

to block the Department's fiduciary rule, an effort I did not and would not support.

While most advisers operate under a best interest standard, some advisers steered their customers into investments that award big commissions and incentives to the adviser but are not in the best interest of the customer.

No one knows this better than the Toffels of Lindenhurst, IL.

Merlin Toffel was a Navy veteran and an electrician, and his wife, Elaine, was an accountant. After more than 40 years of work, they had built up an impressive nest egg, but when Merlin was diagnosed with Alzheimer's and could no longer manage their finances, Elaine sought investment advice from an investment broker at their local retail bank.

The broker told her to liquidate their retirement account and sold them variable annuities to the tune of \$650,000. Elaine trusted his advice because she thought that it was in her best interest. She later found out that those annuities charged fees in excess of \$26,000 a year, and if she needed to access the money right away for an emergency, she would be charged a surrender charge of more than \$45,000.

In the end, the Toffels lost more than \$50,000 because of the broker's conflicted advice. Unfortunately, they are not alone. This is unconscionable and should not be allowed.

The fiduciary rule will require advisers to disclose their fees and ensure access to quality financial advice, restore confidence to savers, and protect them from receiving conflicted advice, which has the potential to erode billions from retirement accounts of hard-working Americans.

The bottom line is that we need to support policies that safeguard worker retirement savings and help them prepare for retirement, and the fiduciary rule does just that.

It saddens me that my Republican colleagues have acted to undermine American workers and families by blocking this rule. Thankfully, their efforts here today will not prevail because the President will veto this attempt to dismantle this important rule.

#### REMEMBERING BOB BENNETT

Mr. LEAHY. Mr. President, all of us mourn the passing of a distinguished former Member of this body, Senator Bob Bennett of Utah, who died of an illness on May 4.

I doubt that there were any in the Senate who did not truly like and admire Bob Bennett. His gentle spirit, his kindness, his civility, and his empathy for others were reflected in his work here for the people of Utah and for the Nation. Marcelle and I are fortunate to have called Bob and Joyce Bennett our friends while we served together.

Senator Bennett and I were poles apart on many issues that came before the Senate, but, as with many others in

this body, we were able to work together in good faith to find ways forward through many issues, knowing how important it was to our constituents, to the country, and to the Senate for us to do that. He followed the tradition of other highly respected Senators when I joined this body: He always kept his word.

At the very end of his life, as he lay in a hospital bed in Salt Lake City, we now have heard from his family of yet another sign of his decency and humanity, as he specially sought out Muslim members of the hospital staff to thank them and to personally apologize to them for what they have heard of the divisive and hateful messages and the pandering to fear that has spilled out from the current Presidential campaign. He wanted them to know that he and most Americans welcome them, appreciate them, and recognize the pain that these invectives have caused and continue to cause.

Reading and hearing his son's description of his dad's outreach in his final days touched me deeply, as I am sure is the case for all of us here and for all Americans of goodwill everywhere. All of us can learn from his poignant gestures, and we can resolve to deepen our own commitment to the eternal values—and the American values—that motivated him. What a powerful lesson he leaves for us all.

I ask unanimous consent that an article from the Salt Lake City Deseret News about this remarkable and telling episode from the final days of Senator Bennett's life be printed in the RECORD.

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

[From The Deseret News, May 19, 2016]

FORMER UTAH SEN. BOB BENNETT'S APOLOGY TO MUSLIMS RECEIVING ATTENTION FROM NEWS OUTLETS WORLDWIDE

(By Scott Stevens)

Weeks after former Utah Sen. Bob Bennett's death, several national news media outlets have published stories praising the Utah politician for comments he made regarding Muslims and their acceptance in America shortly before his death on May 4, 2016.

In the weeks following former Utah Sen. Bob Bennett's death, several national news media outlets published stories praising the Utah politician for comments he made about Muslims and their acceptance in America, shortly before his death.

In late April the Deseret News reported about Bennett's battle with pancreatic cancer and a stroke. He told the Deseret News "I want to go to every Muslim and say thank you for being in our country . . ." and, like many other politicians, Bennett expressed his distaste in the tone and tenor of the Republican presidential race as he remarked "I want to apologize on behalf of the Republican Party for Donald Trump."

The Daily Beast picked up on the Deseret News' interview with the Bennetts a few weeks after the former senator's death and followed up with their own interview with Bennett's family. "He would go to people with the hijab (on) and tell them he was glad they were in America, and they were welcome here," Bennett's wife Joyce told The Daily Beast. "He wanted to apologize on behalf of the Republican Party."

Quartz followed suit, citing the Deseret News and Daily Beast interviews with the Bennetts, and adding that Bennett's thoughts on the treatment of Muslims seemed to be frequently on his mind in the weeks and months leading up to his death.

NBC News echoed the report that in Bennett's last days he approached Muslims to offer his well-wishes to them—even going as far as to ask his son, Jim, if there were any Muslims in the same hospital as him so he could thank them for their residence in the United States.

An active member of The Church of Jesus Christ of Latter-day Saints, Bennett's faith was also at the forefront of his thoughts as cancer and a stroke left him partially paralyzed. Bennett "recognized parallel between the Mormon experience and the Muslim experience." The Week reported, and he "wanted to see these people treated with kindness and not ostracized."

#### RECOGNIZING KING ARTHUR FLOUR

Mr. LEAHY. Mr. President, on May 19, 2016, hundreds of guests flooded the Senate's Kennedy Caucus Room for the eleventh annual Taste of Vermont, an event that brings together over 60 businesses that showcase the best Vermont has to offer. From microbreweries to distilleries, farms to creameries, bake shops to chocolatiers, these businesses represent the best of Vermont's many unique, homegrown products. All of these businesses deserve acknowledgment for their contributions to our great State and for putting Vermont's business-friendly environment on the map. I want to take a minute to shine the spotlight on one company in particular.

On the eve of this year's Taste of Vermont, the Employee Stock Ownership Plan, ESOP, Association named King Arthur Flour the 2016 Company of the Year. Founded in 1790, King Arthur Flour epitomizes Vermont values. A business leader within the community, the company is focused on providing quality products to its loyal customers. After relocating to Norwich, VT, in 1984, owners Frank and Brinna Sands sold their company to their employees. They became 100 percent employee-owned in 2004 and have helped numerous other Vermont companies transition to ESOP status, including Heritage Aviation, the most recent Vermont-based company to join the ESOP ranks.

King Arthur Flour has long been dedicated to bettering itself and its community, a laudable and often uncommon commitment from businesses. Currently in the midst of a large expansion of their facilities and programming, King Arthur Flour has adapted to meet the needs of their customers and introduced award-winning gluten-free baking mixes in 2010. The life skills bread baking program recently taught its 120,000th student, and classes from the baking education center have reached over 4,600 bakers.

In King Arthur Flour, I see a commitment to being on the cutting edge of new ideas and developments, while