate Office Building, to conduct a hearing entitled, “Protecting Taxpayers and Ensuring Accountability: Faster Superfund Cleanups for Healthier Communities.”

The PRESIDING OFFICER. Without objection, it is so ordered.

#### PRIVILEGES OF THE FLOOR

Mr. HARKIN. Mr. President, I ask unanimous consent that Ray Li, Jacklyn Vasquez, and James Gulbranson, interns with my office, be granted floor privileges for the remainder of today’s session.

The PRESIDING OFFICER. Without objection, it is so ordered.

Ms. HIRONO. Mr. President, I ask unanimous consent that privileges of

the floor be granted to the following member of my staff, Janna Wehilani Ahu, during the pendency of the 113th Congress.

The PRESIDING OFFICER. Without objection, it is so ordered.

#### AUTHORIZING USE OF THE ROTUNDA

Mr. CASEY. I ask unanimous consent that the Senate proceed to the consideration of H. Con. Res. 100, which was received from the House and is at the desk.

The PRESIDING OFFICER. The clerk will report the resolution by title.

The assistant legislative clerk read as follows:

A concurrent resolution (H. Con. Res. 100) authorizing the use of the rotunda of the Capitol for a ceremony to commemorate the 50th anniversary of the enactment of the Civil Rights Act of 1964.

There being no objection, the Senate proceeded to consider the resolution.

Mr. CASEY. I ask unanimous consent that the concurrent resolution be agreed to and the motion to reconsider be laid upon the table with no intervening action or debate.

The PRESIDING OFFICER. Without objection, it is so ordered.

The concurrent resolution (H. Con. Res. 100) was agreed to.

#### ORDERS FOR WEDNESDAY, JUNE 11, 2014

Mr. CASEY. I ask unanimous consent that when the Senate completes its business today, it adjourn until 9:15 a.m. on Wednesday, June 11, 2014; that following the prayer and pledge, the morning hour be deemed expired, the Journal of proceedings be approved to date, and the time for the two leaders be reserved for their use later in the day; that following any leader remarks, we resume consideration of the motion to proceed to S. 2432, the college affordability bill, and the time until 10 a.m. be divided as follows: Senator ALEXANDER controlling up to 15 minutes and the remaining time equally divided and controlled between the two leaders or their designees prior to the cloture vote on the motion to proceed to the bill.

The PRESIDING OFFICER. Without objection, it is so ordered.

#### PROGRAM

Mr. CASEY. Mr. President, there will be a rollcall vote at 10 a.m. tomorrow.

#### ADJOURNMENT UNTIL 9:15 A.M. TOMORROW

Mr. CASEY. Mr. President, if there is no further business to come before the Senate, I ask unanimous consent that it adjourn under the previous order.

There being no objection, the Senate, at 7:09 p.m., adjourned until Wednesday, June 11, 2014, at 9:15 a.m.

NOMINATIONS

*To be lieutenant colonel*

CONFIRMATIONS

Executive nominations received by the Senate:

BURTON C. GLOVER  
THE FOLLOWING NAMED OFFICER FOR APPOINTMENT TO THE GRADE INDICATED IN THE UNITED STATES ARMY UNDER TITLE 10, U.S.C., SECTION 624:

Executive nominations confirmed by the Senate June 10, 2014:

IN THE ARMY

THE FOLLOWING NAMED OFFICER FOR APPOINTMENT TO THE GRADE INDICATED IN THE UNITED STATES ARMY UNDER TITLE 10, U.S.C., SECTION 624:

*To be major*

THE JUDICIARY

M. HANNAH LAUCK, OF VIRGINIA, TO BE UNITED STATES DISTRICT JUDGE FOR THE EASTERN DISTRICT OF VIRGINIA.

*To be colonel*

ROBERT H. MCCARTHY III

THE FOLLOWING NAMED OFFICER FOR APPOINTMENT TO THE GRADE INDICATED IN THE UNITED STATES ARMY UNDER TITLE 10, U.S.C., SECTION 624:

CLARENCE E. DINGMAN

THE FOLLOWING NAMED OFFICER FOR APPOINTMENT TO THE GRADE INDICATED IN THE UNITED STATES ARMY UNDER TITLE 10, U.S.C., SECTION 624:

LEO T. SOROKIN, OF MASSACHUSETTS, TO BE UNITED STATES DISTRICT JUDGE FOR THE DISTRICT OF MASSACHUSETTS.

*To be major*

RICHARD FRANKLIN BOULWARE II, OF NEVADA, TO BE UNITED STATES DISTRICT JUDGE FOR THE DISTRICT OF NEVADA.

PAUL A. THOMAS