

By Mr. SPECTER:

S. 3339. A bill to provide for the liquidation or reliquidation of certain entries relating to fiberboard entered in November 2003 through February 2004; to the Committee on Finance.

By Mr. SPECTER:

S. 3340. A bill to provide for the liquidation or reliquidation of certain entries relating to fiberboard entered between December 2005 and April 2006; to the Committee on Finance.

By Mr. SPECTER:

S. 3341. A bill to provide for the liquidation or reliquidation of certain entries relating to fiberboard entered between August 2001 and February 2003; to the Committee on Finance.

By Mr. SPECTER:

S. 3342. A bill to provide for the liquidation or reliquidation of certain entries relating to fiberboard entered between March 2003 and August 2003; to the Committee on Finance.

By Mr. SPECTER:

S. 3343. A bill to provide for the liquidation or reliquidation of certain entries relating to fiberboard entered between October 2001 and September 2004; to the Committee on Finance.

By Mr. SPECTER:

S. 3344. A bill to provide temporary duty reduction for certain cotton fabrics, and for other purposes; to the Committee on Finance.

By Mr. SPECTER:

S. 3345. A bill to extend the temporary suspension of duty on Acetamiprid Technical; to the Committee on Finance.

By Mr. SPECTER:

S. 3346. A bill to suspend temporarily the duty on ester gums; to the Committee on Finance.

By Mr. SPECTER:

S. 3347. A bill to suspend temporarily the duty on polymerized rosin acids; to the Committee on Finance.

By Mr. SPECTER:

S. 3348. A bill to suspend temporarily the duty on ester gums; to the Committee on Finance.

By Mr. SHELBY:

S. 3349. A bill to extend temporarily the suspension of duty on certain fluoropolymers; to the Committee on Finance.

By Mr. MCCONNELL (for himself, Mrs. FEINSTEIN, Mr. MCCAIN, Mr. FRIST, Mr. REID, Mr. ALEXANDER, Mr. ALLARD, Mr. ALLEN, Mr. BENNETT, Mr. BIDEN, Mr. BINGAMAN, Mrs. BOXER, Mr. BROWNBACK, Mr. BUNNING, Mr. BURNS, Mr. BURR, Mr. CHAFEE, Mr. CHAMBLISS, Mrs. CLINTON, Mr. COCHRAN, Ms. COLLINS, Mr. DEWINE, Mrs. DOLE, Mr. DOMENICI, Mr. DURBIN, Mr. ENSIGN, Mr. FEINGOLD, Mr. HAGEL, Mr. HARKIN, Mr. KENNEDY, Mr. KERRY, Mr. KOHL, Mr. KYL, Mr. LEAHY, Mr. LIEBERMAN, Mr. LUGAR, Mr. MARTINEZ, Mr. MENENDEZ, Ms. MIKULSKI, Ms. MURKOWSKI, Mr. OBAMA, Mr. SALAZAR, Mr. SANTORUM, Mr. SARBANES, Mr. SMITH, Ms. STABENOW, Mr. SUNUNU, Mr. VOINOVICH, and Mr. WYDEN):

S.J. Res. 38. A joint resolution approving the renewal of import restrictions contained in the Burmese Freedom and Democracy Act of 2003, and for other purposes; to the Committee on Finance.

SUBMISSION OF CONCURRENT AND SENATE RESOLUTIONS

The following concurrent resolutions and Senate resolutions were read, and referred (or acted upon), as indicated:

By Mr. BROWNBACK (for himself and Mr. ROBERTS):

S. Res. 496. A resolution commending the Kansas City Kansas Community College Debate Team for their National Championship victories; considered and agreed to.

By Mr. SPECTER (for himself, Mr. LEAHY, and Mr. HATCH):

S. Res. 497. A resolution relative to the death of Edward Roy Becker, Chief Judge of the Court of Appeals for the 3rd Circuit; considered and agreed to.

By Mr. VITTER (for himself, Ms. LANDRIEU, Mr. SHELBY, and Mr. LOTT):

S. Res. 498. A resolution designating the week beginning May 21, 2006, as "National Hurricane Preparedness Week"; to the Committee on the Judiciary.

ADDITIONAL COSPONSORS

S. 520

At the request of Mr. SHELBY, the name of the Senator from Louisiana (Mr. VITTER) was added as a cosponsor of S. 520, a bill to limit the jurisdiction of Federal courts in certain cases and promote federalism.

S. 559

At the request of Mr. BIDEN, the name of the Senator from Massachusetts (Mr. KERRY) was added as a cosponsor of S. 559, a bill to make the protection of vulnerable populations, especially women and children, who are affected by a humanitarian emergency a priority of the United States Government, and for other purposes.

S. 604

At the request of Mr. BINGAMAN, the name of the Senator from North Dakota (Mr. DORGAN) was added as a cosponsor of S. 604, a bill to amend title XVIII of the Social Security Act to authorize expansion of medicare coverage of medical nutrition therapy services.

S. 707

At the request of Mr. ALEXANDER, the name of the Senator from North Dakota (Mr. CONRAD) was added as a cosponsor of S. 707, a bill to reduce preterm labor and delivery and the risk of pregnancy-related deaths and complications due to pregnancy, and to reduce infant mortality caused by prematurity.

S. 1112

At the request of Mr. GRASSLEY, the name of the Senator from Montana (Mr. BURNS) was added as a cosponsor of S. 1112, a bill to make permanent the enhanced educational savings provisions for qualified tuition programs enacted as part of the Economic Growth and Tax Relief Reconciliation Act of 2001.

S. 1217

At the request of Mr. BINGAMAN, the name of the Senator from Arkansas (Mr. PRYOR) was added as a cosponsor of S. 1217, a bill to amend title II of the Social Security Act to phase out the 24-month waiting period for disabled individuals to become eligible for medicare benefits, to eliminate the waiting period for individuals with life-threatening conditions, and for other purposes.

S. 1479

At the request of Mr. DODD, the name of the Senator from New Jersey (Mr.

MENENDEZ) was added as a cosponsor of S. 1479, a bill to provide for the expansion of Federal efforts concerning the prevention, education, treatment, and research activities related to Lyme and other tick-borne diseases, including the establishment of a Tick-Borne Diseases Advisory Committee.

S. 1575

At the request of Mr. BINGAMAN, the names of the Senator from Hawaii (Mr. AKAKA) and the Senator from Colorado (Mr. SALAZAR) were added as cosponsors of S. 1575, a bill to amend the Public Health Service Act to authorize a demonstration program to increase the number of doctorally-prepared nurse faculty.

S. 1998

At the request of Mrs. LINCOLN, her name was added as a cosponsor of S. 1998, a bill to amend title 18, United States Code, to enhance protections relating to the reputation and meaning of the Medal of Honor and other military decorations and awards, and for other purposes.

S. 2202

At the request of Mr. LEAHY, the name of the Senator from California (Mrs. FEINSTEIN) was added as a cosponsor of S. 2202, a bill to provide for ethics reform of the Federal judiciary and to instill greater public confidence in the Federal courts.

S. 2250

At the request of Mr. GRASSLEY, the name of the Senator from Wyoming (Mr. THOMAS) was added as a cosponsor of S. 2250, a bill to award a congressional gold medal to Dr. Norman E. Borlaug.

S. 2292

At the request of Mr. AKAKA, his name was added as a cosponsor of S. 2292, a bill to provide relief for the Federal judiciary from excessive rent charges.

S. 2401

At the request of Mr. BAUCUS, the name of the Senator from Nebraska (Mr. NELSON) was added as a cosponsor of S. 2401, a bill to amend the Internal Revenue Code of 1986 to extend certain energy tax incentives, and for other purposes.

S. 2794

At the request of Mrs. MURRAY, her name was added as a cosponsor of S. 2794, a bill to ensure the equitable provision of pension and medical benefits to Department of Energy contractor employees.

S. 2810

At the request of Mr. GRASSLEY, the name of the Senator from Texas (Mrs. HUTCHISON) was added as a cosponsor of S. 2810, a bill to amend title XVIII of the Social Security Act to eliminate months in 2006 from the calculation of any late enrollment penalty under the Medicare part D prescription drug program and to provide for additional funding for State health insurance counseling program and area agencies on aging, and for other purposes.

S. 2970

At the request of Mr. KERRY, the names of the Senator from New Jersey (Mr. MENENDEZ) and the Senator from New Mexico (Mr. BINGAMAN) were added as cosponsors of S. 2970, a bill to require the Secretary of Veterans Affairs to provide free credit monitoring and credit reports for veterans and others affected by the theft of veterans' personal data, to ensure that such persons are appropriately notified of such thefts, and for other purposes.

S. 2990

At the request of Mr. VITTER, the name of the Senator from Georgia (Mr. ISAKSON) was added as a cosponsor of S. 2990, a bill to amend title XVIII of the Social Security Act to restore financial stability to Medicare anesthesiology teaching programs for resident physicians.

S. 3064

At the request of Mr. AKAKA, the name of the Senator from Hawaii (Mr. INOUE) was added as a cosponsor of S. 3064, a bill to express the policy of the United States regarding the United States relationship with native Hawaiians and to provide a process for the recognition by the United States of the Native Hawaiian governing entity.

S. 3172

At the request of Mrs. CLINTON, the name of the Senator from Illinois (Mr. DURBIN) was added as a cosponsor of S. 3172, a bill to establish an Office of Emergency Communications, and for other purposes.

S. 3176

At the request of Mr. JEFFORDS, his name was added as a cosponsor of S. 3176, a bill to protect the privacy of veterans and spouses of veterans affected by the security breach at the Department of Veterans Affairs on May 3, 2006, and for other purposes.

STATEMENTS ON INTRODUCED BILLS AND JOINT RESOLUTIONS

By Mr. DAYTON (for himself and Mr. LOTT):

S. 3239. A bill to require full disclosure of insurance coverage and noncoverage by insurance companies and provide for Federal Trade Commission enforcement; to the Committee on Commerce, Science, and Transportation.

Mr. DAYTON. Mr. President, I ask unanimous consent that the text of S. 3239, the Honesty Is the Best Insurance Policy Act of 2006, be printed in the RECORD.

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

S. 3239

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 "Honesty is the Best Insurance Policy Act of 2006".

SEC. 2. UNLAWFUL ACT.

Each individual policy written by a State-registered insurance company shall include

on the front or first page of the policy a "Noncoverage Disclosure" box restating in plain English, in bold font twice the size of the text in the body of the policy, all conditions, exclusions, and other limitations pertaining to coverage under that policy, regardless of the underlying insurance product in question.

SEC. 3. ENFORCEMENT.

(a) IN GENERAL.—Any violation of this Act shall be treated as a violation of a regulation under section 18(a)(1)(B) of the Federal Trade Commission Act (15 U.S.C. 57a(a)(1)(B)) regarding unfair or deceptive acts or practices.

(b) REGULATIONS.—The Federal Trade Commission (referred to in this Act as the "Commission") shall promulgate regulations to carry out this Act.

SEC. 4. POWERS OF COMMISSION.

(a) IN GENERAL.—The Commission, acting through the Division of Financial Practices in the Bureau of Consumer Protection, shall prevent any person from violating this Act, and any regulation promulgated thereunder, in the same manner, by the same means, and with the same jurisdiction, powers and duties as though all applicable terms and provisions of the Federal Trade Commission Act (15 U.S.C. 41 et seq.) were incorporated into and made a part of this Act.

(b) PENALTIES.—Any person who violates regulations promulgated under this Act shall be subject to the penalties and entitled to the privileges and immunities provided in the Federal Trade Commission Act as though all applicable terms and provisions of the Federal Trade Commission Act were incorporated into and made part of this Act.

(c) AUTHORITY PRESERVED.—Nothing in this Act shall be construed to limit the authority of the Commission under any other provision of law.

By Mrs. CLINTON (for herself and Ms. MIKULSKI):

S. 3255. A bill to provide student borrowers with basic rights, including the right to timely information about their loans and the right to make fair and reasonable loan payments, and for other purposes; to the Committee on Health, Education, Labor, and Pensions.

Mrs. CLINTON. Mr. President, I rise today to introduce legislation to protect the rights of student borrowers trying to repay their loans. Students are borrowing now more than ever to pay for higher education. Need-based grant aid has stagnated while college costs have grown. The result is more students borrowing and higher levels of borrowing. In 1993, less than one-half of students graduating from 4-year colleges and universities had student loans. Now two-thirds do.

Unlike other debt, you take out student loans to invest in yourself. For most people, that is a wise investment. In the long run student loans help people earn more money and have more choices in their careers. Student borrowers must also take their responsibilities seriously, so future generations of students can also benefit from the chance to borrow money—so they do not have to burden their families.

But today it is harder to pay back loans than when I left school or when most of the Members of this Chamber did. The average debt burden for college graduates has increased 58 percent

over the past decade, after accounting for inflation. And too many borrowers are overly burdened as they repay student loans. When I travel in New York, I meet young people all the time who say to me, "You know, Senator, I'd like to go to nursing school or I'd like to be a teacher or I'd like to go into law enforcement, but I've got so much debt that I can't afford to do that." We need to make sure that student loans do not stand in people's way and prevent them from following their dreams.

The burden of student loan debt can put people in economic handcuffs, forcing them out of important but low-paying professions or forcing them to delay the purchase of a home. Today 54 percent of former students wish they had borrowed less for college, up from 31 percent in 1991. Student loan debt may even prevent borrowers from pursuing a higher degree. According to the Nellie Mae Corporation, 40 percent of college graduates who do not go to graduate school blame student loan debt. Most disturbingly, the prospect that student loans will be burdensome may prevent successful high school students from going to college. Twenty percent of low-income high school graduates who are qualified for college do not go to college.

The Student Borrower Bill of Rights will make it easier for students to repay and give them rights that are enforceable. The bill will give students the right to shop for loans in a free marketplace. It will give students access to better information about their loans. The bill will give student borrowers the right to make fair, monthly payments that do not exceed a percentage of their incomes and fair interest rates and fees. The bill would also give students the right to borrow without exploitation.

We need this bill now to help students struggling to go to college. For the average family it now takes more income to pay for a child to go to college than it did, as a percentage, 25 years ago.

So we need to do everything we can to ensure all students can afford college. It is in their best interest and it is in the Nation's best interest.

I urge my colleagues to join me in supporting the Student Borrower Bill of Rights.

By Mr. SPECTER (for himself and Mr. LEAHY):

S. 3274. A bill to create a fair and efficient system to resolve claims of victims for bodily injury caused by asbestos exposure, and for other purposes; read the first time.

Mr. SPECTER. Mr. President, I am introducing a revised bill on asbestos reform, with the sponsorship of Senator LEAHY.

This is a subject which the Senate had considered earlier this year, and it is one which I hope we will return to.