

The Consumers Union—one of the leading consumer advocates in the United States—is urging Congress to confirm Mr. Cordray so the Consumer Financial Protection Bureau can tackle other critical consumer protections such as reducing the penalty fees and punitive interest rates banks can charge, requiring credit rating agencies to maintain accurate consumer credit files, and investigate and fix errors reported by consumers. I know the Presiding Officer has heard stories about consumers who are operating in good faith and then they come to find out their credit files are not accurate and they are penalized because of that situation. The CFPB could require credit agencies to maintain accurate files.

Finally, the CFPB could police the mortgage market to stop scams against consumers and prevent the return of the toxic loans and the dangerous lending practices that led to the foreclosure crisis and, ultimately, the recession.

I don't think I am overstating the situation when I say there are still a slew of unsafe financial products and services in the marketplace. When consumers are lured into those traps, they then can get into a high-interest debt situation, and then that affects all of us. It affects our economic health more broadly. So the CFPB would be given the capacity to tackle these abusive and deceptive practices and then be on the lookout for the next breed of financial scam.

For these reasons, it is my hope the Senate will take action quickly to confirm Mr. Cordray's nomination and then put in place an effective consumer financial watchdog to ensure Americans get the tools they need to take control of their own financial destinies. It will help our economy; it will help Americans; it will help small businesses. This is the right approach. Let's confirm this gentleman to head the CFPB.

I thank the Chair, and I yield the floor.

The ACTING PRESIDENT pro tempore. The Senator from Kansas.

HONORING FATHER EMIL KAPAUN

Mr. MORAN. Madam President, a few weeks ago, in November, in communities across our country, our Nation's men and women in uniform were honored on Veterans Day for their service to our Nation. I wish to share a story with my colleagues of one exceptional Kansas veteran who is no longer with us but whose story stands as a lasting tribute to the members of our Armed Forces whose courage and sacrifice preserve our freedoms.

Father Emil Kapaun was born in Pilsen, KS, in 1916 and served as a Catholic priest in the diocese of Wichita for 4 years before volunteering for the U.S. Army in 1944. During the Korean war, he served as a chaplain for the 8th Calvary Regiment of the First Army Division.

His courageous actions in the Korean battlefields saved countless lives as he ran under enemy fire to rescue wounded soldiers. When Father Kapaun was taken prisoner in 1950, he continued to live out the Army chaplain motto: "For God and country."

In the bitter cold of winter, Father Kapaun carried his injured comrades on his back during forced marches through snow and ice, gave away his meager food rations, and cared for the sick who were suffering alongside him in the prison camp. When all else looked hopeless, this simple priest from Kansas rallied his comrades, regardless of their faith, to persevere, until his own death as a prisoner of war in 1951. This good man distinguished himself by laying down his life for the sake of others.

Earlier this year, Senator ROBERTS and I introduced legislation to award this Kansas war hero the Medal of Honor for his acts of valor in the Korean war. The legislation would request and provide the Department of Defense and the President with the authority to grant this important honor. By waiving the 3-year statute of limitations—the timeframe in which it can be awarded—Father Kapaun would be eligible to receive the Medal of Honor.

Senator ROBERTS and I offered this legislation recently as an amendment to the Senate Defense authorization bill and the amendment was unanimously approved by the Senate. I thank Senators LEVIN and MCCAIN for their support. My Kansas colleagues in the House were also successful in including this language in the House version of the National Defense Authorization Act, and I ask that with such strong support from both Chambers this provision be included in this year's final Defense authorization bill.

Father Kapaun is most deserving of the distinguished award and I am hopeful the Secretary of Defense and President Obama will use the authority outlined in this legislation to give Father Kapaun his long overdue recognition.

At this special season of the year, we are reminded that there are saints and heroes throughout the history of our Nation who put others above themselves and live by God's plan for their lives. May we be inspired by their example and live our lives accordingly. Father Kapaun demonstrated that one person can make a difference and help change the world.

I yield the floor.

The ACTING PRESIDENT pro tempore. The Senator from Tennessee.

WORK WELL TOGETHER

Mr. ALEXANDER. Madam President, I wish to speak this afternoon about a lesson that Washington, DC can learn from Maryville, TN, which is my hometown. It is a lesson that most of us learned in kindergarten and I learned in my mother's kindergarten, which was in a converted garage in our backyard, and it was three words: "Work well together."

The latest example of that was all over the sports pages of my hometown on Sunday: "Historic Championship: Maryville Wins the 13th State Title—Most Ever." Our football team has learned to work well together. They earned their second consecutive State championship, as the newspaper said. They beat Memphis Whitehaven. I watched the game on statewide television. Their record this year was 15 and 0. It was their ninth State title and ninth perfect season under an extraordinary coach, George Quarles, who has won 179 games and lost 13 in his career in Maryville. This is the most State titles of any school in Tennessee's history. The team scored 35 or more points in 109 of Coach Quarles' first 191 games. Maryville has averaged 30 or more points in 12 of its 13 seasons under coach Quarles and its senior quarterback this year, Patton Robinette, who has scholarships from good schools everywhere, was named the Gatorade Tennessee Football Player of the Year, part of which has to do with his academic credentials. He has a straight A-plus average.

This leads me to the second thing they work well together on in Maryville, TN. The Maryville city schools were named the best overall school district in the State, based on their academic performance, by the State Collaborative on Reforming Education. The Maryville city schools recently received all As on their State math, reading, social studies, science, and writing assessments. According to the Tennessean, Maryville city schools have the second highest test scores in the State in reading and math. The high school was selected as one of three finalists in the prized category of high schools "based primarily on student achievement gains and progress over time." More than 80 percent of Maryville High School students were proficient or advanced in math, 88 percent in reading/language arts. More than 90 percent graduated in 2010 from the high school. Four seniors were National Merit semifinalists. 48 percent of Maryville High School students who took the ACT college prep test last year met all four benchmarks for college and career readiness—English, math, reading, and science—compared to 15 percent Statewide and 25 percent nationally. So the football team and the students have learned to work well together, academically and athletically, at Maryville High School.

How did this all happen? I know a little bit about this. I am a proud graduate, as the Presiding Officer may have suspected by now, of Maryville High School. I have wondered about this for a long time: How could it have had such success in so many things? It is not the richest town in the State by a long shot. Most families in Maryville would describe themselves as middle income.

One indicator of why they succeed and why they achieve so much excellence in so many ways in their schools