United States of America

Congressional Record

PROCEEDINGS AND DEBATES OF THE 113th CONGRESS, FIRST SESSION

Vol. 159 WASHINGTON, TUESDAY, JULY 9, 2013 No. 97

Senate

The Senate met at 10 a.m. and was called to order by the Honorable TAMMY BALDWIN, a Senator from the State of Wisconsin.

PRAYER

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

Let us pray.

Lord God almighty, recreate our hearts to love You above all. Rule our lives, creating in us a passion to do Your will. Give our lawmakers renewed strength and resilience to honor You in their work. May they do their best today as an expression of love and gratitude to You. Lord, replace weariness with well-being, anxiety with assurance, and caution with courage.

We pray in Your great Name. Amen.

PLEDGE OF ALLEGIANCE

The PRESIDING OFFICER 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.

APPOINTMENT OF ACTING PRESIDENT PRO TEMPORE

The PRESIDING OFFICER. The clerk will please read a communication to the Senate from the President pro tempore (Mr. LEAHY).

The legislative clerk read the following letter:

U.S. SENATE,
PRESIDENT PRO TEMPORE,
Washington, DC, July 9, 2013.

To the Senate:

Under the provisions of rule I, paragraph 3, of the Standing Rules of the Senate, I hereby appoint the Honorable TAMMY BALDWIN, a Senator from the State of Wisconsin, to perform the duties of the Chair.

PATRICK J. LEAHY,
President pro tempore.

Ms. BALDWIN thereupon assumed the chair as Acting President pro tempore.

RECOGNITION OF THE MAJORITY LEADER

The ACTING PRESIDENT pro tempore. The majority leader is recognized.

KEEP STUDENT LOANS AFFORDABLE ACT OF 2013—MOTION TO PROCEED

Mr. REID. I move to proceed to Calendar No. 124, S. 1238, Senator REED's student loan bill.

The ACTING PRESIDENT pro tempore. The clerk will report the bill by title.

The legislative clerk read as follows:

A bill (S. 1238) to amend the Higher Education Act of 1965 to extend the current reduced interest rate for undergraduate Federal Direct Stafford Loans for 1 year, to modify required distribution rules for pension plans, and for other purposes.

SCHEDULE

Mr. REID. Madam President, following my remarks and those of my Republican counterpart, the time until 11 a.m. will be equally divided and controlled, with the majority controlling the first half and the Republicans controlling the final half.

At 11 a.m. the Senate will proceed to executive session to consider the nomination of Jennifer Dorsey to be U.S. district judge for the District of Nevada. At noon there will be a rollcall vote on confirmation of the Dorsey nomination. I would add that the chairman of the Judiciary Committee has asked that we hold that vote open until 12:30 p.m. today because they are having a confirmation hearing on the new Director of the FBI, Mr. Comey. We will do that, and the vote will end at 12:30 p.m. rather than 12:15 p.m. or 12:20 p.m.

Following that vote, the Senate will recess from 12:30 p.m. to 2:15 p.m. for our weekly caucus meetings.

In America, this great country of ours, a quality education is the surest path to the American dream. When I was a boy, we always looked at that American dream as getting a college education, which, from where I came from, wasn't going to happen very often. Now the American dream is more than just getting an associate's degree or a bachelor's degree. It involves many other occupations, all of the things available in health care now, such as nursing, nursing assistants, all of the technicians, the people who do physical therapy—not physical therapists but people who help doctors do what they need to do. We have programs to become a physician's assistant. There are many programs that are important to be able to fulfill that American dream. There are all different kinds of programs for computer training separate and apart from getting a bachelor's degree. Those programs are extremely important. The reason they are important is we as Americans have decided that with the cost of education skyrocketing as it is, students should get some help, whether they are seeking a degree in engineering or getting into a program to begin some computer training to have jobs they want for the rest of their lives.

College has never been more expensive and further out of reach for American families. That is why it is critical that we keep interest rates low on Federal student loans so more promising students can realize their dream of an education.

Last month Republicans rejected the Democrats' plan to freeze student loan interest rates at current levels for 2 years without adding a penny to the deficit. Because of this obstruction, loan rates doubled on July 1, piling thousands of dollars more on debt that more than 7 million students owe. Republicans are instead pushing a plan to balance the budget on the backs of struggling students. But if either the legislation passed by House Republicans or the plan proposed by Senate Republicans becomes law, student loan rates will more than double over the

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

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next few years as interest rates increase.

Speaker BOEHNER says that the House has acted and now the ball is in the Senate's court. We talked about that yesterday. What is he talking about—they have acted and now we should act? I guess we could talk about what they didn't do last year on the farm bill. I guess we could talk about what they didn't do last year on post offices. I guess we could talk about what they haven't done this year on the farm bill. We could talk about what they haven't done that is so devastating to small businesses around America, and that is having people who are online and don't build a single building, rent a single building—they get a different rate of return than do those in brick-and-mortar buildings. They do that because they don't have to pay sales tax. We could talk about why the Speaker is refusing to take up something that is meaningful.

As I say about this student loan issue—and I just had a meeting that ended a few minutes ago—if you can explain to me why these proposals the Republicans have are better than just having the rates double, please do that. But they go into all these gyrations about whether it is a T-bill, overnight T-bill, or 30 days or 6 months or—all this complicated stuff, and it is factual. I met with someone from the White House. I said, OK, tell me what happens in 3 years. The response was, oh, well, the rates will be above 6.8 percent. That is appalling. If someone can show me how all these programs they are coming up with are better than just letting things double, tell me.

We have a better proposal. Instead of pushing a plan to balance the budget on the backs of struggling students, I think we should support a plan that would be better for students, not worse for students. I repeat, we can't support a plan that would be worse for students than doing nothing at all.

They have to take action. The rising price of higher education means too many young people are deferring higher education. I hear all the stories. College education used to be cheaper. Well, because of what has happened here in Washington with the obstruction, we have to help people. There has been less support of higher education from the States. Tuition costs have risen significantly because of this. Students need help. We have to take action. The rising price of higher education means too many young people are deferring higher education, and it has saddled many who do get a degree with unsustainable debt—debt that causes them to delay buying their first home, having children, or starting a business. Americans have more than $1 trillion in student loan debt. The average graduate owes more than $25,000. In fact, Americans have more student loan debt than credit card debt. They simply can't afford to pile on even more.

We are going to continue to fight to keep the student loan rates low and hold back the rising price of education. Tomorrow the Senate will vote on whether to even begin debate on our plan to keep loan rates low for an additional year.

I very much admire the work done by Senator STABENOW, the chairman of the Agriculture Committee. She is someone who is very effective in conveying a message. She has led the message for Democrats as to why we shouldn't let these rates double, and she will continue to do that.

As I indicated earlier, we made a proposal to keep rates where they are for 2 years. We have made changes to our proposal in an effort to meet Republicans in the middle while protecting students. Our plan shortens the extension from 2 years to 1 year, and it doesn't add a penny to the debt.

I spoke with the chairman of the Finance Committee today. I said: MAX, explain how we are paying for this. It is so simple. It is inherited IRAs, that people would pay after 5 years—they wouldn't get the tax deduction after 5 years. What our program does is it closes this obscure tax loophole that allows a few very wealthy individuals to avoid paying taxes on inherited retirement accounts. This is why Senator BAUCUS came up with this as a pay-for.

So I hope Senate Republicans won't block a second commonsense plan in investing in our economy by keeping college affordable. We have reduced it to 1 year from 2 years. It would be great if we had a long-term solution to this, but we can't do something that hurts students very quickly. Some have said: Well, it is going to be for a year or two, and there will be lower interest rates. Yes, but after that it will be ''Katy, bar the door.'' We all know interest rates are going to go up.

DORSEY NOMINATION

Before the lunch, as I have indicated, we will consider the nomination of Jennifer Dorsey to be U.S. district judge for the District of Nevada. She will be a valuable addition to the Federal court system. She is a Las Vegas native. Her father was stationed at Nellis Air Force Base and after Vietnam decided that was where he wanted to make his home. He started his family there.

Ms. Dorsey graduated from Chaparral High School and graduated cum laude from the University of Nevada, Las Vegas. She was also the first member of her family to graduate from college. She served as a congressional intern for my friend and former colleague Senator Richard Bryan. She attended Pepperdine University School of Law, where she was a member of the Pepperdine Law Review.

After graduation she returned to Las Vegas and excelled, first as an associate and now as a partner, at the firm Kemp, Jones & Coulthard, a longtime brave, proud Nevada law firm. She is the first and only female partner in that firm. She specialized in civil litigation, complex commercial disputes, appeals, and class actions.

I am very impressed with her dedication to the State of Nevada, her community, and the legal profession. She will make an outstanding Federal judge for Nevada. I look forward to her confirmation.

RECOGNITION OF THE MINORITY LEADER

The ACTING PRESIDENT pro tempore. The Republican leader is recognized.

STANDING FOR DEMOCRATIC RIGHTS

Mr. MCCONNELL. Over the years we have seen repeated instances of indifference to the rule of law on the part of this administration. It is a consistent and worrisome path. The most recent example, of course, was last week's announcement that the President had simply decided not to enforce a major piece of his health care law—that is, until after the midterm election. What the President was saying in effect was that if he doesn't want to implement the law he has signed, he doesn't have to.

I agree it is a terrible law. I understand why people harmed by it would want it changed. In fact, I think we ought to repeal it altogether and opt instead for real reforms that actually would lower costs. But the fact is—for now, at least—it is the law and it is the President's constitutional duty to enforce the law. Yet, instead of fulfilling this basic duty of his office, the President seems to believe he gets to decide who is subject to the law. He gets to decide who is subject to the law and who gets a pass. So last week businesses had their ObamaCare sentences delayed. Maybe next week it will be some other group, but it is his call. He will decide what the law is. He did it with immigration, he did it with welfare work requirements, and he did it with the NLRB when he took it upon himself to tell another branch of government when it was in recess. He is doing it again with his own signature health care law.

Imagine that the current occupant of the White House was not President Obama but a Republican. Imagine that. Pretend that this Republican had come to office promising an era of inclusion and accountability, but as the years wore on he simply had grown tired of the democratic process.

Imagine that this President, despite securing confirmation for nearly every nominee he submitted, couldn't understand why the elected Senate didn't simply rush them all through even quicker. He couldn't understand why Senators insisted on fulfilling their constitutional obligations to scrutinize each nominee.

Visualize for a moment that this President decided to urge Members of his party to break the rules of the Senate so that he could appoint whomever he wanted regardless of checks and balances. Imagine the outrage in the media, online, and especially on the other side of the aisle. They would claim the President was a dictator. They would say he was ripping the Constitution to shreds, basically everything they said for so many years

about President Bush. But, of course, President Obama isn't a Republican, and so Washington Democrats seem just fine with it. In fact, it appears they are even ready to help this President—actually help him—in his partisan power grab.

I know Washington Democrats are getting a lot of pressure from big labor bosses and from other far-left elements of their base to do this. These folks have told Democrats it is time to pay up, and they do not have much time for things such as the democratic process or the rule of law. They have raised a ton of money for the Democrats and now they want the special interest treatment they believe is owed to them. That is why we see the other side cooking up phony nomination fights. They are cooking up a phony nomination fight because they want to go nuclear, but they know the facts simply aren't on their side to justify doing so. They know their core argument, that President Obama's nominees are being treated less fairly than those of President Bush, is essentially at odds with reality. It is a complete fiction. They have gotten burned by the fact checkers already. President Obama's nominees for Secretary of Transportation and Energy were unanimously confirmed. Secretary of State? Confirmed. Treasury? Confirmed. Interior, Defense, Commerce? Check, check, check.

Already in this Congress the Senate has approved 27 of President Obama's lifetime appointments. That compares to just 10 at a comparable period in President Bush's second term. And, by the way, my party controlled the Senate at this point in President Bush's second term. He got 10, President Obama has 27. In other words, President Obama has just settled back into office and already he has secured nearly three times—three times—more comparable judicial confirmations.

Look, to justify doing something as extreme as the left wants, you better be prepared to make a rock-solid case, and this is the best they can come up with, that we need to change the rules of the Senate because big labor bosses say so; that the left should be allowed to fundamentally change our democracy because the President is only getting nearly everything he wants—nearly everything he wants—rather than everything he wants at the exact moment he wants it? Let's get real here. This is not how a democracy functions.

If this were a Republican President and the shoe were on the other foot, does anyone seriously believe Washington Democrats would be going along with something so utterly preposterous? Of course not. Remember, the current majority leader once said the nuclear option would ''ruin our country.'' That was said by the fellow who sits right over here, the current majority leader of the Senate. And a former Senator from Illinois named Obama said if the Senate broke the rules to change the rules ''the fighting, the bitterness and the gridlock [would] only get worse.'' Boy, he was right about that.

What I am saying to President Obama and his friends on the far left is this: The facts show you are getting treated pretty darn well on nominations as it is. But if you would like more confirmed, if, for instance, you want the Senate to confirm your nominees to the NLRB, then don't send us nominees who have already been declared illegal by the courts. We have already said that is not going to happen. You know you can't look Americans in the eye and say you would vote for such a thing if you were in the minority so don't expect us to. But if you send us fresh picks, we will happily give them a fair hearing, just as we have been doing all along with all of the rest of the President's nominees. Almost all of them have been confirmed. Most have been confirmed almost unanimously, because we in America know that majorities of either party will never get absolutely everything they want. That push and pull is the hallmark of a healthy democracy. And one day—maybe not in the too-distant future—when our Democratic friends in the majority are invariably returned to the minority, they will thank us for standing up for those democratic rights.

Madam President, I yield the floor.

RESERVATION OF LEADER TIME

The ACTING PRESIDENT pro tempore. Under the previous order, the leadership time is reserved.

ORDER OF PROCEDURE

The ACTING PRESIDENT pro tempore. Under the previous order, the time until 11 a.m. will be equally divided and controlled between the two leaders or their designees, with Senators permitted to speak for up to 10 minutes each, with the majority controlling the first half.

The Senator from Michigan.

Ms. STABENOW. Madam President, I rise today because tomorrow in the Senate Chamber we will vote on whether to let student interest rates double from 3.4 percent to 6.8 percent. This should not be controversial. This should have been done before July 1. Now we are trying to retroactively fix this.

We have attempted to bring this to the floor and vote on it before on a number of occasions. We have seen a Republican filibuster blocking us from doing that. This week I am hopeful we can get the necessary bipartisan vote to overcome the filibuster and be able to send a very strong message to students across the country that we understand this is a huge issue for them and their families, a huge cost, and that raising the rates will only be another barrier to creating opportunity for students in the future and, frankly, having a middle class in this country.

What is happening to the students and the debt involved is very serious, and it is stopping many young people from being able to move ahead and achieve their dreams. At a time when interest rates for everything else are at historic lows, why in the world would we double the interest rates for young people or older people going back to school who are trying to get an education and the work skills they need? Why would we allow that when we can get mortgage rates right now from 3½ to 4 percent or a car loan for about 4 percent? I could go on and on.

Here is the shocking thing. If the rates are doubled—if in fact what kicked in on July 1 is allowed to stand—it will mean a huge profit for the Federal Government. That also makes no sense. It will mean some $50 billion for the Federal Government, according to the Congressional Budget Office. Why should the government profit off the backs of students who are struggling to get an education so they can get ahead?

We have a fundamental disagreement in this body between the majority of Democrats and the majority of Republicans on that question. It is a fundamental difference about what we should pick as a priority for our country. Frankly, for nearly 300,000 students in Michigan who will be forced to pay an extra $1,000 on their loans this year, it makes no sense.

I remember growing up in a little town in northern Michigan, working hard, getting good grades in my small class of 93 people, being at the top of the class, and wanting to go to college. But my dad became very ill and we couldn't afford for me to go to school. I was the first one to get a college degree in my family. I managed to go to school because the State of Michigan and the Federal Government at that time placed a value on educating kids like me, who didn't have a lot of money but had worked hard and had good grades and thought we ought to have a shot. I had a tuition and fee scholarship, and so I was able to go to college.

I put that scholarship together with working on campus and with student loans and I was able to get a bachelor's degree. I was then able to go on and get a master's degree and came out of school having to pay off the student loans. But because some folks—who didn't know this redheaded, freckle-faced kid from Clare—decided this was an important value for America, this was an important value for our State, I had a chance to work hard and follow the rules and make it. And who would have thought then I would have the opportunity to be here today?

I want that same opportunity for every young person in Michigan and every person going back to school in this country. Fundamentally that is what this is about. It is not about numbers. It is not about numbers. It is about whether, when we subsidize all kinds of other things—banks, and even the farmers I fight for, to help them with their crop insurance, and subsidizing rates for insurance to do things because it is good for the economy—why in the world would we walk

away from that most basic set of values when it comes to our students?

Colleagues on the other side of the aisle say: Let's do something where we peg a rate. It is like a credit loan teaser rate. Sign up now at zero interest or 3 percent, let's put it there, and then over time it balloons like crazy and you are stuck. Those are the kinds of proposals we have gotten from the other side of the aisle. It sounds good now, but it is horrible later. I know a lot of folks who signed up for variable rate mortgages and balloon mortgages who ended up in the same situation. We are saying: No, we want a fixed rate. We want it low and we want to make sure students are placed as a priority.

So after all kinds of negotiations, we have said: OK, you don't want to continue the rate for 2 years. Let's do this: Let's continue it for 1 year at the low rate of 3.4 percent, and then let's all get together to figure out what to do about helping out with this $1 trillion in student loan debt right now. That is the student loan debt across this country. We need to help them figure out how to refinance that lower rate and then we can deal with the long-term cost. That is what we are trying to do. It doesn't make sense, when student loan debt in the country is over $1 trillion, when students are already sacrificing and scraping together the money to get an education, to double the rates on those student loans.

So when we look at this, we are looking not only at today but over time. In every proposal that has been put forward—and there are a lot of folks working, and I know there are conversations going on with folks who want to solve this problem—they all end up with the rates going up higher than even doubling the rate to 6.8. Why does that make any sense? Why would folks propose that? We have a fundamental difference in how we view this issue of the cost of college and whether there is a role for the Federal Government.

Do we as a country have a stake in keeping costs as low as possible, interest rates as low as possible? I would argue, yes, we do. And if we want to stop subsidizing things, I can think of a whole long list of what we could stop subsidizing. We could stop subsidizing the top five wealthiest oil companies in the country, which have more profits than anyone in the world. We could stop subsidizing them. We could stop the loopholes that are taking our jobs overseas. We could stop doing that. There are a lot of things we could stop that would save money. We should not put all this on the backs of students. We should not say that somehow we should make a profit to pay down the debt on the backs of students, when in fact there are so many other areas where we should be asking people to chip in a little bit more, not those who are already working hard to get a basic education.

We know we have to have a comprehensive approach, but until that work is done we should keep interest rates low. We should keep them where they are. And I have great confidence in Chairman HARKIN and his committee, and Senator JACK REED, who has taken so passionately the lead on this. Senator KAY HAGAN and Senator REED are our leaders on the bill we will be voting on tomorrow. Senator WARREN, and so many others—Senator BOXER I know has spoken out so many times, as has Senator SANDERS, and on and on, as well as the Presiding Officer. We all care passionately about creating a long-term solution for students that keeps costs low so we can keep dreams high and success high in achieving those dreams.

I wish to thank so many for signing petitions and sharing their stories with us. I would urge folks to get involved in the conversation by joining us on Twitter, with the hash tag ''don't double my rate.'' There is a lot of conversation going on and information that folks can find out about what we are doing.

I want to read two e-mails from constituents of mine. Corey, a student at Central Michigan University, sent me an e-mail about how this would make it difficult for him to continue his education.

> As one of the taxpayers that you represent, I am asking you to please not allow my student loan rates to be doubled. I am a hard-working and respectful student. I make all of my payments. I go to class and do well. I work hard and am grateful for the chance to get a higher education, but if student loan rates go up I would be left to make a decision whether or not school will be affordable.
>
> From the time we first start learning, we are encouraged to attend college and get a good job so that we can be a part of helping this country grow. I am simply asking you to help continue to make this an affordable option for me, and many others like me.

That story can be replicated all across Michigan and all across the country: Will young people be able to stay in school? Will they be able to come out of school and get the job they want versus aiming for a job that relates to their ability to pay back their student loans?

Then an e-mail from Matthew in Royal Oak:

> Students are not asking for a bailout like the one that Wall Street got, just an opportunity to obtain an affordable education so we can compete in the global economy.

That is what this vote is about tomorrow. The Keep Student Loans Affordable Act simply says we are going to tackle this very serious issue for families across the country in two steps: keep the interest rates low where it is for a year, and then make a commitment to work together to fix the larger issue of the cost of college going forward.

I don't think there is a more important issue for the future of maintaining or recreating a middle class in this country than making sure we can allow everyone who wants to go on to college and get the skills they need to be successful in tackling and meeting their dreams than to make sure that college is affordable. A big piece of that is the interest rate on the loans that millions of students are taking out right now and counting on us to make sure they are affordable.

Tomorrow the question will be whether a filibuster continues on this issue. I think folks probably scratch their heads. We had a majority of people who voted—all Democrats—before to continue the interest rates at the current level of 3.4 percent. Because of the nature of the Senate and how things work, if there is an objection we have to go through this process to be able to overcome what is essentially a filibuster and we have to get 60 votes. So tomorrow we are going to have to get 60 votes, which means we need a handful of Republican colleagues to join with us to make a statement that we should continue interest rates at the low level while we work together in a bipartisan way to solve the long-term problem.

We have over $1 trillion in this country in student loan debt. It is more than credit card debt. I was surprised to see that. We have to help families tackle that debt. I would like to see refinancing options when interest rates are so low, and many of those are much higher interest rates. We need to tackle that. We need to tackle the overall costs of going to college and what is happening for low-income students as well as middle-class students.

There is a lot to get done, but it has to start by doing no harm. And that is the vote tomorrow: Do no harm. Let's make sure we at least keep the rates low now. We know there is a philosophical difference about whether we should actually help subsidize student loans. I think, of all the things we could subsidize, I would start with education.

Tomorrow the question is, Do we do no harm? Do we keep the interest rate where it is while we work out a long-term solution? Do we make a very strong statement that if we are going to set something as a priority for this country, if we are going to outcompete and outeducate in a global economy, it has to start with making sure advanced higher education is affordable for everyone who wants to work hard and play by the rules and go to college?

That is what the fight is about. That is what the vote is about tomorrow. I hope we will have an overwhelming bipartisan vote. If not, we are going to continue to do everything possible to tackle this issue because I think families across America are counting on us.

I yield the floor.

The ACTING PRESIDENT pro tempore. The Senator from Vermont.

Mr. SANDERS. Madam President, over the July 4th recess I had the opportunity to talk with a number of young families about the crisis of student debt. Without exception, this is what they said: Please do not double the interest rates on subsidized Stafford loans from 3.4 to 6.8 percent.

Please make college financing more affordable, not more expensive.

This is an issue which not only impacts millions of families, it impacts our entire future as a nation and our economy. Right now, working-class families all over this country are asking themselves a very simple question: Does it make sense for them to go $40,000, $50,000, $100,000 in debt in order to get a college education? Many of these young people and families are saying: No, it doesn't make sense.

So in a competitive global economy, we are saying to families all over this country that we do not want their kids to get a college education. We don't want them to become doctors, nurses, businesspeople, scientists, and teachers. We don't want them to expand their intellectual capabilities and make us a competitive nation in this highly competitive global economy.

Now, if that makes sense to somebody, it surely does not make sense to me. The doubling of student loan interest only makes an existing crisis even worse. According to a report by the Consumer Financial Protection Agency, the total student loan debt in the United States now exceeds $1.1 trillion, which is nearly triple what it was in 2004. The average loan balance for American graduates has increased by 70 percent since 2004.

Average student debt is near $27,000. In Vermont, it is even higher—over $28,000.

The burden of student loans is making it much harder for young people to get mortgages and buy homes. Home ownership rates for young adults are among the lowest in decades. Young people are putting off marriage and having children partly because of the burden of student debt.

Over the last several months I have asked Vermonters—and people, in fact, all over the country—to send me their experiences, to tell me what this crushing debt of student loans means to their lives. We received over 700 responses from all over America. What I would like to do is very briefly read to you some of the responses I received from the State of Vermont.

Emily Decker from Colchester, VT writes:

> Watching the interest eat away my savings every month is hard to swallow. To the point where we are not saving any money because we put anything extra toward my loans so we can pay them back ASAP. This is putting our plans for having a family on hold because we want to have our finances in better order before doing so.

In other words, Emily writes they are hesitating having kids because they can't afford to do so at the current time.

Andrew Craft from Burlington, VT writes:

> I am a 25 year old full-time college student at Champlain College. I am a single mother. I am already $20,000 in debt and I still have one more year to go before I graduate. I am currently at an internship working part-time on top of school and parenting, but I often feel like I am not ever going to be able to ''get ahead'' and ''make it'' in spite of my advantages.

Allison LaFlamme from Johnson, VT writes:

> I cannot refinance my house, because even though my cars, home, and credit cards are perfect on my credit score our debt to income is too high because of our student loans.

Melissa Weber from Rutland, VT writes:

> I have found myself struggling to survive independently as a 25 year old with a Master's Degree. Yes I have achieved a degree, of which I am proud, but I have also accumulated an immense amount of debt that will likely haunt me for the majority of my life. As a result of my daunting loan payments I find myself barely surviving on an income that should easily support a small family.

Evan Champagne from St. Albans, VT writes:

> My wife and I both have $50K–$60K of loan debt each. We both have good jobs, but a large percentage of our income is used to pay back student loans. There are no low interest consolidation options available. If there were, that would also help. The education process should be rewarding and create opportunities. For my wife and I, it did the opposite.

The American people want us to come together and solve this problem now, not make the situation worse. When we tell people who are struggling with these horrendous debts that the Stafford subsidized loan rate is going to double and there are proposals out there that make a bad situation worse, they respond in disbelief. They remember in 2009 when Wall Street collapsed because of their greed and illegal behavior, we bailed them out. They understand that today we are providing large Wall Street institutions with interest rates of less than 1 percent. They are asking: If you can bail out Wall Street—people whose greed caused the current recession—how come you can't protect working-class and middle-class families and enable their kids to get an affordable college education?

The Republicans in the House passed a proposal. Unfortunately, it is a proposal which makes a bad situation worse. Under the House Republicans' proposal, all student loans would have variable interest rates, exposing graduates to market conditions. Even though the House Republicans' proposal caps interest rates, the Congressional Research Service estimates that students who take out the maximum subsidized student loan amount will pay nearly $6,000 more over the life of that loan than they would if rates are kept where they are today.

The so-called bipartisan student loan bill being discussed in the Senate would also be a terrible deal for students, especially in the coming years. It provides no cap to protect students for the first time in the history of the student loan program. If this proposal were to pass, according to CBO projections of interest rates, by 2018 student loan rates will go up significantly.

Short term, we have to keep student loan interest rates at 3.4 percent. Long term, we need a national solution to make sure college is affordable for all Americans.

The ACTING PRESIDENT pro tempore. The Senator from Wyoming.

HEALTH CARE

Mr. BARRASSO. Madam President, last week our Nation celebrated America's Independence Day, and the Obama administration took advantage of the holiday to slip out a couple of announcements about its health care law. The first one came late one day as the media and most of the Nation were distracted by their plans for the Fourth of July. The administration finally had to admit to all of America that their health care law is unraveling before their eyes. Several months ago Senator BAUCUS predicted that the law was headed for what he called a train wreck, and last week we saw the train go off the rails. What happened was the Treasury Department put out a blog post, written by an assistant secretary late in the day on July 2, that said it would postpone the implementation of the employer mandate part of the health care law until 2015.

This was one of the signature parts of the President's health care law. Under the law, every employer with more than 50 people working 30 hours or more a week was going to have to offer expensive government-mandated health insurance. Now we have a 1-year delay of this extremely unpopular and damaging Washington mandate. Anytime you see the Obama administration leak news like that late in the day right before a holiday with the President out of the country, you can bet it is bad news for him and for them. Presidents do not delay things that are popular and that actually people want and like. When you see them try to hide it in a blog post, that is another sign. Here is what the New York Times said, front page:

> Crucial mandate delayed a year for health law.
>
> Large companies won't need to offer plans until 2015. GOP seizes on shift.

The Washington Post ran a headline, page 1:

> Health-care rule is delayed a year. A setback for Obama law.

The Wall Street Journal said:

> Health law penalties delayed.

The Obama administration has tried to hide its bad news, but it failed. It also tried to spin the collapse of one of the law's most important features as good news. But as we see it here, Washington Post, ''A setback for Obama law.''

The Treasury Department's blog post claimed it was implementing the law ''in a careful, thoughtful manner.'' If they were interested in careful and thoughtful, Washington Democrats never would have pushed through this reckless law in the first place, a law that many of them admit they never even read. Using that much Washington spin when it tries to sneak out bad news is another sure-fire sign that

the White House is trying to hide the train wreck. The President and his supporters have been bragging about this part of the law for years. Now here they are quietly dropping it for a year and pretending things are going well for the law.

What does this announcement mean? First of all, this is a clear admission that the President's health care law is unaffordable, unworkable, and unpopular. Second, it may be too late. Here is a headline from CNN Money yesterday. They wrote:

For Fatburger and others, Obamacare delay came too late.

The article says for many small businesses such as fast-foot franchises, they have already begun adjusting to the law's burdensome requirements. One business owner said the delay won't help his employees. He said:

All it's doing is causing confusion, anxiety, and the workers are paying the price.

The workers are paying the price. Now the mandate's a moving target. It's very, very challenging.

For a lot of businesses, the adjustments they had to make included cutting back workers' hours. Let's look at the latest employment numbers released last Friday. In June, the number of people working part time—these are people who actually want to work more—soared by over 322,000. There are now 8.2 million Americans working part-time jobs because their hours were cut back or because they could not find full-time work. Republicans have been warning this would happen because of the Democrats' health care law and that is exactly what has been happening for months now. The White House admitted as much when it said employers needed relief from the logistical mess the law created.

If the law makes it so bad for businesses that they can't handle it in 2014, I will tell you it is still going to be bad for them in 2015. If it is bad for employers, it is going to be bad for men and women on the street, the hard workers of America. When do they get relief? Will the administration now postpone the requirements that every man, woman, and child in America has to buy expensive government-mandated insurance? I hope they do. You can bet labor unions and other special interest groups are going to step up their lobbying to postpone the parts of the law that hurt them. Even the Commonwealth of Massachusetts is asking for a waiver from portions of the law.

Let me be clear. I think it is a good thing for employers that they will not have to face this job-killing mandate next year, but why should they have to face it at all? Is the Obama administration finally seeing the light on what a disaster it will be to implement or is it another gimmick? Well, as Ronald Reagan once said:

They only come around on your side when they want to get their hands on your wallet.

This 1-year postponement is not a real solution. It is not designed to help job creators or taxpayers. It is designed to delay the train wreck until after the 2014 elections. This 1-year postponement, in my opinion, is a cynical political ploy to try to fool the voters one more time.

Don't just take my word for it, because CNBC asked Peter Orszag about it the other day. People know he headed President Obama's Office of Management and Budget in the President's first term. He was a big proponent and supporter of the law. He told CNBC that White House officials ''by definition,'' he said, thought that delaying the employer mandate would help them politically ''or they wouldn't have done it.''

''By definition,'' therefore, they thought it would help them ''or they wouldn't have done it.''

If they didn't expect it to help them politically, ''they wouldn't have done it.'' That is an incredible admission by a member of the Obama administration, his inside team. Just because the President thinks this is good for him politically doesn't mean it is good for the country.

On Friday, the Obama administration also tried to sneak out another admission that its health care law is not working. Remember, even though employers have another year before their mandate kicks in, all the people still have to buy expensive Washington-approved, Washington-mandated insurance and they have to do that by this upcoming January 1. To try to hide some of the costs, taxpayers are going to subsidize the higher premiums some people have to pay.

The Wall Street Journal just last Monday:

Insurance Costs Set For A Jolt. For the healthy, rates could soar under new law.

Insurance Costs Set For A Jolt.

To try to hide some of the cost, taxpayers are going to subsidize the higher premiums some people would have to pay, but the prices are going to go up so high subsidies may cover some but not all. If someone wanted the subsidy, the government, of course, will have to verify those people deserve the subsidy.

Not anymore, because now, under the administration's new policy, buried away in 606 pages of regulations, on Friday, they said nobody is going to check those answers.

In an editorial yesterday, the Wall Street Journal called these ''ObamaCare's liar subsidies.'' The paper agreed that managing the law's rules and regulations was complicated:

''Yet,'' the editors of the Wall Street Journal wrote, ''this is the system Democrats installed when they passed the law, which is not supposed to be optional due to administrative incompetence.''

Administrative incompetence is exactly what this is. It is also a recipe for rampant waste, fraud, and abuse. And it is an abuse in the taxpayer subsidies.

I have criticized the complicated process the administration was setting up to verify people's subsidy applications. That is because I think it is a tremendous example of government overreach and because Washington bureaucrats at the IRS and other agencies have shown they can't be trusted with that kind of information. The solution now, apparently, is to scrap the verification system. We should be cutting the cost of insurance. That is what people wanted. That is why we had health care reform, to get down the cost of care, not driving up the costs, giving subsidies to a select few people and giving Washington more power to watch over the whole system. The American people do not need to put off the wreck until the train goes around one more bend. They want to stop the train wreck from happening at all.

The American people want more than a temporary delay of one part of this terrible health care law. They want a permanent repeal of the whole thing. Now that the Obama administration has admitted its law is too complicated and would have too many negative side effects, it is time for it to set aside the political games and do what is best for the country. It is time to repeal this bad law and replace it with health care reform that will work.

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

The PRESIDING OFFICER. The clerk will call the roll.

The legislative clerk proceeded to call the roll.

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

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

Mr. ALEXANDER. Mr. President, I come to the floor to ask my Democratic colleagues to take another look at the student loan issue that will be before us tomorrow. We are playing with real lives here. These are about 11 million students who are going to college in the fall. They will be taking out 18 million loans for this year. Taxpayers will be loaning them over $100 billion. The only proposal we are going to be voting on tomorrow appears to be one that will leave over 7 million middle-income college students swinging in the wind, paying about twice as much in interest rates as they should be paying.

At the same time, we have a proposal that is based upon a recommendation by President Obama that is like legislation already passed by the Republican House of Representatives that is supported by an Independent and two Democratic Senators and three Republican Senators that would lower student loan interest rates on every single one of the 18 million new loans that would be taken out next year and cut nearly in half the interest rates on loans for undergraduate students, which make up two-thirds of the loans.

I ask the question, why would we do a 1-year political fix that only helps students taking 40 percent of the loans, when we have before us a bipartisan proposal that is close to the idea of the

President and the House that would help every single student, and especially why would we do that when we leave middle-income students twisting in the wind, paying hundreds of millions of dollars more in interest rate than they should be paying over the next 10 years?

The student loan issue is becoming like what we call the doc fix, where Congress, for political reasons, every year rushes around and makes a temporary patch. There is no need to do that here, no need whatsoever.

I ask my friends on the Democratic side to look at what the President has proposed and the reasoning behind it. It was in his budget. Look at what the House of Representatives has done. They actually passed a bill that lowers rates. Then look at the proposal by Senator MANCHIN, Senator CARPER, Senator KING, Senator BURR, Senator COBURN, and myself in the Senate. What our proposal would do is provide a long-term solution: if you are an undergraduate student at the University of Tennessee, instead of your rate being 6.8 percent, it would be 3.66 percent. The Democratic proposal, I repeat, does nothing for over 7 million middle-income students who are going to be paying 6.8 percent when they should be paying, if they are undergraduates, 3.66 percent under our proposal. That is nearly half as much. There is no need for that.

This is like other political situations, we have some misinformation going back and forth across the aisle. I hope my colleagues will take a look at the Burr-Manchin proposal. The right thing for us to do is to say to these 10 million students, all of them, every single one of them, that when you go to take out your 18 million loans this year you are going to be paying a rate that is fair to taxpayers and fair to students. It is fair to taxpayers because it will not be costing the government any money and it is fair to students because the government will not be making any money. It will not be reducing the deficit on the back of the students. That is the principle upon which we can agree—fair to taxpayers, fair to students; doesn't cost the taxpayers, doesn't balance the budget on the backs of students. On that basis we can say to students: Take advantage of these low rates. You can get a 10-year loan if you are an undergraduate at 3.66 percent. There is no need to pretend we are helping students when the alternative proposal only addresses 40 percent of the students. These are the subsidized loans. These are the loans for the low-income students, who already get, for the most part, Pell grants, who already have their interest paid while they are in school—that is a big subsidy. It is over $50 billion in the next 10 years. We leave the middle-income students over 7 million of them—over the next 10 years paying hundreds of millions of dollars they shouldn't be paying. I don't know why my friends on the other side want to leave the middle-income students of America twisting in the wind, paying higher interest rates than they should.

So let's step back and look at the facts. Let's look at the President's proposal, look at what the House passed, and look at the bipartisan Burr-Manchin proposal. I respectfully urge the majority leader to allow us to vote on that. I urge my colleagues on the other side to coalesce around that idea. Let's say to the students of America: As the Senate, we know a good idea when we see one, and the Burr-Manchin proposal is such an idea.

EXECUTIVE SESSION

NOMINATION OF JENNIFER A. DORSEY 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 nomination, which the clerk will report.

The legislative clerk read the nomination of Jennifer A. Dorsey, of Nevada, to be United States District Judge for the District of Nevada.

The PRESIDING OFFICER. Under the previous order, there will be 1 hour for debate equally divided in the usual form.

The Senator from Washington.

Mrs. MURRAY. Mr. President, I ask unanimous consent to speak as in morning business.

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

STUDENT LOANS

Mrs. MURRAY. Mr. President, we are here today because, unfortunately, the financial burden on our Nation's college students dramatically spiked overnight 8 days ago, including for over 100,000 students across my home State of Washington, where 56 percent of college graduates leave school with a student loan debt, and the average amount they owe is more than $22,000. Just when they are getting started on their careers, instead of buying a house or buying a car or just paying the bills, their student loan bills are piling up with interest.

Now interest rates for Federal student loans, which have been kept at a low rate of 3.4 percent, have doubled to 6.8 percent. For these students and for millions of students across the country, that is a tax hike of $1,000. That is not fair to students, and it is certainly not good for our economy. Congress has to act to fix it.

This isn't just an abstract issue for me; it is very personal. Pell grants and student loans were what allowed my six brothers and sisters and I to go to college after my dad got sick and had to leave his job. They are what made college affordable, and they are what allowed each one of us to pursue a career and give back to our communities. Because our government was there to help my family and help us through hard times, those seven kids in my family grew up to be a firefighter, a lawyer, a computer programmer, a sports writer, a homemaker, a middle school teacher, and a Senator. In my book, that was a good investment by our country and our government.

My family's story is far from unique. In fact, last week I traveled around my home State of Washington listening to student after student after student describe the real-life impact this rate hike would have on them. Students such as Elizabeth from Vancouver, WA: She is a sophomore at the University of Washington. She comes from a family of five children with immigrant parents who work hourly low-wage jobs.

She told me growing up, the idea of paying for college was overwhelming, but thanks to scholarships and grants and loans she is able to pursue her dream of becoming a broadcast journalist. However, her part-time work-study position barely covers her bills, and she says she is constantly plagued by stress as she worries about how she is ever going to overcome what she calls her ''debt sentence.''

The reality is this is a simple issue. College is already too expensive for students such as Elizabeth, and Congress shouldn't make it worse. So I am very proud to join my colleagues in supporting the Keep Student Loan Rates Affordable Act to extend the 3.4 percent interest rate, and I urge our friends on the other side of the aisle to join us and pass it.

With student loan debt now exceeding $1 trillion, students and their families deserve due process and thoughtful consideration of issues such as financial aid. Students have already contributed billions to deficit reduction, but the problem is the Senate Republican leadership has insisted in all of their proposals that we balance the budget on the backs of struggling students and their families. So far, they have refused to put the interest of students and tomorrow's middle class ahead of Tax Code spending that benefits the wealthy.

What they have introduced is a bill that includes no cap on how high student loan rates could go—something CBO tells us would mean students could be locked in at rates over 8 percent in just a few short years. In effect, it would be better to do absolutely nothing now than to take up and pass the Republican bill.

I bet everybody listening knows a family member or a coworker who is up to their neck in student debt. It is a weight that keeps them from helping to grow our economy or start a family or take risks with their careers, and it is a weight that is not easily shed.

We can't continue to do this to generation after generation of college students and expect to be able to compete in the 21st-century economy. We have to do everything we can to remove barriers to education, not erect new ones.

The clock has run out. We need to act now because for millions of Americans, affordable college has been the ticket to the middle class, and we can't allow it to slip away. We can't allow access to college to become unattainable for so many of our families.

I urge our Republican colleagues to join us in investing in America's future by reversing this student loan increase and making college more affordable for America's middle class.

I yield the floor.

The PRESIDING OFFICER. The Senator from Tennessee.

Mr. ALEXANDER. Mr. President, I am glad I stayed to hear the Senator from Washington speak because I think this highlights the issue. That is a terrific political speech, but it bears no resemblance to what is actually happening in the student loan debate.

The distinguished Senator from Washington talked about rates going up. Rates are going up for over 7 million—7 million—middle-income students in America who are going to be taking out loans this year, and the Democratic proposal does nothing for them. Their proposal does nothing for them.

All the Democrats are trying to do is a political fix for 1 year for students taking out 40 percent of the loans who are already the beneficiary of Pell grants, as she so ably expressed, who have their interest paid while they are in college. These students are borrowing subsidized loans. These students may receive a Pell grant of up to $5,550. They have their interest paid while they are in college. This accounting system used by the Congressional Budget Office is very generous to students as opposed to taxpayers, because it is done under the Federal Credit Reporting Act, which is more generous to students, in this case, than taxpayers.

What about the over 7 million middle-income students who are just swinging in the wind under the Democratic proposal? It does nothing for them.

On the other hand, we have the President of the United States, a Democrat, and we have the House of Representatives, a majority of Republicans, and they fundamentally agree on one idea: Let's have a permanent solution. Let's figure out what it costs the taxpayer to allow the government to issue loans—the government is lending over $100 billion a year—and loan it to the students at no profit—at no profit—so the students can use it—all of them, not 40 percent of them, not just low-income students but middle-income students as well—and all of them will have their rates lowered.

So what will the effect be? Their proposal would fix at 3.4 percent for 1 year the student loan interest rate on 40 percent of the loans. Our bipartisan proposal would fundamentally—as does the President's proposal and the proposal passed by the House of Representatives—lower the rate to 3.66 percent for all undergraduates. It would be not just for the students borrowing 40 percent of the loans but for all middle-income students and graduate students as well. Their rates would be lower than 6.8 percent.

What is good about a short-term political fix that makes middle-income students and graduate students pay hundreds of millions of dollars more over the next 10 years? What is good about that? All it does is provide an opportunity to make a well-rehearsed political speech about student loans.

We all want to encourage students to go to college. We are looking for a way to give them some predictability and some certainty so students don't have to worry, when they graduate from Maryville High School in Tennessee where I went, that Congress isn't going to do its job. All the other side is going to do is stand up and make political speeches that have nothing to do with the issue.

In this case, the President has done his job by recommending a long-term solution. The Republican House of Representatives has done its job. It passed a long-term solution that lowers rates for everybody. A group of six Senators are doing our jobs. We have introduced a bipartisan proposal that reduces rates for everybody, and it is a long-term solution, while a number of the Democratic Senators are playing political games. They are ignoring reality. They are going to freeze for 10 years higher interest rates on loans for over 7 million—7 million—middle-income students across this country who are headed to college—rates that are nearly twice as high as the bipartisan proposal here, which is fundamentally like the proposal by the President and the proposal by the House of Representatives.

What is the wisdom in that? I don't see it, and I don't think the students will see it.

As far as balancing the budget on the backs of students, the only people around here who have done that are the Democrats when they passed the health care law. They put in that law a takeover of the Federal student loan program and, according to the CBO, they had an amount of savings of $55 billion, and they used part of it to reduce the debt.

So the CBO says these are savings because the Democrats took over student loans and the Democrats said they will use it to reduce the debt, use it for the Pell grant program, and they used it to help pay for the health care law. Every single year for the next several years, students are being overcharged to help pay for the health care law.

So if we want to get into a big political discussion about who is overcharging students in order to reduce the deficit or pay for the health care law, we can have that. But that is not what we want to do. We want a result, and we have suggested to the Senate—and I am going to say it one more time: Instead of a 40-percent political fix for 1 year, we have suggested a long-term solution for 100 percent of the students. It reduces their rates. It cuts nearly in half the interest rate for every single undergraduate loan—every single one, which is two-thirds of the loans—and it is based on an idea that was in the President's budget, that has already been passed by the House of Representatives, and that has been introduced by three on that side of the aisle and three on this side of the aisle.

A Senate that is interested in a result instead of political gamesmanship would be sitting down and trying to work that out. That is what we want to do.

We can play games, too, I suppose. I can go get my statistics and come back to the floor and say those over on the Democratic side, when they passed the health care bill, did it on the backs of students. When they balanced the budget—which they haven't done—they tried to do it on the backs of students. And when they found some money for Pell grants, they overcharged the students to whom they were loaning money. That is true. I could do that, and I could say that, but I didn't come here to spend all my time saying that. I came here to get results.

So this is not a game for 11 million students across this country. They are trying to figure out how they are going to pay for college. Just as the Senator from Washington said, it is not easy to do. They expect us to come here with our backgrounds and say: We are going to do the best we can. Instead of making this similar to what we call the doctors fix, where every year we play a little politics and add a little money to pay doctors who work with Medicare patients—that is a terrible thing to do, but we do it every year—and now we are going to treat student loans in the same way. In a Presidential election year, everybody will make a big speech about it. Eleven million students will sit around wondering how they are going to pay for college, waiting for the people in Washington to make a decision about that. We should not be doing that.

We have great promise here. We have a President making a long-term solution, the House of Representatives of a different party agreeing with him, and six of us on both sides of the aisle proposing a solution that is a permanent solution for 100 percent for the 11 million people who will be borrowing over $100 billion this year.

Why would they on the other side of the aisle insist on a solution that forces 7 million mostly middle-income students to pay 6.8 percent when they could be paying 3.66 percent? Why would you do that? Because you have not thought about it, I think.

A lot has been going on. We have had an immigration debate and a number of other things, so maybe Senators have not taken a look at that. I have. I have had a chance to do that. I have been the president of a university. I have been the Education Secretary. I know

something about the student loan program. I did not like it when the Federal Government took it over. I admire our U.S. Secretary of Education. I do not think he ought to be the banker of the year. I think we have banks to make loans, but that is not the way it is. The taxpayers now make all the government loans—over $100 billion a year.

Students are making their plans. They are going to be arriving at colleges in August and September. We have a bipartisan proposal that will lower interest rates for every single student taking out a student loan. Yet our friends on the other side want to leave middle-income students out of it, force them to pay twice as much as they should be in interest rates for the next 10 years. That makes no sense. We ought not do that.

Tomorrow what we ought to do is pass the Burr-Manchin proposal that is supported on both sides of the aisle. To the extent it differs with the President's proposal—which is very slight—and with the proposal of the House of Representatives—which is not much—we should then sit down, work something out over the next 3 days, pass it and send it to the President and go on to the next issue. Instead, we have political speeches about how hard it is to go to college. We all know how hard it is to go to college. It is difficult to do. We all want to help. But if we have a solution, we ought to adopt it.

I could play politics too. I know how. Every one of us in this room knows how, otherwise we would not be here. This is not a time for playing politics. This is serious business; 11 million students getting 18 million loans, $100 billion-plus from the American taxpayers. We have a proposal before us that is fair to the taxpayers—it will not cost them any money—it is fair to the students—it does not balance the budget or pay for the health care program or any other thing on the students' backs—and it gives students, many of whom who have no credit rating, no other way to get money, a chance to get several thousand dollars a year at one of the lowest possible rates available in the country. The proposal that is before the Senate that is bipartisan is a permanent solution. It says to the student going to the University of Tennessee or Alaska or Minnesota: If you get a loan this year from the government and you are an undergraduate, the interest rate is 3.66 percent. Your rate on that loan won't change. If you are a middle-income student, the Democrats' plan says it is 6.8 percent, and they say: Wait. Wait for what? Wait for rates to go up?

Why don't we establish this program for students at a time when rates are low? That is to their advantage. Let's have a permanent solution at a time when rates are low. They may go up and, therefore, students may pay more, but they will pay a lot less than they would in the private market. They will have a lot more certainty than if we just come around and play politics with this every year to try to gain some advantage with this student group or that student group.

So we have an opportunity before us. The immigration bill passed before the recess. It showed a good deal of the ability of people on both sides of the aisle to work together. We did that with the farm bill. We did that with the water resources bill. I would submit this is 100 times easier than any of those bills.

When I went home to Tennessee before the Fourth of July recess, I said to somebody who asked me: We are that far apart and we have the President and the Republican House and a bipartisan group of Senators all in about the same place. This ought to be easy to do.

It is still easy to do, but I would implore my Senators to look at the facts—those on the other side of the aisle—and realize I do not think they want to go home and explain why they are leaving over 7 million middle-income students twisting in the wind, paying twice as much on interest rates for the next year as the proposal that they are about to vote against tomorrow. I think that will be pretty hard to explain, and I will bet there will be a lot of explaining to do if that is the end result.

So I pledge—as I have been working with Secretary Duncan, with the White House, with Democrats and Republicans—to try to get a result here. I think we can still do it in the next few days. I would hope we can have a vote on both proposals tomorrow. My guess would be both would fail at this point, but at least that would show we are seriously working toward a solution, and we can sit down and merge these small differences that exist between the bipartisan group here, the Republican House, and the President of the United States.

I yield the floor.

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.

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

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

IMMIGRATION

Mr. NELSON. Mr. President, I wish to speak about the immigration bill we passed a couple weeks ago. It was a significant achievement. I have already congratulated all of those in the so-called Gang of 8 who put together the initial draft. It was an example of bipartisanship and recognizing that the other fellow has a point of view—that you respect that—and then you work out your differences. That was an example of the Senate at its finest and what we ought to be doing on every piece of legislation around here.

The final result: 68 votes to 32 votes. Its prospects we know not what because of the different approach in the House and the inability on so many things we have passed here to go to the conference committee to iron out the differences between the House and the Senate.

So I am very appreciative, and I have given my congratulations to all of those who have participated in that immigration bill.

There is a huge flaw. It is a huge flaw in not recognizing that when we want to secure the border, as supposedly was done in order to gain 14 Republican votes to get us to the huge vote of 68 votes for the bill, a major amount of money was added for border security. That is not the flaw. Some may question the amount of money. Indeed, there was $6.5 billion in the initial Gang of 8 compromise for border security. But when it came with the Corker-Hoeven amendment, there was $46.3 billion more, of which over $44 billion was for border security. That is not what is the flaw, although one can argue it.

The flaw is that the amendment that was offered by the Senator from Mississippi and me was not even allowed to be considered, which was to increase not some $50-plus billion for border security—which was the land border—but to add a mere $1 billion for maritime security. That is the flaw. As a matter of fact, if you want border security, it is a fatal flaw. Why? You put up an impenetrable wall—whether it be a fence, an electric fence, an electronic fence, whether it be UAVs, more Border Patrol agents—as a matter of fact, in the Corker-Hoeven amendment, $30 billion of that additional border security was just for Border Patrol agents—all of which is going to make it fairly effective in border security of not allowing people to pass, but it is the land border.

So what is going to happen? You go right around the land border on the maritime border.

It is either going to be on the west coast, on the Pacific, or it is going to be on the east coast, either the Gulf of Mexico and all the Gulf States or the Atlantic, including Puerto Rico and the Virgin Islands. Because if someone can be smuggled into one of them and therefore get an identity, then they have free access. Puerto Ricans are American citizens. They have free access to get to the rest of the United States.

So maritime security becomes paramount. But we could not get people here who wanted to spend over $50 billion on border security, which is the land border, which, in fact, is in the bill—they would not allow a Republican Senator, Mr. WICKER, and me to add $1 billion for maritime security.

Specifically, under our amendment, it would have addressed just that part of border security with regard to the Department of Homeland Security. But if we want an effective border security, we have to then get into a whole host of things other than Customs and Border Patrol. We have to get additional

resources for the Coast Guard. We have to consider not only UAVs being flown by the Department of Homeland Security, through Customs, et cetera, over the maritime border, we have to put more Coast Guard out there.

I would suggest a new platform that would be very effective would be what the Navy is testing right now, which is blimps. It is a very cost-effective, long dwell time, that gives enormous coverage at sea by one blimp. I have ridden in those blimps.

The Navy is testing them. I went with the Navy out of Fernandina Beach as they were doing the testing for Mayport Naval Station. It is incredible what you can do on the dwell time of a blimp. Of course, the fuel used is de minimus. The cost of an entire mission for a blimp, some 24 hours of fuel, is the same as cranking up an F–16 taxing out to the runway. That amount of energy, fuel spent is what would be spent on a blimp for an entire 24-hour period as it is doing surveillance.

So if we are going to be sincere about border effectiveness, then, in fact, we are going to have to pay attention to the maritime border as well as the land border. Why are Senator WICKER and I concerned about this? He comes from a Gulf Coast State, Mississippi. I come from the State that has the longest coastline of any State save for the State of Alaska.

My State of Florida has over some 1,500 miles of coast. It is a place that will be a haven for smugglers of people and drugs. If we think we are tightening border security by over $50 billion being applied to the land border, where are the smugglers going to go? They are going to go right around. It is just like water will flow and it will meet the place of least resistance. It will continue to flow. So, too, will the smugglers.

I wish to say I am disappointed that people on that side of the aisle would not allow Senator WICKER's and my amendment to be considered in the last minute. It obviously is not controversial. Yet, for whatever reason, it was denied. I hope as we proceed on the immigration bill—and I hope we are able to proceed if the House will act—I hope in the final product it will be considered and added so we can truly have a secure border, a maritime border as well as a land border.

I yield the floor.

The PRESIDING OFFICER. The Senator from Iowa.

Mr. GRASSLEY. Mr. President, soon we will be voting on a district court nominee. I rise in opposition to the nomination of Jennifer Dorsey. That is for the U.S. district judgeship for the District of Nevada. Before I outline the basis for my opposition, I wish to inform my fellow Senators and the American public regarding facts on judicial nominations.

We continue to hear from my colleagues on the other side of the aisle about how we are obstructing nominees or treating this President differently. Those complaints are without foundation. I will quantify my answer to prove my point. There is no crisis in the manner in which we are confirming nominees. This is all part of a larger strategy to justify breaking the rules of the Senate to change the rules of the Senate.

The fact is that after today the Senate will have confirmed 199 lower court nominees. We have defeated two. That is 199 to 2. Who can complain about that record? The success rate happens to be 99 percent for the nominees sent by President Obama, considered on the floor of the Senate.

We have been doing it at a very fast pace as well. During the last Congress we confirmed more judges than any Congress since the 103rd Congress. That Congress sat from 1993 through 1994. This year we have already confirmed more judges than were confirmed in the entire first year of President Bush's second term.

So far this year we have confirmed 27 judges. If confirmed today, Ms. Dorsey will be the 28th confirmation this year. Let's compare this with a similar stage, which would be President Bush's second term, when only 10 judicial nominees had been confirmed. So we are now at a 28-to-10 comparison, with President Obama clearly ahead of where President Bush was. But somehow we are hearing complaints.

As I said, we have already confirmed more nominees this year, 28, than we did during the entirety of the year 2005, the first year of President Bush's second term, when 21 lower court judges were confirmed. After today only three article III judges remain on the Senate's Executive Calendar; two district nominees and one circuit nominee.

Yet we hear the same old story. Somehow our friends on the other side of the aisle, the Senate majority, the Senate Democrats, cite this as evidence of obstructionism. Compare that to June 2004, when 30 judicial nominations were on the calendar, 10 circuit, 20 district.

I do not recall any Senate Democrat complaining about how many nominations were piling up on the calendar, nor do I remember protests from my colleagues on the other side that judicial nominees were moving too slowly.

Some of those nominees had been reported out of committee more than 1 year earlier and most were pending for months. Some of them never did get an up-or-down vote. The bottom line is that the Senate is processing the President's nominees exceptionally fairly. I do not know why that message cannot get through. It is an excuse to abuse the rules of the Senate to change the rules of the Senate.

President Obama certainly is being treated more fairly in the beginning of his second term than Senate Democrats treated President Bush in the first year of his last term in office. It is not clear to me how allowing more votes so far this year than President Bush got in an entire year amounts to ''unprecedented delays and obstruction.'' Yet that is the complaint we hear over and over and over again from the other side.

I wanted to set the record straight. It is a sad commentary that I have to spend so much time when figures speak for themselves. But I will set the record straight again before we vote on the nomination of Ms. Dorsey.

I have concerns with this particular nominee. I think all Members are aware of the press accounts of campaign contributions which were made at the time this nomination was under consideration. We have not received a full explanation of what happened. Nevertheless, I am concerned about the appearances of these contributions and how such actions might undermine the public confidence that our citizenry must have in the judicial branch of our government.

I also have concerns about Ms. Dorsey's qualifications to be a Federal judge. She has no criminal law experience. She has participated in only six trials, one as a sole counsel, one as first chair, and four as second chair. I am concerned that her lack of experience will be a problem when she gets to the bench.

It is not surprising to me that the American Bar Association's Standing Committee on the Federal Judiciary gave her a partial ''not qualified'' rating. I am also concerned with her understanding of the proper role of a judge.

While in law school, she wrote a note that praised the Justices who wrote Roe v. Wade. She praised them for the willingness to ''forge ahead to create a just outcome without regard to the usual decisional restraints.'' Then, she said, ''The majority made the just decision and then forced history and stare decisis to fit that decision.''

Ms. Dorsey praised judges who made their decision—and I want to use her words—''without regard to the usual decisional restraints.'' Those words are not the kind of words judges should be using. That is not the kind of judges we want, those who are activist judges who impose their own policy preferences rather than in following enacted law or precedent.

What do we want? We want judges who will be restrained by precedent and by the laws Congress passes. Although Ms. Dorsey said she no longer supports what she once wrote, I am unconvinced she will be able to lay her policy preferences aside when they conflict with what the law dictates she ought to do.

For all the reasons I mentioned above, I cannot support the nominee. I have two news articles that describe the campaign contribution issue I discussed earlier. I ask unanimous consent that those articles be printed in the RECORD.

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

[From the Las Vegas Review-Journal, May 3, 2013]

DONATIONS TO REID-CONNECTED PACS LEGAL, BUT DON'T SEEM QUITE RIGHT

(By Jane Ann Morrison)

U.S. Senate Majority Leader Harry Reid didn't break laws when he asked Las Vegas attorney Will Kemp to donate to the Senate Majority PAC to help elect Democrats in the 2012 cycle.

The senator, a lawyer himself, knew Kemp and Robert Eglet had won a huge verdict of $182 million from Teva Pharmaceutical Industries in a case in which large vials of Propofol were partially blamed for a hepatitis outbreak.

Kemp wasn't new to donating to Reid. He had been a donor to Friends for Harry Reid in the past 2010 cycle and had given $4,800. According to opensecrets.org, Kemp's largest donation in the past three years was for $8,500 to the Democratic Party of Nevada. And while he leaned Democratic, he also gave to some Republicans.

However, ethical questions abound about whether Reid's latest judicial nominee, Jennifer Dorsey, a partner in Jones, Kemp and Coulthard, could have seen—or hoped to see—her chances for an appointment enhanced by a series of contributions from Kemp and his partner, J. Randall Jones.

It's the time line and the size of the amounts that are creating that sewage smell.

Despite that, Reid said Friday he believed she would be confirmed by the U.S. Senate.

Check out what happened when:

October 2011: Kemp wins his big Teva case, not his first big payday as a longtime trial attorney.

Jan. 9, 2012: Kemp donates $8,500 to the Democratic Party of Nevada, generally considered the party designed to elect Reid first and foremost and other Democrats as an afterthought.

Sometime in January or February 2012, according to Kemp's statements to political analyst Jon Ralston, Reid asks Kemp and his partners to donate to the Senate Majority PAC. It's unclear whether his donation to the party fell before or after Reid's request. Kemp didn't return a call Friday to clarify the time line.

March 31, 2012: Dorsey donates $2,500 to Friends for Harry Reid. Sometime that month she expressed her interest in a federal judgeship. The same day, Kemp contributes $2,500 to the Friends of Harry Reid.

April 30, 2012: Reid returns her money but keeps Kemp's.

May 1, 2012: The day after Dorsey's money is returned, Kemp donates $100,000 to the Senate Majority PAC, and law partner Jones donates $5,000 to the Democratic Party of Nevada.

May 14, 2012: Two weeks later, Jones donates $50,000 to the Senate Majority PAC.

June 12, 2012: Reid recommends Dorsey to the White House.

Aug. 23, 2012: Jones donates $8,000 to the Democratic Party of Nevada.

Sept. 19, 2012: She is nominated by President Barack Obama.

Oct. 23, 2012: Jones makes a $10,000 contribution to the Democratic Party of Nevada.

At a meeting at the Las Vegas Review-Journal on Friday, I asked Reid to address the perception that the donations were made for a purpose.

He answered, ''It's too bad that her being a member of that law firm is causing some problems for her.'' He noted he had known Kemp for decades. ''He's one of the finest trial lawyers in the country, and that's not just hyperbole, that's true.''

Reid went on to condemn the Citizens United decision in January 2010, which allows unlimited corporate and labor money in campaigns as independent expenditures. Reid called it one of the four or five worst decisions in the history of the U.S. Supreme Court.

Reid said he abides by the rules and does not control the Senate Majority PAC. He asked Kemp to donate, but PAC officials dealt with the lawyer after that.

By my tally, based on the Open Secrets website, in 2012, Kemp and Jones between them gave $150,000 to the Senate Majority PAC and $28,500 to the Democratic Party of Nevada, and Kemp gave an extra $2,500 to Friends of Reid, for a total of $181,000.

In previous years, Kemp and Jones had given but not at that level.

In 2010, Kemp gave Reid $4,800; Jones gave him $11,700. Kind of a big jump from $16,500 to Friends for Reid in one cycle to $181,000 to Reid, the Majority PAC and the Democratic Party in the 2012 cycle.

That's a lot of Democratic lovin'. Especially for two lawyers who also pony up for Republicans.

Reid mentioned the nearly $150 million that Las Vegas Sands Corp. boss Sheldon Adelson had given to elect Republicans in 2012 and how a Rhode Island man made a federal judgeship though he and his wife donated $700,000 to Democrats since 1993.

While $150,000 sounds like a lot to me, Reid said it's all relative because the Senate Majority PAC raised more than $60 million.

Reid must be conflicted. He competes successfully at raising money, whether it's for his own campaign, the party or various PACs. Yet he says, ''I think this whole campaign finance thing has gotten way out of hand.''

Later he mused, ''It may not corrupt people, but it is corrupting.''

Dorsey, 42, said she doesn't talk to reporters. But if she knew her partners were donating all this money at the time she was seeking a judgeship (and how could she not know), she should have stopped it. But then she did donate $2,500 after asking for the job. Maybe she thought it was expected. Or maybe the judicial candidate's judgment about perception isn't so keen.

When her partners had never donated in such large sums before, it smacks of old-style payola. It may be legal, but it's not right.

However, I suspect the canny Reid is correct, Dorsey will get confirmed. Senators of both parties won't want to see their own donations restricted as they themselves race for the almighty dollar.

[From www.reviewjournal.com, Apr. 26, 2013]

JUDICIAL NOMINEE'S LAW FIRM GIVES $150,000 TO PAC LINKED TO HARRY REID

(By Steve Tetreault, Stephens Washington Bureau)

WASHINGTON.—As U.S. Sen. Harry Reid was considering Las Vegas attorney Jennifer Dorsey for a federal judgeship in May, two senior partners at her law firm made $150,000 in contributions to a political action committee associated with the Nevada senator, records show.

While apparently legal, the donations were called ''problematic'' by a legal expert, who said they could be perceived as attempting to buy a judicial appointment as Dorsey's confirmation is pending before the Senate.

Dorsey also made a personal contribution of $2,500 to Reid's campaign committee in March 2012, shortly after they initially spoke about her interest in becoming a federal judge, according to Senate records. Reid returned that contribution a month later, as he proceeded to check out her credentials and experience as a litigator.

In June, Reid agreed to recommend Dorsey to the White House for a post on the U.S. District Court, and she was nominated by President Barack Obama in September.

Reid in a statement said Dorsey's ''academic background and courtroom experience speak for themselves. She has great respect from her peers and colleagues in Nevada and I am confident she will serve the bench with distinction.''

As Dorsey was being vetted by Reid, senior partners at her firm, Kemp, Jones & Coulthard, made contributions to Senate Majority PAC, a super PAC created by former Reid strategists to elect Democrats to the U.S. Senate. Reid, the Senate majority leader, and other leading Democrats traveled extensively last year to raise money for the PAC, which is co-chaired by a former Reid chief of staff.

Founding partner Will Kemp made a $100,000 contribution on May 1, 2012, according to campaign finance records. Founding partner J. Randall Jones made a $50,000 contribution on May 14, 2012.

Reid declined comment on the firm's contributions to the political action committee. His spokeswoman, Kristen Orthman, emphasized that Dorsey's personal contribution to Reid's campaign was returned as the senator weighed her possible nomination and wanted to avoid an appearance of conflict.

Dorsey did not respond to requests for comment Thursday and Friday. A secretary at her office said the attorney usually does not comment to reporters.

Neither Kemp nor Jones responded to calls or to email queries made through their secretaries on Friday.

Lawyers making contributions to politicians and their causes is commonplace. Nor is it unusual for lawyers to want to see friends and legal partners ascend to the prestigious federal bench.

It's when the two appear to mix that problems can arise, legal experts said.

''This feels problematic to me,'' said Charles Geyh, John F. Kimberling professor of law who teaches and writes on ethics at the University of Indiana Maurer School of Law. ''There's no denying a perception problem here. Politically it seems like a dangerous thing to undertake.''

Carl Tobias, the Williams Professor of Law at the University of Richmond, cautioned against jumping to conclusions.

''I can't draw a cause-and-effect relationship'' between the partners' donations and Dorsey's nomination, said Tobias, a former professor at the Boyd School of Law at the University of Nevada, Las Vegas. ''I think people could ask whether it appears that they were trying to promote one of their partners. You'd like to have the answers to those questions.''

Sen. Dean Heller, R–Nev., declined to comment on Friday. In recent weeks he has declined comment on Dorsey's nomination, saying he prefers to let the confirmation process move forward before saying how he would vote.

This week Heller declined an invitation to appear at Dorsey's confirmation hearing. Although Dorsey was nominated in September, only last month did Heller return the customary ''blue slip'' to the Senate Judiciary Committee, signalling that he did not object to a confirmation hearing.

Heller and Reid clashed earlier over Clark County District Judge Elissa Cadish, whom Reid had nominated to a federal judgeship but whom Heller had blocked over a gun rights dispute. Heller allowed Dorsey's nomination to proceed a few weeks after Cadish withdrew her nomination, leading to speculation that he and Reid had struck a deal.

Dorsey, who turned 42 on Friday, appeared Wednesday before the Senate Judiciary Committee for her confirmation hearing. The Las Vegas native obtained degrees from UNLV

and Pepperdine University School of Law. She became a partner at Kemp, Jones and Coulthard in 2004, where she has specialized in complex civil litigation.

Dorsey answered questions about her experience and her approach to the law posed by Sens. Mazie Hirono, D–Hawaii, Charles Grassley, R–Iowa, and Mike Lee, R–Utah. The senators seemed satisfied with her performance, said Tobias, who watched a webcast of the session.

Dorsey was introduced to the committee by Reid, who called her a ''fine woman who will be a great addition to the bench in Nevada. She has really a sterling reputation among her peers.''

Reid said Dorsey's nomination was in line with his desire to place more women on the federal bench. If confirmed, Dorsey would join District Judges Miranda Du and Gloria Navarro as Reid-backed Nevada federal court appointees.

In 1998, Reid backed attorney Johnnie Rawlinson for a District Court judgeship in Nevada, and two years later promoted her confirmation to the 9th U.S. Circuit Court of Appeals.

Dorsey has received a mixed rating from the American Bar Association's Standing Committee on the Federal Judiciary, a 15–member panel that rates federal judge nominees on integrity, professional competence and judicial temperament, and on a scale of ''well qualified,'' ''qualified'' and ''not qualified.''

In Dorsey's case, the ABA said a ''substantial majority'' (10–13 members) rated her ''qualified'' while a minority rated her ''not qualified.''

Reid declined this week to comment on the rating, which matched ratings for Du and Navarro when they were under Senate consideration. He had made no secret of his disdain for the ratings, which he said rely too heavily on prior judicial service as opposed to ''real world'' qualifications.

In 2010, Reid said the examiners should ''get a new life and start looking at people for how they are qualified and not whether they have judicial experience.''

Mr. GRASSLEY. 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.

Ms. HEITKAMP. I ask unanimous consent that the order for the quorum call be rescinded.

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

TRIBUTE TO WILLIAM M. ''MO'' COWAN

Ms. HEITKAMP. Mr. President, I rise today to say a few words about my friend who is leaving the Senate this week, Massachusetts Senator MO COWAN. I have to admit that when he first arrived I was excited because I was no longer going to be 100th in seniority. That job went to MO, and I would be 99. However, quickly after he was sworn in, I realized he was one of the nicest and smartest Members of this body. During his recent farewell speech, MO referred to me as the North Dakota sister he never knew he had. I already have six siblings, but I would welcome him into the Heitkamp family any day.

In all seriousness, MO was an excellent addition to this body. After the Boston massacre tragedy, he showed incredible leadership skills. He was a source of guidance and comfort to countless folks from Massachusetts in the weeks and months that followed that horrific act of terrorism.

During his short tenure, MO has distinguished himself in this body. First, MO listens more than he talks. His acute observation skills have made him a trusted adviser to many. Equally important, MO's observations are without judgment; rather, MO listens and tries to understand how he can advance the issue and not judge the speaker's motivations.

MO is a serious thinker, always trying to find a path forward to resolve the important issues of our time. I can only imagine the important and great legislation MO would have advanced if he had more time here.

Although MO is a serious guy, he also loves to laugh—mostly at his own expense. MO's desk in the Senate was often the gathering site for many freshman Senators because everyone was just a little happier and a little smarter after spending time with MO.

MO is also an extraordinarily humble human being—not the false modesty of a seasoned politician but the humility that comes from a deep faith and a lifetime of self-reflection. One should never mistake that humility for a lack of self-confidence. MO is very sure-footed and anchored in the one great belief that his job is and always will be to make the world a more just place for his sons and for all the children of our country.

So beyond the ritual of carving a name in a desk and his recorded roll-call votes on important issues like immigration, what will be MO COWAN's Senate legacy? History may mark his time here in a footnote, but MO's impact has been much greater. I cannot speak for others in this body, but because I served with MO COWAN, I will be a better Senator. I will listen more and talk less. I will always remember not to judge the motivations of others; instead, seek solutions with others. I will redouble my efforts to make our great country a more just place for our children.

I will miss you, Senator MO COWAN. You are a great Senator, but more importantly, you are a wonderful and kind human being. Thank you for your service to our country.

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

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

Mr. LEAHY. Mr. President, today the Senate will vote on the nomination of Jennifer Dorsey to be a judge on the U.S. District Court for the District of Nevada.

Jennifer Dorsey has spent her entire legal career at the Las Vegas, NV firm of Kemp, Jones & Coulthard, LLP, where she has been partner for the past 9 years. She has diverse experience in civil and criminal matters, trial and appellate work, and State and Federal courts, and has tried more than a dozen trials to verdict. The committee has heard from Judge Deanell Tacha, who was nominated by President Reagan to the Tenth Circuit and is now the dean of Pepperdine University School of Law, in support of Jennifer Dorsey. She wrote:

> I am well acquainted with Ms. Dorsey and can say, with full confidence, that she is an outstanding candidate for the federal judiciary who would serve with great distinction . . . She is a distinguished lawyer, a highly respected member of her community, and a true servant of the public good.

Her qualifications notwithstanding, Jennifer Dorsey has been the target of a false controversy over political donations made by her law firm colleagues. It is ironic that the same Senate Republicans who have filibustered any attempt to regulate or scrutinize political donations, and who objected to my request during the Bush administration to include political campaign contributions by nominees in the committee questionnaire, are now using donations by a nominee's colleagues to smear the nominee. These donations that the ranking member claimed he was concerned about were not even known to the nominee until they were reported in local newspapers. Ms. Dorsey has answered the ranking member's questions on this issue under oath and I consider it settled. Senate Republicans did not ask such questions of President Bush's nominees, even nominees who themselves made donations to President Bush or their home State Republican Senators after they knew that they were being considered for a judgeship. Perhaps now Senate Republicans think we should look at donations made by nominees' friends and neighbors?

This is just one more example of Senate Republicans playing games with President Obama's judicial nominees, rather than actually looking at the nominees' records. False controversies about nominees like Paul Watford, Patty Schwartz, Andrew Hurwitz, Caitlin Halligan, and Jeffrey Helmick over who they represented, or who they clerked for, demean the confirmation process.

Jennifer Dorsey is one of the 33 judicial nominees who needed to be renominated this year. Unfortunately, the Senate is not able to consider another district of Nevada nominee, Judge Elissa Cadish, whose nomination was withdrawn after the Republican Senator from Nevada refused to return his blue slip on her nomination. The concern with Judge Cadish seemed to be that in 2008 she had accurately stated existing Second Amendment jurisprudence. Judge Cadish was originally appointed to the Nevada bench by a Republican Governor, and in a 2011 judicial performance evaluation, conducted

by the Las Vegas Review-Journal, 88 percent of the lawyers who responded said she should be retained on the bench, which was among the highest of all judges evaluated. So I remain disappointed that her nomination was withdrawn and that the Judiciary Committee and the Senate were not permitted to consider it, especially since the vacancy to which Judge Cadish was nominated is now a judicial emergency vacancy.

In addition to the 33 renominations at the start of this year, President Obama has nominated another 28 individuals to be circuit and district judges this year, and has now had more nominees at this point in his presidency than his predecessor did at the same point. Senate Republicans are nonetheless criticizing President Obama for making too few nominations while protesting that the fact that many vacancies do not have nominees cannot possibly be the fault of Senate Republicans. These Senators are saying that they have no role in the process. Of course, only a few years ago, before President Obama had made a single judicial nomination, all Senate Republicans sent him a letter threatening to filibuster his nominees if he did not consult Republican home State Senators. They cannot have it both ways.

I take very seriously my responsibility to make recommendations when we have vacancies in Vermont, whether the President is a Democrat or a Republican, and other Senators should do the same. After all, if there are not enough judges in our home States, it is our own constituents who suffer. It should be only a matter of weeks or months, not years, for Senators to make recommendations. Republican Senators who demanded to be consulted on nominations should live up to their responsibilities, and fulfill their constitutional obligation to advise the President on nominations. They should follow the example of Democratic Senators: the administration has received recommendations for all current district vacancies in States represented by two Democratic Senators. When Senate Republicans refuse to make recommendations for nominees, and then delay votes on consensus nominees, they are not somehow hurting the President, they are hurting the American people and our justice system.

Mrs. HAGAN. Mr. President, I ask unanimous consent that all remaining time be yielded back.

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

Mrs. HAGAN. I ask for the yeas and nays.

The PRESIDING OFFICER. Is there a sufficient second? There appears to be a sufficient second.

The question is, Will the Senate advise and consent to the nomination of Jennifer A. Dorsey, of Nevada, to be United States District Judge for the District of Nevada?

The clerk will call the roll.

The assistant bill clerk called the roll.

Mr. DURBIN. I announce that the Senator from Alaska (Mr. BEGICH) is necessarily absent.

Mr. CORNYN. The following Senators are necessarily absent: the Senator from Indiana (Mr. COATS), the Senator from Arizona (Mr. FLAKE), the Senator from South Carolina (Mr. GRAHAM), and the Senator from Arizona (Mr. MCCAIN).

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

The result was announced—yeas 54, nays 41, as follows:

[Rollcall Vote No. 170 Ex.]

YEAS—54

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

NAYS—41

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

NOT VOTING—5

Begich	Flake	McCain
Coats	Graham	

The nomination was confirmed.

The PRESIDING OFFICER. Under the previous order, the motion to reconsider is considered made and laid on the table. The President will be immediately notified of the Senate's actions.

LEGISLATIVE SESSION

The PRESIDING OFFICER. Under the previous order, the Senate will resume legislative session.

RECESS

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

Thereupon, the Senate, at 12:35 p.m., recessed until 2:15 p.m. and reassembled when called to order by the Acting President pro tempore.

KEEP STUDENT LOANS AFFORDABLE ACT OF 2013—MOTION TO PROCEED—Continued

The ACTING PRESIDENT pro tempore. The Senator from Rhode Island.

Mr. REED. Madam President, I ask unanimous consent that at the conclusion of my remarks, the Senator from Utah be recognized.

The ACTING PRESIDENT pro tempore. Without objection, it is so ordered.

Mr. REED. I wish to thank the Senator from Utah for graciously allowing me to proceed.

While the Republicans failed to join us in an effort to avert the doubling of the interest rate on need-based student loans, there is still time to act to make things right for students. On July 1, the interest rate on subsidized Stafford loans doubled from 3.4 percent to 6.8 percent. Instead of allowing us to take up a vote on an extension of the lower rate, the other side continues to push a so-called long-term solution that would saddle students with even more debt in the future.

Students and advocates from across the country have been very clear. On June 21, they wrote to Senate leadership, and in their words: ''A bad deal that is permanent for student borrowers is worse than no deal at all.''

We need time to work together to develop a good deal for students—one that is comprehensive, one that touches not on just rates but on incentives to lower the costs of a college education and on ways in which students can refinance their existing debt and their future debts. As we all understand, we have reached a point where student debt has exceeded credit card debt. It is the second largest household debt—$1 trillion—and it is saddling this generation and future generations with burdens they well might not be able to discharge.

In the meantime, at this moment, we should take up and pass the Keep Student Loans Affordable Act which I have offered, along with Senator HAGAN and 41 of our colleagues, to ensure that students with the greatest financial need do not see the interest rate on their loans double. Again, at the heart of our student lending program has been a special concern to allow young men and women with talent from low and moderate incomes to go to college. That is why we created the subsidized Stafford loan program. That is what we have to keep our focus and emphasis on today. Forty-nine organizations representing students, educators, colleges and universities, and workers from across the country have asked us to do this. These are the students, the universities, and the people who have most at stake and they are telling us, again, that a bad deal is worse than no deal at all.

We should take a step back and remember why we offer student loans in the first place. When President Lyndon Johnson signed the Higher Education Act into law in 1965, he said: ''And it is a truism education is no longer a luxury. Education in this day and age is a necessity.''

His words are truer today than they were in 1965. According to Georgetown University Center on Education and the Workforce, we will fall 5 million

short of the workers with postsecondary credentials we will need by 2020. We already know there is going to be a gap between the workers we need with advanced degrees and the jobs available by 2020. Nearly two-thirds of new jobs will require a college degree or similar credential. So by saddling this generation with additional costs and thereby inhibiting those who may well have the talent but not the resources to go to college, we are going to create an even bigger divergence between the demand for skilled workers and the talent Americans need to develop to fill those jobs.

President Johnson again referred to the Higher Education Act as a promise the Nation was making to its young people for generations to come. The promise was that this Nation was not going to allow financial barriers to keep willing and able young people from a college education. But, today, that promise is at risk.

As I have indicated, the job market increasingly demands postsecondary education simply to achieve middle-class earnings. At the same time, college is getting more and more expensive. As I said also, student loan debt is accelerating, second only to mortgage debt for American households. This is going to have a huge impact on the overall economy of this country. It is not going to be just individual students and families struggling. The Federal Reserve of New York and others have reported that this debt is dragging down our economy especially for young families as they try to establish themselves.

The primary tools in the Higher Education Act to help students pay for college are grants, work study, and low-cost loans. The Pell grant, which I must say we are so proud of because it was authored and championed by our great Senator Claiborne Pell, is less and less able to fund a college education. In the 1970s, it covered a large part of tuition and fees for a year in college. Today, the percentage of costs it covers is shrinking, even as we try to expand it. As a result, more and more students have had to rely on loans, and that is why we have seen this huge explosion of debt.

Today, instead of aiding students with low-cost loans, the Federal Government, ironically, is reaping profits from these students. We have to change this.

The Congressional Budget Office estimates that between now and 2023, student loans will generate $184 billion in revenue for the Federal Government. At a time when students are struggling and when they are seeing their debt explode, we are making money off of them—not investing in them but putting them under a huge financial burden.

As we seek to solve these complex problems, I think the most sensible and the wisest thing to do is to keep the subsidized loan rate at 3.4 percent and use the year to engage and successfully complete the complex task of looking at several different aspects of this problem.

However, we are blocked from doing so because our budget rules basically require us to replace the revenue and the other side has been unwilling to consider revenue from other sources. We propose to offset the cost by closing a tax loophole. We have to look carefully not only at what we will do to make the student loan programs cheaper and more effective for students but also how we will pay for it.

We also have to recognize that for many years our colleagues on the other side of the aisle have targeted some of these subsidized loans, wanting to make them more expensive. From the Contract With America in the 1990s to the Ryan budgets, they have suggested things such as, for example, eliminating the in-school interest subsidy on student loans. For subsidized student loans, we pay the interest while the student is in college pursuing their educational goals, and they have suggested eliminating that. These are some of the reasons why I think we have to be skeptical of proposals that are being advanced in order to provide relief for students.

The so-called Bipartisan Student Loan Certainty Act would add nearly $1 billion in additional revenues from student loans to the government coffers. It may be a short-term fix, but it creates a much larger long-term problem: The teaser rates in the first few years mask the uncapped rates students would face in the following decades.

This chart is very revealing. This demonstrates the undergraduate Stafford loan interest rates under the so-called Bipartisan Student Loan Certainty Act. This green line is the graduate Stafford loan, and this is the PLUS loan for parents. As we can see, they accelerate dramatically because of the 10-year Treasury bill rate chosen by supporters of the other proposal and because of the likely increase in that rate. It reaches the point here where interest rates exceed current law in 2016. So by 2016, these loans will be much more expensive. This is a classic case of enjoying 2 or 3 years of low interest, but having to be prepared to pay a lot more for education in the future. It is eerily reminiscent of those proposals to refinance one's house with an adjustable rate uncapped mortgage and get rid of that old-fashioned fixed rate which was so prevalent in the first decade of the 2000s and which caused so much havoc, and still is causing so much havoc.

CBO estimates that if we look from 2017 to 2023 alone, students will pay $37.8 billion more under the so-called Bipartisan Student Loan Certainty Act.

Students are smart. They can figure it out. But I think there is something else we have to add to the mix. This chart shows an estimate of the rates that was made a few weeks ago on the previous chart. Here is the change in the daily yield for the 10-year T-note. This is the benchmark rate. We can see where it begins on May 1 of 2013. It is going from about 1.6 percent all the way up to about 2.6 percent. This rate is rising dramatically. Why? Well, for one reason, the Federal Reserve has indicated they are going to begin to taper off their quantitative easing program. One reason is as we see signs of growth in the economy, interest rates will rise naturally. So what we could find is that this chart actually underestimates the potential growth in interest rates and students could end up paying maybe much more.

In the Republican proposal, there is no cap on these rates.

They talk about the fact that there is a consolidation process, but that consolidation process can only be entered into after a student has gone through school, begun repayment, accumulated interest at increasing rates each year, and then, indeed, when a student goes into the consolidation phase, all of the interest is capitalized and the loan is stretched out over many years, meaning they end up paying more. So it is not a rate cap at all. Frankly, without a rate cap, I think we are exposing students and their families to vast uncertainty. In fact, the only thing that seems to be certain is these rates are going up.

We have to approach this problem in a thoughtful way. That is why I introduced the Responsible Student Loan Solutions Act with Senator DURBIN. It is a long-term proposal. It would base student loan interest rates on the actual cost of running the student loan programs—not on arbitrary rate but the actual cost to the government—and it will protect students by capping interest rates on each of the individual loan programs. Our proposal would, in effect, pass on the savings to students that the Federal Government accrues from the low cost of borrowing relative to other borrowers, our ability to absorb risk relative to others, and the economies of scale for loan servicing for students across this country.

Additionally, by increasing in this legislation the loan limits on subsidized loans, we will allow students of low and moderate income to receive more help and not require them to borrow unsubsidized loans at higher interest rates and, as a result, I think, help bring down the whole cascading issue of student debt.

Finally, our legislation would provide relief to students with outstanding loans—that is upwards of $1 trillion nationally—by allowing them to refinance to a lower interest rate.

These are some of the key elements for a true long-term solution.

We also need to address the cost of college, which is going up astronomically. The institutions have to have a lot more at stake. They have to be very careful that they are not only selecting well-qualified students, but also that they are preparing them for the workforce of this century and that they can

have certainty, and the students can have certainty, that the skills they master in college will be rewarded with a job in our economy.

Finally, we have to establish a true Federal-State partnership. Federal grants and loans can't keep pace with these rising college costs. We have to work with every level of government to try to address these issues.

What I would suggest is that we work together. First, we extend the 3.4-percent interest rate, then, consciously, deliberately, and expeditiously, I hope, move forward to fix these complex issues, protect our students, allow education to be once again the engine that moves the country ahead, and allow every American, regardless of their wealth, to get aboard that train and go forward.

Madam President, I ask unanimous consent that Senators be permitted to speak for up to 10 minutes each and that Senator HATCH be permitted to speak for up to 15 minutes.

The ACTING PRESIDENT pro tempore. Is there objection?

Without objection, it is so ordered.

The Senator from Utah is recognized.

Mr. HATCH. I thank the Chair.

(The remarks of Senator HATCH pertaining to the introduction of S. 1270 are printed in today's RECORD under ''Statements on Introduced Bills and Joint Resolutions.'')

The PRESIDING OFFICER. The Senator from Iowa.

Mr. HARKIN. Madam President, I take the floor today to follow up on what my good friend and colleague Senator REED from Rhode Island just spoke about; that is, the looming interest rate hike on student loans that is confronting us in this country.

To recap a little bit, in 2002 the Congress passed a fixed rate. We had variable rates before, but it passed a fixed rate on student loans of 6.8 percent. In 2007 it was lowered. That lasted for about 5 years, and then it was going to go back up to the fixed rate of 6.8 percent last year. The Congress passed a 1-year extension of that at 3.4 percent. It is that 1-year extension which expired on July 1 of this year. So if the Congress does nothing, the interest rates go back up to 6.8 percent.

In the midst of all of this, a lot of ideas have been floating around about what to do on student loans and the interest rates. Well, I think we have to keep in mind that if we go from 3.4 percent to 6.8 percent, that is a doubling. More than 7.2 million college students will be required to pay an average of $1,000 more in interest per loan if we let it go back to 6.8 percent. Again, that is real money for our Nation's students.

Student loan debt currently exceeds $1 trillion. It is second only to mortgage debt in the United States, and it is higher than credit card debt. The average student now graduates with more than $26,000 in student loan debt. So now is really not the time to make them pay even more.

Now, luckily, we again have a window of time to act before the doubling causes any real harm. It doubled on July 1, but we had the Fourth of July week, so if we were to again extend the 3.4 percent for another year, it would do no harm. It would do no harm to anyone.

That is why I am urging my colleagues to support S. 1238, the Keep Student Loans Affordable Act of 2013. This responsible, fully paid for legislation, introduced by Senator REED of Rhode Island, Senator HAGAN, Senator FRANKEN, myself, and many others, is a viable solution to keeping student loan rates affordable for our middle-class students and families struggling to afford college.

I might add that this bill is supported by 49 student, youth, consumer, civil rights, and educational organizations across the country. Here is a letter they sent to Leader REID and Senator MCCONNELL dated June 28 to support S. 1238. They said:

> We applaud this bill, which creates a workable solution to maintaining current low rates while Congress seeks to reauthorize the Higher Education Act to reach a comprehensive solution to the student loan crisis that is good for students. We expect a vote on S. 1238 on July 10, 2013, allowing the proposal to take effect in time to protect incoming and returning students this fall.

That is what is happening tomorrow. Tomorrow we will vote on cloture on this bill—cloture, so that then we can get an up-or-down vote on whether we are going to extend the 3.4-percent interest rates until next July. I will in a moment say why that is so important.

The letter goes on to say:

> Many of the other proposals being discussed would result in even higher costs to students than if interest rates were simply allowed to double.

That is, to go to 6.8 percent.

> The bipartisan Student Loan Certainty Act put forth by Senators Manchin, Burr, Coburn, Alexander, King and Carper would drive up borrower costs by $1 billion and tie interest rates to the market without a cap to protect students. This proposal would pay down the deficit on the backs of students, trading national debt for student debt. It is unacceptable to use student loans as a vehicle for deficit reduction, especially when the Federal Government is projected to make $51 billion on student loans just this year.

So that will be the vote tomorrow.

I ask unanimous consent that this letter, along with the list of the organizations supporting the 1-year extension, be printed at this point in the RECORD.

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

JUNE 28, 2013.

Support S. 1238, the Keep Student Loans Affordable Act of 2013.

Senator HARRY REID,
Hart Senate Office Building,
Washington, DC.
Senator MITCH MCCONNELL,
Russell Senate Office Building,
Washington, DC.

DEAR MAJORITY LEADER REID AND MINORITY LEADER MCCONNELL: We the undersigned student, youth, consumer, civil rights and education organizations urge you to support S. 1238, the Keep Student Loans Affordable Act of 2013, put forth by Senators Jack Reed (D–RI), Kay Hagan (D–NC) and 36 others, which will keep interest rates low for millions of students going to school this fall. If Congress fails to act by July 1, interest rates on federally subsidized Stafford student loans will double from 3.4 percent to 6.8 percent, and over 7 million students across the country will see the cost of college increase by $1,000 per student, per loan.

Considering the enormity of the student debt problem and the significant number of students and borrowers impacted, it is clear that we need a comprehensive overhaul of federal student loan policy. However, with just 3 days left until the deadline, it is unlikely that Congress can come to an agreement on comprehensive reform that is better for student loan borrowers than if the rate doubled to 6.8 percent.

We applaud this bill, which creates a workable solution to maintain current low rates while Congress seeks to reauthorize the Higher Education Act and to reach a comprehensive solution to the student loan crisis that is good for students. We expect a vote on S. 1238 on July 10, 2013, allowing the proposal to take effect in time to protect incoming and returning students this fall.

Many of the other proposals being discussed would result in even higher costs to students than if interest rates were simply allowed to double. The Bipartisan Student Loan Certainty Act put forth by Senators Joe Manchin (D–WV), Richard Burr (R–NC), Tom Coburn (R–OK), Lamar Alexander (R–TN), Angus King (I–ME), and Tom Carper (D–DE), would drive up borrower costs by $1 billion and tie interest rates to the market without a cap to protect students. This proposal would pay down the deficit on the backs of students, trading national debt for student debt. It is unacceptable to use student loans as a vehicle for deficit reduction, especially when the federal government is projected to make $51 billion on student loans this year alone.

We continue to advocate for a long-term, comprehensive solution that ensures affordable rates for students. If Congress cannot find an acceptable long-term solution before students are forced to pay even more this fall, it must act to prevent subsidized Stafford loan rates from doubling.

Sincerely,

All Education Matters; AFL–CIO; Institute for Asian Pacific American Leadership & Advancement, AFL–CIO; American Association of University Professors (AAUP); American Association of University Women (AAUW); American Federation of State, County, and Municipal Employees; American Federation of Teachers; Asian Pacific American Labor Alliance; Center for Responsible Lending; Council for Opportunity in Education; Democracy for America; Demos; Department for Professional Employees, AFL–CIO; Generational Alliance; Hispanic Association of Colleges and Universities (HACU); Leadership Conference for Civil and Human Rights; League of United Latin American Citizens (LULAC); Minnesota Public Interest Group (MNPIRG); Minnesota State University Student Association; MoveOn; National Association of State Student Grant and Aid Programs (NASSGAP); National Council for LaRaza (NCLR); National Education Association; National Federation of Federal Employees.

National Priorities Project; National Urban League; New Jersey Students

United; New York Public Interest Research Group (NYPIRG); Oregon Student Association; Our Time; One Wisconsin Now; Progress Now; Roosevelt Institute Campus Network; Sierra Student Coalition; Student Debt Crisis; The Education Trust; The Institute for College Access & Success; The University of California Student Association; UNCF; United Council of UW Students; United States Public Interest Research Group (USPIRG); United States Student Association (USSA); USAction; Vote Mob; Working Families Organization; Rebuild the Dream; Young Democrats of America; Young Invincibles; YP4 Action.

Mr. HARKIN. That is really the vote tomorrow. Are we going to keep 3.4 percent or are we going to allow it to double? That is the essence of the vote tomorrow.

There are a lot of different ideas floating around here about what to do and how to do this, but in just about every single case, every one of those bills, if you project out over the next couple of years, will raise interest rates higher than 6.8 percent. So, again, that is why extending it for 1 year is so important.

The proper place to address this issue is in the reauthorization of the Higher Education Act. That expires this year. Our committee will be having hearings. We have had some already. We are going to have more this fall. We expect to be able to put together a reauthorization bill for early next year. This is where it belongs. This is where the student loan provision belongs—in the Higher Education Act. Here is why. College affordability is more than just what your loans are costing you; college affordability also has to do with the tuitions being charged by colleges. Why are the tuitions what they are? It also has to do with the lack of transparency from one college to another. What do courses here cost? What do courses there cost?

What is built into that cost per course hour, for study hour at this college compared to this other college?

There are a lot of other costs that go into college affordability other than just the cost of student loans. So to separate out a student loan and treat it as some kind of a separate entity is to kind of ignore all of the other things that affect the cost of college education. That is why it really needs to be part of a comprehensive solution, including Pell grants. Maybe we want to change some of the structure of Pell grants. Maybe we want to take a look at exactly what it is that we as a society want to do in terms of making college more affordable. What kind of interest rate base do we want? Do we want a rate based on the 91-day T-bill, which we have had in the past, or, as others are proposing now, do we want to go to a 10-year T-note rate? What does that mean? That has never been fully fleshed out. That only comes out through hearings conducted by the committee. Should it be based on the 3-month Treasury note? There are all kinds of different ideas floating around, and no one really knows what is the best solution.

I pointed out the necessity for a cap on these loans. I think about my own experience when I started college in 1958 when there wasn't such a program. But in 1959 and after that we had what was called the Eisenhower loan program, the National Defense Education Act. I went to a window at Iowa State University and I borrowed money. I borrowed money at 2 percent. I recently looked up the interest rate during that period of time, the 10-year Treasury note at that time, in 1959, 4.43 percent, 4.12 percent, 3.88, 3.95—all the years I was in college. Yet I borrowed money at 2 percent. So our government, our representatives, decided it was worth it for America to subsidize the loans I had, not charging the 10-year Treasury note but actually half of that—almost half of that. Think about that.

Not only did our society, our government, say: We want to have a fixed rate of 2 percent no matter what the market rate is, all the time I was in college—when I was a sophomore, junior, senior—there were no interest charges. The interest rate clock did not run. Well, then I went in the military for 5 years. During the 5 years I spent in the military, there was no interest rate clock. I then got out of the military and went to law school. I spent 3 years in law school—no interest rate clock. Then after I got out of law school, I had a 1-year grace period of no interest rate. So add it up—almost 10 to 12 years that I had no interest rate charges. Not until after I was out of law school for 1 year did the interest rate clock start to run. Then I had to pay back the loans.

That is what our society, our government, our people decided to do for me and for students of our generation in the late fifties and sixties and seventies. That is what they decided to do. Now we hear, well, no, now we have to go to a market rate. We have to go to a Treasury note of 10 years plus something.

I only talk about this to show the contrast between what our country was willing to do for students of my generation and what we are trying to do for students of this generation. We are going to sock them with higher interest rates. That is why student debt is so high. That is why it exceeds credit card debt in this country—because we got away from understanding that subsidized rate was an investment in the future of our country. It was an investment in getting kids through college and not putting a mountain of debt on their heads so that when they got out, they could get married and raise families, start to make money and buy good consumer items such as cars and homes and all kinds of things rather than paying back their debts for the next 10 to 20 years. So we have gotten away from that.

These are the kinds of things we have to kind of think about as we reauthorize the Higher Education Act. What is it that we are willing to do to invest in this new generation of students in terms of getting them an affordable college education?

In moving forward, I appreciate the efforts of others who have come forward with ideas, but there is still a divide here. Here is the divide. I think those of us in our caucus, in the Democratic caucus, have said we have two key principles we want to uphold: Any deal on interest rates should not reduce the deficit on the backs of students. We should not trade national debt for student debt. No. 2, we need to keep in place an interest rate cap—an interest rate cap—as a key consumer protection to shield students from exorbitant rates in the future.

I have the highest respect for our President. I served with him here; he was on our committee. I only wish that perhaps they had talked to us a little bit before they came out with their proposal, but President Obama came out with a proposal on student loans. He was the first President—not Democratic, but the first President, Democrat or Republican—to propose going from a 91-day T-bill rate to a 10-year Treasury note. No other President ever suggested doing that.

Secondly, no President since 1958 has advocated removing the cap. President Obama, in his proposal, proposed removing the cap.

I believe it is safe to say our caucus has said no, we are not going to do that. We are not going to lift this key consumer protection of having an interest rate cap. If we are going to go to a 10-year Treasury note, then what is it that we do? Do we do it as they did for me where they subsidize it below it? Do we add something onto it, and how much do we add onto it?

Again, we have, as I said, two key items. Interest rates should not reduce the deficit on the backs of students, and we need to keep in place an interest rate cap as a key consumer protection.

I might point out, this has happened before. We had an interest rate cap in the 1990s when we had a variable rate. The cap was at 8.25 percent. Five times in the 1990s interest rates went above that. The cap protected students five times.

That is why the bill that has been put up by the Republican side, S. 1241, fails to meet both those principles. Their bill, like the House GOP bill and S. 1003, is worse for students over the long term than if we let rates double. S. 1241 would raise nearly $1 trillion by charging students higher interest rates over 10 years, using net revenue for deficit reduction. This bill lacks an interest rate cap, an essential protection for students, as I said, that has been in place since 1958.

According to the CBO projections of the 10-year Treasury note—and that is what we have to live with, the CBO projections—under the proposal of S. 1241, which I think Senator ALEXANDER

and others have put forward, graduate students relying on Stafford and PLUS loans will see higher interest rates starting in 2016, right here.

I saw a card about this that said under this bill the graduate student loans would be 5.21 percent. That is true here. Then it goes up in 2014, 2015, and then in 2016 it goes above the fixed rate of 6.8 percent and keeps going up to 8.6 percent from then on.

Students understand this. They looked at this and said: Well, gee, here, this is kind of like bait and switch. We get a couple, 3 years here where they are lower, and from then on everything is higher for us. We don't want this.

By 2018, on the undergraduate loans, subsidized and unsubsidized loans, it is at 7.1 percent. It is even more than the 6.8 percent that is in permanent law.

Again, I repeat, we have always had an interest rate cap. For as long as we have had student loans, we have had an interest rate cap. Even when we had a variable interest rate from 1992 to 2006, as I pointed out, five times we bumped up against that cap, so students were protected.

I have read in S. 1241 the authors stated there is a cap. Does this plan have a cap? It says yes.

There is a consolidation cap which we already have in law, by the way. We already have a consolidation cap in law. They keep it. But a consolidation cap is not a substitute for an interest rate cap. It is apples and oranges. One is a repayment mechanism. That is a consolidation cap. The other is a consumer protection called an interest rate cap. A consolidation cap is not a real cap.

Look at it this way. Let's say interest rates go to 10 percent, 11 percent, 12 percent. It is not unheard of. We have had that in the recent past. A student is in college, and that student takes out loans at 10 percent, 11 percent, or 12 percent when they are a freshman, a sophomore, junior, or senior. During the time they are in school, interest is accruing on their loan at 10 percent, 11 percent, or 12 percent. They can't consolidate until after they graduate. Then they say they can consolidate all of their loans at an interest rate that is equal to 8.25 percent or the weighted interest rate of their loans, whichever is lower.

I pointed out that under S. 1241, the Republicans' bill, if you took out a basic loan under the basic program we have had for 10 years, at the maximum, under present law, you would pay back about $21,000 in interest and payments. Under S. 1241 you would pay back $28,000, $7,000 more. Get this—for the same loan under consolidation you pay back $69,000.

Consolidation—and that is why a lot of students aren't consolidating, because they know they are going to pay a lot more in interest charges for a longer period of time. Think about a 15-year mortgage versus a 30-year mortgage on your house.

Maybe a student would say: OK, I will consolidate. My monthly payments will be lower, but the total amount I pay back will be three, four, five times more than what it would be if I don't consolidate.

Consolidation may be useful to some students as a repayment mechanism, but it is not the same as a cap on interest rates.

The bottom line is that an interest rate cap is the only way to ensure all borrowers are shielded from exorbitant rates in the future, and consolidation is simply not a substitute.

Let's take a look at the base rate in S. 1241. That is the 10-year Treasury note. I asked my staff to take the provisions of the Alexander bill, S. 1241, and let's go back in time. What would students have been paying in interest rates? I looked at 1980, 1990, and 2000, every 10 years. Under S. 1241, undergraduate Stafford is 13.31, graduate Stafford is 14.86, and 15.86 on the PLUS loans. For 1990, undergraduate Stafford is 10.4, graduate Stafford is 11.9, and PLUS loans are 12.9. In 2000, undergraduate Stafford is 7.88, graduate Stafford is 9.43, and PLUS loans are 10.43. All of them are above the 6.8 percent that is permanent law right now, permanent in every single case because there is no cap. We have seen in the past 10-year Treasury notes as high as 14 percent.

There is no cap, so you take the 10-year Treasury note plus 1.85 percent or 2 percent, and you can see where students without a cap are going to be paying a lot more money. The 10-year Treasury note is already on the rise as the economy gets stronger. We know those interest rates are going up and that is what CBO tells us. Without a cap in place, students are highly vulnerable to this.

Again, I want to go back to this chart here. This is why consolidation is something students need to think about. This is $41,000 in Stafford loans borrowed over 2 years by a graduate student enrolling in 2018. Under current law, they would pay back $21,716 in interest payments. Under S. 1241, they would pay more, $28,607.

But then they say: Well, you can consolidate. If you consolidate, you are going to pay $69,185. Look at the difference.

As I say, a consolidation cap is just a way to stretch out your repayments, which means you are going to pay a lot more money over time. I am not certain that is what we wish to do to students over the next 20 to 30 years, burden them with even more debt for over 20 to 30 years.

Again, as I have said before, I think S. 1241 is not good for our students, it is not good for the middle class, and for America's competitiveness in the future. I think we ought to take the time to do it right.

People say: Well, gee, we had an extension of this last year until this year and you didn't do anything, so we should not extend it again. There are probably a lot of reasons why Congress didn't do it. Last year was an election year. We were gone a lot of time in the fall for people to campaign for reelection for both the House and the Senate, and it was a Presidential election year. Nothing was done, basically, from October on.

Then there was the whole deficit reduction measure that had everybody tied up in knots, and the sequester. We were trying to work that out the first of the year, and the budget bill, getting that done. There are a lot of reasons why this was not high on the agenda. There was a lot of significant legislation going on here, plus, as I said, last year was an election year and a campaign year.

What is different about next year is this: The Higher Education Act expires this year. We need to reauthorize it. We need to reauthorize it in a timely fashion.

As I said, this whole issue of student loans is only one part of it. There are a lot of other parts, such as college accountability. What are their graduation rates? What is their charge for per-course study hour? How do they figure that amount of money? What are colleges doing to keep tuition rates low? What are States doing to support higher education?

We have had a number of hearings in our committee already on the increasing cost of college education and what is causing it. There are a lot of different factors, but the one factor that overrode them all, the one consistent, overriding factor of why college costs are going up, Federal costs—why Federal costs of college education are going up—is because over the last 20 to 30 years States were reducing their support for higher education.

State legislatures have figured this out. They figured out that if our State government doesn't put more money into higher education, students are going to get Pell grants. They will get these loans. The Federal Government will back them up. What has happened is States have reduced their support for higher education and shifted it to the Federal Government.

What should be the States' responsibility in higher education? What should be our partnership with the States in supporting higher education? That is, again, an issue for the reauthorization of the Higher Education Act, and what we are going to do about student loans in the future is a part of that.

That is why I argued for an extension for 1 year, because we can look at it in a comprehensive, systemic way as to what we ought to do about college affordability. This is why I say the best course of action to follow right now, both for students, for middle-class families, and for our country, for getting a better higher education bill that addresses all of this—the best thing to do is a 1-year-more extension.

As Senator REED said earlier, there is a loophole in the law that deals with individual retirement accounts. IRAs were meant for retirement, but now

there is a loophole in the law that allows millionaires and billionaires to take IRAs and give them to a younger generation, which they then take over a period of years—and a lot of times escape paying taxes for years and maybe even for decades. Everyone agrees it is a loophole. It was never intended to be there for IRAs. By closing that loophole, we can pay for the 1-year extension at 3.4 percent. It seems to me the students need this loophole in IRAs more economic-wise than the top one-tenth of 1 percent in our country. So that is why I think we just need to take a deep breath and quit trying to rush to judgment.

There has been more bad legislation in my 39 years here that has happened because we wanted to rush to judgment on a deadline rather than taking the time to go through the committee structure, having the hearings, working things out on both sides of the aisle through our committee, and then bringing decent legislation to the floor.

Quite frankly, I think we can point to the immigration bill. That is what was done there. This immigration bill didn't just pop up on the floor. It went through a long process in committee, with hearings and witnesses and debate and amendments.

That is what we need to do here. Don't rush to judgment. I am afraid if we rush to judgment the losers will be the students and middle-class families and, quite frankly, our economy in the future if we move to a system that is going to cause higher and higher interest rates way out into the future for students just entering college.

So I plead with my colleagues to support the cloture vote tomorrow to give us this 1-year extension. Let the committee do its work properly and bring a proper bill to the floor that will be open for amendment. People will be able to amend it at that time. I believe that is the deliberate, thoughtful, and the responsible way to address this issue—not just to vote something out that is separate and apart from everything else that adds to the burden of student debt in this country.

So I plead with my colleagues to do the responsible thing and extend the 3.4 percent for 1 year, and we will address this next year in the Higher Education Act.

With that, Mr. President, I yield the floor.

The PRESIDING OFFICER (Mr. MANCHIN). The Senator from Ohio.

Mr. BROWN. Mr. President, I want to echo the words of my colleague from Iowa about the upcoming vote this week, which is so important. We know a lot of what has happened with student loan debt, which now exceeds $1 trillion—that is 1,000 billion dollars. It is more than credit card debt in this country. It is more than auto loan debt. It is also second only to mortgage debt of 300 million people of this great country.

According to the Wall Street Journal, the average student loan debt for a college graduate who borrowed to finance a bachelor's degree this year is nearly $30,000.

My wife, who graduated some years ago from Kent State University—the first of her family to go to college—graduated with just $1,200 in debt. Her father carried a union card, worked at the local utility company in Ashtabula. Her mother was a home care worker. They had no real money to put into her education or the education of her two younger sisters and younger brother. Yet she graduated with only $1,200 in debt, getting a 4-year degree from Kent State University and going on to a very good career in journalism.

For students such as the young man named Amish Patel, who works two jobs to pay tuition at that same university, Kent State, Stafford loans are important. Stafford loans are essential to helping students such as Amish achieve their goal of obtaining a college degree.

Just 7 days ago, because of inaction by Congress—as we know so well from the comments of Senator HARKIN and others on the floor—the Stafford interest rate doubled from 3.4 percent to 6.8 percent.

We have a chance to address this private student loan market today also. My legislation, introduced not so long ago, helps those 2.9 million students across the country with more than $150 billion in private student loan debt. Overall, student loan debt is $1 trillion. Most of that is with the direct lending program—the Stafford loan program from the Federal Government. But $150 billion, or about 15 percent, which burdens about 2.9 million students, is private student loan debt. Private loans typically have higher interest rates, sometimes topping 15, 16, 17, 18 percent. They are more difficult to refinance, and they offer fewer payment options than those loans administered by the U.S. Department of Education.

Recent graduates with private loans, such as Lynsay Spratlen of Macedonia, a community in northeast Ohio, are living with their parents because their heavier debt burden often means they are unable to buy a home, to start a business, to buy a car, or to go on to graduate school. So along with Senator HEITKAMP, I am introducing legislation to help stop the fleecing of college graduates who are stuck under a mountain of private student loan debt.

Often these banks will not refinance these loans. They are paying much higher interest rates. Sometimes they are cosigned, other times they are not cosigned, by a family member, by a parent, typically. But either way they are a huge burden, and a significantly lower interest rate would be available if they could refinance these loans.

The legislation authored by Senator HEITKAMP and myself—Refinancing Education Funding to Invest for the Future Act—addresses this problem by authorizing the Treasury Department to make the private student loan market more efficient.

I want to read a couple of letters. We come to the floor of the Senate and talk about statistics, but we don't often enough illustrate or recite notes and letters and stories and discussions from people we meet or who write our office or we meet on college campuses or around our States.

This is a letter from Chad, age 25 from Toledo. He is from the University of Toledo:

> I am currently pursuing a Bachelor's Degree in electrical engineering at the University of Toledo. I live 15 minutes away from there so I am a commuter living at home. My parents don't have the funds to help me pay for college, so in order to attend I must work full time to cover expenses. The Federal aid I receive helps me cover a good portion of the tuition costs. Increasing the interest rate for my loans would be devastating to me on a financial level. It is hard enough to pay them at the rate they are now; increasing them would only make things a lot worse.

They are now at 3.4 percent. He wrote this before it had gone up to 6.8.

> Mr. Brown, if there is anything you can do to prevent this from happening please do so. I am not the only one that will feel the major effects.

That is why this upcoming vote is so important.

Let me share one other letter from Oregon, OH, also near Toledo. It is from Mlynek:

> I have been a single mother of twin boys since 1989. They were born October 1, 1986. I co-signed on loans for both of them so they could further their education in the field they love ''music.'' Jason Mlynek went to Ball State University for 2 years and then transferred to Carnegie Mellon University for his BA and obtained his Master's Degree in arts management. Jason is working in New York City for Distinguished Concerts International, but due to the loans he incurred and the cost of living barely has enough to buy food. He is paying $1,300 a month on his loans.
>
> Shawn Mlynek received his BA from Carnegie-Mellon and then went to the University of Miami 1 year and then transferred back to the University of Cincinnati Music Conservatory and received his Master's Degree in vocal performance. He works as a singing waiter and has voice students but is in the same situation. His income for 2012 was under $20,000, but he is paying over $900 a month on his loans.
>
> I work full time, have been at the same company 19 years, make $35,000 a year, have good credit, own by own home . . . and wanted to refinance. I was told I have too much outstanding debt due on the loans I cosigned for my children. Too much debt to ratio so I cannot refinance to lower my payments.

So not only do these burdensome student loans with interest rates too high—if they double to 6.8 percent, but with costs already too high—affect the student when she or he graduates and wants to buy a house or start a business, but they affect the whole economy, and they also affect the debt burden of parents, such as this mother—Jason and Shawn's mother—who couldn't refinance her own mortgage because of the debt burden she was carrying because she cosigned on student loans for her sons.

Finally, she writes this:

The American Way is to help our children and they would not have been able to accomplish their dream of an education in the music field if I hadn't cosigned for their educational loans.

Mr. President, I think that sums it up. These two letters—the one from the University of Toledo student and from the mother of the twins—sum up in so many ways why this issue is so important and why the Senate needs to act, and act quickly, because the interest rates on student loans doubled last week.

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.

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

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

NUCLEAR OPTION

Mr. CORNYN. Mr. President, it seems as if the majority leader and some others are rattling the cage once again in favor of the so-called nuclear option. For those who may not follow this topic closely, this is simply breaking the Senate rules in order to impose majority will on the minority party by changing the procedures by which the Senate functions. In other words, it refers to a process by which the rules of the Senate are broken in order to change the rules themselves.

As the distinguished majority leader has pointed out in the past—right here on the Senate floor in front of his colleagues and constituents and all the American people, Senator REID affirmed that the proper way to change the Senate rules was through the procedure laid out in those rules. The majority leader, Senator REID of Nevada, went on to say that he would oppose any effort in this Congress or the next to change the Senate rules other than through the regular order, and he recommitted himself to this proposition in a colloquy with the Republican leader earlier this year.

So I would ask the majority leader: Do you plan on keeping your word or are you going to resort to brute political force and break the Senate rules in order to change the rules and fundamentally transform the nature of the U.S. Senate?

Should the majority leader break his promise, I believe he will inflict lasting and perhaps irreparable damage to this institution. And during a time when cooperation is very important—as it always is—to try to actually solve some of the Nation's biggest problems, poisoning the well by exercising this so-called nuclear option would be the opposite of what we ought to be doing, which is coming together in a bipartisan way to address some of the Nation's biggest challenges.

I would also ask my Democratic colleagues, how do you reconcile your desire for a filibuster-free Senate with the simple fact that Democrats will not always be in the majority in the Senate? As we know, what goes around comes around, and the shoe will always be on the other foot. I can think of a number of legislative proposals that Republicans on this side of the aisle would happily advance with a simple majority—let's say, for example, a full repeal of ObamaCare. That would be a good place to start. As the senior Senator from Tennessee Mr. ALEXANDER recently pointed out, we could finally establish the Yucca Mountain nuclear waste facility in Nevada. But the truth is that prudence and a healthy respect for the fleeting nature of power in the Senate, as well as a healthy respect for the voices represented by the minority in the Senate, compel a different course of action because, as we know, the shoe will always be on the other foot at some day in the future.

I think it is worth pausing to examine the source of the majority leader's renewed interest in the so-called nuclear option. On the heels of the President's judicial nominations, many of our friends across the aisle are renewing their wayward cries of Republican obstructionism in the Senate, but the facts simply don't bear this out. The facts do not support this conclusion.

Indeed, as the Washington Post Fact Checker recently pointed out, from nomination to confirmation, President Obama's district court nominees have moved through the Senate at only a marginally slower pace than his predecessors, while his appeals court nominees have sailed through at a much faster clip than President Bush's. The Senate has confirmed 28 of the President's judicial nominees so far this year. By this point in President Bush's second term, this body had confirmed only 10. Twenty-eight under President Obama and 10 under President Bush at this point in their second term. In total, 199 of President Obama's judicial nominees have been confirmed and only 2 have been defeated. That doesn't sound like obstructionism to me.

Meanwhile, the President has failed to produce nominees for 65 percent of the vacant judicial seats, many of which are in my home State in Texas. As the distinguished Presiding Officer knows and as the American people know, it is the President who nominates Federal judges, and then it is the responsibility of the Senate to advise and consent on those confirmations. That is in the Constitution. But if the President doesn't nominate people for these vacancies, then the Senate's role is never engaged on those 65 percent of vacant judicial seats where the President has not even nominated an individual to serve. I would argue that is the true reason for the majority of vacancies and one that calls for the President's immediate attention.

So I hope that during the remaining few weeks here in July before the August recess, we don't see a manufactured crisis over how the Senate operates on nominees. We have some very controversial nominees—for example, three of whom were unconstitutionally recess-appointed by the President. And don't take my word for it. In the case of the National Labor Relations Board, the court of appeals held that those were unconstitutionally appointed in order to circumvent the Senate's constitutional role.

It is true that the U.S. Supreme Court has taken those cases, and we will soon hear—perhaps by next summer—what the Supreme Court's view of the recess appointment authority of a President might be. But we know that at least three of them—two at the National Labor Relations Board and the so-called Consumer Financial Protection Bureau nominee—were recess-appointed and, I think it is pretty clear, in violation of at least the court of appeals' view of what the President's constitutional authority would and should be.

We also have other nominees, some of whom are more controversial than others. We have Gina McCarthy, who has been nominated for the Environmental Protection Agency. We have James Comey, who was this morning before the Senate Judiciary Committee and who I believe will enjoy broad bipartisan support as the next FBI Director. We have other more controversial nominees, such as Thomas Perez to the Department of Labor. That is in part due to his activities as head of the Civil Rights Division of the Justice Department, where he was harshly criticized by the inspector general for politicizing what should be a nonpolitical position, enforcing the civil rights laws of the United States.

So we are going to have plenty to talk about and a lot to do, but this should not be used as an excuse by the majority leader to break his word when it comes to changing the Senate rules through this nuclear option process. That would be a disservice to the country. It would certainly irreparably damage the Senate as a deliberative body. It would poison the well when we need to work together as much as we can to try to get other important work done. And it would be extremely shortsighted because majorities can be fleeting, and those who are in the majority today will find themselves in the minority in the future. I think that recognition would caution prudence and temper the political ambitions of the majority leader when it comes to jamming through some of these nominees.

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

The PRESIDING OFFICER. The clerk will call the roll.

The assistant legislative clerk proceeded to call the roll.

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

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

Mr. BLUNT. Mr. President, I would ask unanimous consent to speak as if in morning business.

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

AFFORDABLE CARE ACT

Mr. BLUNT. Mr. President, I would like to talk about the Affordable Care Act. I have long been concerned that this is an act that simply won't work. I think the premise the bill was built around is a premise that won't work.

I know things like guaranteed insurance sound very popular—that you can get health insurance no matter what your health condition is—but the problem with getting insurance after the fact as one of the potentials is that it discourages getting insurance before the fact. Getting insurance after you are sick is like getting fire insurance after your house is on fire. You could probably get fire insurance after your house is on fire, but it would sure cost a lot more than it would have cost under what we would see as traditional insurance. So I have always thought that premise was a problem.

I have always thought the requirements in the bill that depend heavily on young people who are healthy buying insurance at higher rates than young people have ever looked at before—and remember, that is probably the biggest uninsured component in this society because young and healthy people think they are young and healthy, and the truth is that they normally are young and healthy, and they don't need insurance like many members of this body might need insurance because they just simply don't and they know it.

Frankly, now that the least likely to be healthy among us can't pay more than three times the most healthy—we have never had that requirement before—doesn't mean the cost of insurance goes down for unhealthy people as much as it means it goes up in cost for people who are healthy. And I think those young healthy people will be smart enough to figure out that it is probably not in their best interests, either their health or their finances, to buy the insurance they don't need rather than to have the ability later to buy insurance if it turns out they need it. It just never made much sense to me.

Meanwhile, as we see that happening, from insurers to doctors to employers, people are looking at this law and figuring out if this is a place where they still want to focus their energies. I met with a number of doctors this morning who talked about how doctors are selling their private practices to hospitals and how specialty doctors are not going into specialty medicine because the cost is too high for the reward they might get.

I have talked to employer after employer who said: We have done all we could to provide the insurance we have provided, but we can't meet these new benefits and still stay in business. And even more employers have said: We may not let anybody go who is a full-time employee, but in the future we are going to hire more part-time employees because we don't have to cover those part-time employees under the law.

Then, as people are leaving health care behind and they are leaving their obligation to help provide health care behind, they keep getting different messages from the Federal Government itself. Not too long ago the supporters of this act—and I have never been one of them, I will admit that right upfront—but the supporters of this act are saying we are going to stick with this, we are going to implement it, we are going to stay fully committed to it. But while we were gone last week, the administration announced that in fact—they did it on a blog post, which I suppose is a way to announce something that is as consequential as this. It certainly got a lot of attention. But the blog posting said the insurance reporting rules and penalties for employers would be delayed for another year.

Suddenly, one of the wheels on this bicycle is gone. The employer who was going to have to provide insurance or pay a penalty now does not have to do it. But apparently the individuals who are going to have to buy insurance for themselves, if it is not provided at work, have to.

At the same time the administration announced the income verification to have taxpayers help pay for a person's insurance would be waived. Remember, the income verification for any person or family at less than 400 percent of poverty—which is a pretty big number; it is around $90,000 for a family of 4—you get some taxpayer assistance to pay for your insurance. But now you do not even have to verify your income to get that. You can just say here is my income and whatever it is I want to have the taxpayer insurance based on what I believe my level of income would be that I am willing to tell you about.

Suddenly the money the Government is spending is going to people who are getting taxpayer-paid insurance. There is no penalty for people who do not provide insurance at work as the law requires. So, for a law I have had problems with all along, I have even more problems with it now. It is like: Never mind the employer mandate. Never mind the individual income verification to get taxpayer assistance. How could you take those two principles out of that law and expect it to be implemented in a fair way?

The new plan apparently is let the Government sign up as many new people as they can for government-assisted insurance. I understand why that might be the most popular aspect of this bill. One of the great principles of society and people is when somebody is giving you something you are usually more glad to get it than you are when somebody is taking something away from you. But in this case you are taking money away from taxpayers to give to individuals to pay for their insurance and not fulfilling the rest of the commitments of the bill.

The administration obviously believes that paying the bill will make an unpopular piece of legislation more popular. In fact, many of the administration's advocates are talking about how politically smart it is to put off the implementation of this bill for employer-based insurance until after the next election. You can hardly find a story about this without it talking about how shrewd it is, putting this off until people have voted one more time before they find out what is in it.

There were no real rules that came out until after the 2012 election, and then suddenly after the 2012 election, between then and the end of the year, there are 20,000 pages of rules, rules that nobody saw before election day, but suddenly the 20,000 pages of rules, 7½ feet high—7½ feet of rules that will be challenging to comply with but, more importantly, nobody saw them before the 2012 election—now nobody has to have a penalty as an employer until after the 2014 election.

I think I am getting to see a pattern develop here and the pattern is when people find out what is in this law they are not going to like it. If it was believed they were going to like it, I think we would be rushing to implement the law before the 2014 election, not after. I think we would be rushing to have the 20,000 pages of regulations out before the 2012 election, not after it. They had 3 years to get the regulations out before the 2012 election, 3 years, but they all come out after November. Now we are told we do not have time to implement this. It has been 3½ years since the bill was signed into law. If this is ever going to work, how much time is it going to take to implement it?

This is a determined effort to get further and further down what I think may be the wrong road before people find out what has happened to their insurance, before people know what has happened to their doctor, before people know what has happened to their health care. And when they find out, I think they are not going to like it.

Since the passage of the bill, the law has had 8 interim final rules, 3 final rules, 20 requests for comment, 21 proposed rules—according to the Wall Street Journal, 1 information collection request, 2 amendments to the interim final rules, 6 requests for information, and 1 frequently-asked-questions document.

The administration announced about a year ago that the long-term care provisions of the bill, the so-called CLASS Act, simply wouldn't work. I remember when this was before the committee in the House of Representatives, when it was said: Look, there is no way this can possibly work. The advocates said no, this is actually going to make money. But once the bill was signed into law and was out there for about a year, the Department of Health and Human Services said this long-term care thing was not going to work; even though it is in the law, we are not going to implement it.

Then they announced we are not going to have the small business exchange available in January 2015; it

will be at least another year for that. The very same week they said we are not going to have income verification, we are not going to have the employer mandate, there is another 606 or so pages of new rules and regulations. The rules and regulations seem to come out, but nobody seems to want to implement the law. There were 3½ years to get ready. Now they can't get ready until after the next election.

If employers should have a delay, so should individuals and so should families. In fact, I think what we should have is a permanent delay while we look for a plan that works, that can be implemented, that makes sense, that is based on good health care and good health care decisionmaking. I hope this Senate and this Congress and this administration will try to find a plan that works instead of constantly saying: You know, we are not ready to make this plan—which has been out there for 3½ years now—work and work to meet the needs of the American people.

I suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The bill clerk proceeded to call the roll.

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

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

SYRIA

Mr. WICKER. Mr. President, last week I led a bicameral delegation that visited the Syrian border with Turkey. What we witnessed on the ground highlighted the critical nature of events and the desperate need for American leadership and eventually a negotiated resolution to the Syrian civil war.

This civil war is now in its 29th month. More than 100,000 people have been killed, including at least 36,000 civilians, and 1.7 million people have been forced from their homes, fleeing for their lives as the chaos escalates. To describe this conflict as anything less than a regional disaster is to ignore the magnitude of its impact.

According to the United Nations High Commissioner for Refugees, the violence has pushed over 400,000 refugees to Turkey, almost 500,000 refugees to Jordan, 160,000 to Iraq, 587,000 to Lebanon, and 88,000 refugees to Egypt—a stunning development. The people of Turkey and Jordan, including Prime Minister Erdogan and King Abdallah, should be specifically applauded for their generous support of these refugees.

I also point out there are now secure locations inside Syria where refugees can be housed within their own country.

There is noted international support to prevent the spillover of violence. At the request of the Turkish Government and in fulfillment of our NATO obligations, the U.S. Patriot missile batteries at Gaziantep are one example of efforts to deter the threat of ballistic missiles beyond the Syrian border. Additionally, the Dutch and Germans have deployed batteries to Turkey.

American troops are working diligently to strengthen our regional security and protect innocent lives in harm's way. Our delegation was able to meet and visit with troops in Gaziantep last week. These highly educated and motivated men and women are proudly serving American interests, and I commend them for their dedication to a critical mission.

Turkey must have the support it needs to defend its population and territory from the raging civil war next door. Without robust cooperation among NATO allies, the stability of this entire region is at risk.

During our visit to a refugee camp in the town of Killis near the Syrian-Turkish border, roughly 40 miles from Gaziantep, we saw firsthand the dire situation facing the countries that have accepted Syrian refugees and the challenges these individuals now face. At the refugee camp, our delegation met with a women's group, children in school, and with the elected camp council. Our conversations were insightful—and heartbreaking. Over and over, the same question emerged: Why aren't the Americans helping to bring down Asad? Why are the nations of the world allowing the slaughter of innocent people to continue? Is there no outrage over the displacement of more than 1.5 million people from their homes?

Frankly, these questions are very difficult to answer.

So far, the Obama administration has been reluctant to help in contrast to the aggressive military and humanitarian aid provided by some of our NATO allies such as Britain, France, and Turkey. I wish to emphasize: No one is asking for American boots on the ground. No one is asking President Obama to put troops in Syria. America is understandably war-weary from Iraq and Afghanistan, but our hesitation to provide adequate arms to the anti-Asad rebels is hard to justify, especially when multiple red lines have been crossed.

Those who share President Obama's reluctance to assist opposition forces point to the uncertainty surrounding those who might assume control of Syria if the rebels win. They ask: Which faction will emerge? The more moderate rebels under the Free Syrian Army or a radical Islamist band of opposition rebels?

While caution is definitely called for in this dangerous and volatile situation, our reluctance to act reminds me of Shakespeare's Hamlet who once observed that men ''rather bear those ills we have, than fly to others that we know not of.''

I would remind Members—and the administration—that Hamlet's hand wringing and indecision ultimately led to his demise. In bowing to a fear of uncertainty and choosing disengagement, the implication is essentially that the world is somehow better off with a known quantity—even a known quantity in the person of Bashar al-Asad. I disagree.

Here are a few facts about the ''ills'' we know regarding the Syrian dictator known as Bashar al-Asad:

No. 1, Asad is supported by the extreme Islamist regime in Iran, with a supply of Iranian Revolutionary Guards to embolden his rampage.

No. 2, his grip on power has been serviced by Syria's client-state relationship with Russia, which continues to defend its military aid to him. President Vladimir Putin refused to join other nations at last month's G8 Summit in explicitly calling for an end to the Asad regime.

No. 3, Asad has tolerated—if not overseen—the killing of at least 36,000 civilians in his own country, and this is according to numbers from the Syrian Observatory for Human Rights. More than 3,000 of these have been women and more than 5,000 were under the age of 16.

No. 4, under Bashar al-Asad's rule, the number of refugees has topped 1.7 million, with thousands more seeking safety every day.

No. 5, Bashar al-Asad has targeted the villages of his enemies in a merciless attempt to eradicate any who oppose him.

No. 6, following in his father's ruthless footsteps, he has shown that he is willing to use every tool at his disposal to hang on to power, and that includes the use of chemical weapons, a development President Obama once called a red line, as well as rocket attacks on his own people.

No. 7, we have every reason to conclude that Bashar al-Asad is a calculating strategist and student of history who has learned from what he views as the mistakes of Iraq's Saddam Hussein or Libya's Muammar Qadhafi.

With Russian and Iranian assistance and arms, Asad has succeeded in stopping the momentum of the rebels. But with sufficient military support, the pendulum can, in fact, swing back toward the rebels.

I strongly disagree with those who suggest that the opposition rebels could somehow turn out to be worse than the nightmare that has unfolded.

Increasing America's assistance to Syrian rebels, short of boots on the ground, must be decisive and strategic in order to be effective. That does not mean we send arms freely to all rebels. I challenge the notion that in sending military aid, we forfeit the authority to choose which rebel leaders to support. I would also point out to Members that both the Chairman of the Joint Chiefs of Staff, Martin Dempsey, and former Defense Secretary Leon Panetta have testified before the Senate Armed Services Committee that within the administration, they argued in favor of arming the rebels.

General Salim Idris, chief of staff of the U.S.-backed Supreme Military Council, has emerged as anything but a

radical Islamist in presiding over the armed opposition and serving as a conduit for military aid. A New York Times profile described him as ''soft-spoken and humble compared with many military men.'' He defected from the Syrian military after an attack on his village last year—the same village where he and his eight siblings were raised by a grain farmer.

In a recent letter to the United Nations Security Council, General Idris's pleas for the Syrian people were clear and simple: ''Syria should not be allowed to become the Rwanda of the 21st century.''

As I emphasized when speaking with Syrian refugees at the camp in Killis, a negotiated settlement will ultimately require reconciliation by representatives of all factions of the Syrian society—Alawites, Sunni, Shia, and Christians. They must be prepared to negotiate with and eventually forgive their fellow Syrians who have made war against them. But I do not believe that can happen as long as Asad and his Russian and Iranian backers see the momentum going their way. Russia will never agree to back a meaningful peace negotiation if the Russian leadership thinks Asad can win outright. A leading-from-behind strategy will not expedite the overthrow of the Asad regime. There is still an urgent need for American leadership.

There is no peaceful future for the Syrian people if Asad remains in power—only one of more violence, oppression, and regional instability. Should he prevail, the impact could have drastic implications on America's national security interests, including the prospect of increased sectarian violence in the region, the rise of al-Qaida-affiliated groups in Syria, and the expansion of Iran's extremist influence. The United States must not shy away from our potential to make a meaningful difference.

Our Nation led an international coalition to act in Bosnia and Kosovo, and we did so with success. We did not do so, regrettably, in Rwanda—a mistake President Clinton has called his greatest regret.

I do not suggest that one visit to a refugee camp is by any means a comprehensive assessment of U.S. foreign policy in Syria. Military assistance would be fraught with difficulties, and it produces a host of conflicting viewpoints among people for whom I have great respect. But my visit to the refugee camps does have a profound effect, and my observations of what is happening on the ground certainly bring home the enormity of human suffering and devastation this conflict has caused.

Most of those unfairly caught in the crossfire just want to get on with their lives and protect their families. Instead, they have been forced from their homes and from their livelihoods—their entire way of life ripped apart by the bloodshed that no human should endure.

I invite the American press to visit Gaziantep and the refugee camps nearby. The American people are entitled to know what is happening to 1.7 million people. After more than 100,000 deaths, with so many people left without a home, we should not stand by as the horrors continue to mount. The administration's hesitation leaves the fate of Syria's war-torn people to a regime willing to kill and destroy to stay in power.

In summary, we know too much about Bashar al-Asad to maintain the status quo. Backed by Russia and Iran, he has overseen the massacre of innocent lives, boldly crossed red lines, and violently suppressed any who challenged him. To suggest we cannot do any better—that Asad is somehow more acceptable than the opposition forces—falls short of taking an honest, realistic look at what is happening.

The question now is not whether America puts boots on the ground. We should not and will not do that. The question is whether the administration will strengthen the capabilities of Asad's adversaries. The question is whether the administration will trade its reluctance for resolve and—like that of our NATO allies—respond with robust military aid. So far, efforts in Geneva have failed to bring about a consensus among major world powers that outlines a lasting political transition. Without changing the momentum back to the rebels, the current situation will not change, and the threat to regional stability and to American interests will continue.

Thank you, Mr. President. I yield the floor.

The PRESIDING OFFICER. The Senator from Maryland.

Mr. CARDIN. Mr. President, on July 1, interest rates on subsidized Stafford loans rose from 3.4 percent to 6.8 percent. This means for students across the country, the annual cost of their student loans will go up by as much as $1,000 a year. This makes no sense. The cost to the government is not 6.8 percent. In other words, the government will be making money on the student loans. That was never our intent, and that makes absolutely no sense.

I hear many of my colleagues talk about how we do not want to increase tax burdens on American families. Now we are taking our most vulnerable—students who need affordable higher education—and telling them they are going to have to pay more money for their student loans. And, by the way, the government is going to make money off of that? We have to do something about that.

Let me talk a little bit about the size of student loans today. Total student debt passed the $1 trillion mark last year. There is more debt in student loans than there is in credit cards in America. Sixty percent of the students must borrow money in order to afford a college education. Thirty-five percent of America's 35 million students are behind on their loan payments. This is an enormous problem, and on July 1 it became a more difficult burden for American families because of the higher interest rates.

Senator HARKIN, the chairman of the education committee, is absolutely correct that we should take up a revision of how we charge students for loans and the availability of loans and the cost of education when we take up the Higher Education Act reauthorization. That committee will be taking it up shortly. But in the meantime, we should take action to prevent the increase in these student loans from going forward. That is why I am a cosponsor and urge my colleagues to support S. 1238, the Keep Student Loans Affordable Act of 2013. That act is pretty simple. It just says we are going to extend the 3.4 percent for another year. In other words, the government will not make that money off the backs of our students. I hope all of us would agree that we need to get that done now so the increased burden, the increased costs, and the unnecessary costs to students are avoided.

Now, because of our budget scoring rules, S. 1238 needed to be paid for. It is fully paid for. In other words, because current law would allow interest rates on subsidized loans to go up to 6.8 percent, to take it back to 3.4 percent, the budget scorekeepers say we have to pay the cost of that difference, even though the government would be making money at the 6.8 percent. So S. 1238 is fully paid for. We take a provision that the Senate Finance Committee has been looking at, known as the stretch IRAs that basically deal with inherited individual retirement accounts, and we require that those funds be taxed in a more timely way than they are today—a noncontroversial provision. It provides the money.

I must tell you that I do not necessarily agree that the 3.4-percent continuation should not be baselined. Why do I say that? I hear so many of my colleagues say, when we have a tax bill and we extend tax relief, that if we do not extend that tax relief, that is raising taxes on individuals. In other words, what they are saying is that the temporary tax relief is really baselined and that if we do not extend that, we are increasing taxes. Well, here, for students, the 3.4 percent was the law. Why now, just extending that, do we all of a sudden have to come up with a different standard on how we pay for it? That being said, S. 1238 is fully paid for.

What I think is wrong is for us to allow interest rates to go up where the government is making money off the backs of our students. We should not be doing that. Higher education is already too expensive. We should be looking at ways to make college education more affordable for American families. For generation after generation, we have been telling our children that the American dream is achievable to those individuals willing to pursue an education and work hard. Are we now prepared to tell millions of students that

we are pushing the American dream beyond their grasp?

Let me give one example. Amanda McIntosh wrote me a letter. She is a first-generation college student who holds a college degree from Christopher Newport University, a master's degree from Columbia University, and a graduate certificate from Johns Hopkins University. Amanda is not from a wealthy family, so she has over $100,000 in student loan debt. Amanda would like to earn her doctoral degree so that she can conduct research that influences policy regarding access to higher education for historically underrepresented populations, but she is buried under student loans and unable to continue her education, unable to afford a car or make a downpayment on a home or otherwise invest in the economy. She simply cannot afford to take on more loans.

What is the message here? What are we telling the future generations of Americans? We are saying: You need education in order to succeed. You need education so we can have a competitive workforce. And then we tell them that the cost of education is out of their reach. And then we are going to tell them that the loans are going to be more expensive.

In Amanda's case, she would like to do something with her future that could be extremely helpful to our country and to herself. She may not be able to do that because of the cost of higher education. And then so many students graduate with such large debt today that they have to look at paying off their debt and it affects their career choice. These might be gifted scientists who could really do something to help discover the answer to dread diseases, how we could cure them, but instead they have to opt out for a short-term career decision to pay off their student loans.

We need to have a policy that makes higher education more affordable, not more costly. Yet increasing the cost of the Stafford loans from 3.4 percent to 6.8 percent will make it more expensive for families to be able to afford a college education.

Obtaining a college degree is not a luxury; it is an economic imperative. Affordable access to higher education means more scientists, doctors, nurses, engineers, computer programmers, and other highly skilled workers our economy will need to fill the high-tech jobs of the future. A well-educated, highly skilled workforce is vital to sustain our national security and prosperity in a globalized 21st-century job market.

So I urge my colleagues to support S. 1238, the Keep Student Loans Affordable Act of 2013, as a commonsense approach to protecting students at no additional cost to the taxpayer. As I said earlier, this bill would simply allow the 3.4 percent to remain in effect until our committee has the time to pass reauthorization of the Higher Education Act, and they could then take into consideration not just the availability and the cost of student loans but the cost of higher education, the transparency in the cost of higher education, the concerns we have about different types of schools and whether we are getting value for the dollar. All that can be done as we reauthorize the Higher Education Act. But in the meantime we should keep the loan cost to students at 3.4 percent and not allow it to increase as it did on July 1. We will have the opportunity to do that, I understand, tomorrow on the bill on the floor. I would urge my colleagues to support that effort.

TRIBUTE TO JODI SCHWARTZ

On a personal note, let me point out that a very valuable member of my staff, Jodi Schwartz, will be leaving us at the end of this week. She is our education person in my office who has been so helpful to me not just on the student loan issue but on all educational issues—affordability of education, the quality of education, the opportunity for everyone to have the great dream of America. She has been a very valuable asset to our staff. I will certainly miss her in my Senate office, and I wish her only the best.

With that, 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. THUNE. I ask unanimous consent that the order for the quorum call be rescinded.

The PRESIDING OFFICER (Ms. WARREN). Without objection, it is so ordered.

OBAMACARE

Mr. THUNE. Last week on July 2, the Tuesday before the Fourth of July Independence Day on Thursday, the administration made an announcement that they were going to delay implementation of a key component of the ObamaCare law. I think that came as a surprise to a lot of people because the expectation has been all along that in January of this next year many of the provisions in that law were going to go into effect.

Tomorrow, a majority of the Senate Republican conference will be sending a letter to President Obama asking for a permanent delay of the employer mandate. I say permanent delay because they talked about delaying it for 1 year. In making the announcement about the delay of the employer mandate, the administration unilaterally acted and failed to work with Congress on what is a very significant decision.

This action finally acknowledges some of the many burdens this law will place on job creators. I believe the rest of this law should be permanently delayed for all Americans in order to avoid significant economic harm to American families.

In response to questions about the administration's decision, the President's senior adviser Valerie Jarrett said, ''We are listening,'' while referring to the concerns of the business community over the onerous employer mandate that will result in fewer jobs and employees working fewer hours.

We have been listening as well. As more employers have attempted to understand the burdensome requirements in the President's health care law, the louder their outrage has become. In particular, small- to medium-sized businesses are simply drowning, drowning in their efforts to understand all of the regulations.

We are also listening to the views of the American people. A recent Gallup poll from this week showed that a majority of Americans still disapprove of the health care law. The survey showed that 55 percent of respondents disapprove of ObamaCare. A Gallup survey last month revealed for every one person who believes they will be better off under ObamaCare, two believe they will be worse off.

Opposition to the health care law is growing and it will continue to grow as more Americans realize the law is built upon broken promises and will result in higher health care costs and more taxes.

Under the individual mandate, the IRS, which is still under multiple investigations for unfairly targeting conservative groups, will play a central role in the implementation of the health care law in our country. Last fall the Congressional Budget Office estimated nearly 6 million Americans, primarily in the middle class, will have to pay a tax under the individual mandate, which was 2 million more than were initially estimated.

When the Affordable Care Act is fully implemented, the average individual mandate tax will be nearly $1,200, which clearly—clearly—contradicts the President's previous statement that the individual mandate is ''absolutely not a tax increase.''

Further, families are facing significant increases in premiums. The Wall Street Journal recently published an analysis of premiums and concluded under the health care law some Americans will see their premiums double or even triple, which is the opposite of the promise that was made by the President that premiums would go down by $2,500 for American families.

Given the widely held belief by the American people the Affordable Care Act will not fulfill its promises and will result in higher costs for American families, I believe this law should be permanently delayed. This law is unworkable, harmful to the economy and to American families, and action to delay the employer mandate is an acknowledgment of that very fact.

Public opinion about the Affordable Care Act has been consistently low. Perhaps Americans don't like it because it is affecting their jobs. Four in ten small business owners say they have held back in hiring, and one in five owners says they have let employees go due to the health care costs associated with the Affordable Care Act. As implementation of the law continues, the number of small business

owners who take these steps could increase.

Employers are also cutting back on hours in anticipation of the mandate. Even though enforcement of the employer mandate may be delayed, employers still know this is coming down the pike and will continue to make adjustments to their workforce in anticipation of the new mandates.

A new mandate will also be imposed on individual Americans. On January 1, Americans will be forced by their government to buy a product—health insurance—for the first time ever. This mandate will be enforced by tax penalties administered through the Internal Revenue Service. The Obama administration has requested over $400 million in funding and nearly 2,000 bureaucrats for the IRS to implement the individual mandate and 46 other statutory provisions.

The blizzard of ObamaCare rules and regulations continues. Regulators have now written over 20,000 pages of ObamaCare-related rules and notices in the Federal Register. And just this last week another 606 pages of new regulations were released that were designed to assist in implementing this massive law. It is no wonder the public outcry from employers was so loudly opposed to the employer mandate.

American families are also struggling to understand how this complex, burdensome law will affect them. It is critical the President and his administration listen to the American people and permanently delay this law.

I would add that if we look at the impact on the economy, not only is this about higher premiums for middle-class families in this country, not only is it about higher taxes that are going to be imposed upon medical device manufacturers, on health insurance plans, pharmaceutical companies—all of which, by the way, will be passed on to individual consumers—it is also about the impact this will have on jobs and the economy. If we look at the numbers that came out last week and what they said about the impact of policies coming out of Washington, DC, and the impact they are having on jobs in this country, the number of people working part time for economic reasons—sometimes referred to as involuntary part-time workers—increased by 322,000 people to 8.2 million total people in the month of June. These are people who are working part time because their hours have been cut back or because they were unable to find a full-time job.

The real unemployment rate, or what we call the U–6 rate, is 14.3 percent for June of 2013, which is an increase of one-half percentage point over the previous month. That is the total percentage of unemployed and underemployed workers, making the real number of unemployed Americans in this country 22.6 million people. These are people who are unemployed, want work but have stopped searching for a job, or are working part time simply because they can't find full-time employment.

I would add that when policies coming out of Washington, exemplified by the ObamaCare mandates, are imposed on the American economy, it makes it harder for job creators and employers in this country to create the jobs necessary to affect these numbers in a positive way, to get Americans back to work, and back to work in a full-time way and back to work in a way where they are actually increasing their take-home pay rather than having it decreased by higher costs for everything they have to spend their income on, including the cost of health insurance coverage.

We have been saying for a long time and there is study after study that comes out that talks about how the health care law is going to cause health insurance premiums to rise, and there have been a lot of people who have gotten up here in the Senate, others in the administration, in an attempt to defend the ObamaCare law who have said: Oh, no, no, no, that is not going to be the case; it is actually going to drive premiums down. We continue to hear that, but more and more evidence comes in, and not just studies being done out there but real-life examples of the impact this law is having on insurance premiums.

In fact, there are some actuarial studies that have estimated premiums in various States around the country and what the impact on premiums would be. For the State of Colorado, in the individual market, the estimate by the actuaries is that the insurance premium rates are going to go up by 19 percent; the State of Indiana by 95 percent in the individual market, by 10 percent in the small group market; the State of Maine, the estimates are the individual market premiums are going to go up by 40 percent, 9 percent in the small group market; the State of Minnesota, in the individual market, a 42-percent increase in premiums and 20 percent in the small group market; the State of Wisconsin, a 30-percent increase in the individual market. In the State of Ohio, last month the Department of Insurance announced the average individual market health insurance premium in 2014 will cost 88 percent more. According to Ohio insurance regulators, the department's initial analysis of the proposed rate shows consumers will have fewer choices and pay much higher premiums for their health insurance starting in the year 2014.

Well, it shouldn't be any big surprise when we look at the requirements in the new health care law. The new health care law says you have to have a certain kind of coverage. You can't continue to offer coverage available to people who might want to have different choices about what types of things they want covered, what they want their copays or their deductibles to be. Basically, the law says if you are going to offer a plan, you have to offer this plan, it is a government-approved plan, and it has to have these sorts of coverages and these sorts of things and these bells and whistles.

The new law also says you can get insurance after you get sick. It is called the guarantee issue. No longer is there any requirement to go out and get insurance to protect yourself and prevent yourself from having to be in that situation when illness strikes. Now, if you get sick, you can go out and buy insurance.

It also requires community rating, which changes the way in which health care costs are distributed across the range of people who are covered by health care premiums in this country, making it more expensive for younger people to get their health insurance coverage. That is why we are seeing these steep increases in the individual market.

Madam President, I ask unanimous consent to continue for a couple of minutes.

The PRESIDING OFFICER. Two minutes?

Without objection, it is so ordered.

Mr. THUNE. So when we look at all the mandates, the new requirements in the legislation, the new taxes in the legislation, and when we look at all the States trying to deal with and cope with this, and all the small businesses—and small businesses, obviously, weighed in heavily, which is why, as I mentioned earlier, the White House said, look, we are listening, we got the message, and so they waived this, they delayed this at least for 1 year for the small businesses under the employer mandate—all we are simply saying is: Look, there are lots of problems associated with this law. This was a bad law. It is based upon broken promises. It promised lower premiums; we are seeing higher premiums. It includes higher taxes. We are going to see effects all across the economy when it comes to jobs as people cut back and start forcing people into part-time jobs so they are not hit with the employer mandates under this legislation.

So the law affects jobs and it affects the economy. We have a sluggish economic growth rate that has now been adjusted down to 1.8 percent in the last quarter, and we continue to sort of muddle along. One of the reasons for that is because we here in Washington, DC, continue to pile more and more costs on employers trying to do business. So until we understand that to create jobs and grow the economy we have to make it less difficult and less expensive for employers and job creators to create jobs, we will continue to see this trend in the future.

I would simply say to my colleagues here in the Senate, and to the administration, if we are going to delay implementation of the employer mandate for a year, let's delay the individual mandate as well, and let's not just do it for a year, let's permanently delay this. Let's start over and do this the right way, in a way that actually reduces premiums and health care costs for people in this country, that makes it less expensive and less difficult for small businesses to create jobs and

grow the economy, and to get Americans back to work in good jobs that pay well, that increase the take-home pay so they can provide in a better way for their families.

Madam President, with that, I yield the floor.

The PRESIDING OFFICER. The Senator from West Virginia.

Mr. MANCHIN. Madam President, I wanted to speak in a little detail on another topic, and that is the direction we are going on the student loan crisis, I guess. It is a shame we have come to this. A year ago, I voted for the extension. We were told at that time that due to the political atmosphere, we had the big election year coming up, that we couldn't get into the details and fix it the way it maybe needed to be fixed and should have been fixed back then. So a lot of us went ahead and voted for the extension, and now we find ourselves in the same position this year as we were last year. There will be another election in 2014. So it seems as though we are always in an election cycle, and if we allow that to continue to direct what we do and how we do it, we would get little done here, which is what the public is getting frustrated with.

A few of us got together, myself, Senators ALEXANDER, CARPER, and KING, and we decided maybe we could come together and work on something. There is no perfect fix for anything here, I have found, and this is complicated and confusing if you don't delve into it. So I started looking into it more this year than I had before.

I think a lot of our colleagues, and a lot of people in the country, believe the so-called ''doubling of the rates'' from 3.4 to 6.8 meant everybody's rates had doubled. First of all, there was just a small percentage of the loans we loaned out that were getting the advantage of the 3.4 if we extend it. Seventy-five percent of the loans—75 percent of the money out there—is at the higher rate of 6.8 or above.

I have tried to understand, the best I can, all the different aspects of the loans we have out there. We have the subsidized loans. Because of family income and participation someone is able to get a subsidized loan. What that means, if we break it down, is the first year you qualify for a subsidized loan you can borrow up to $3,500, and $3,500 in today's higher education world doesn't go very far. You are also allowed to borrow $2,000 of unsubsidized money, which means you would have been paying 3.4 percent on the $3,500 and 6.8 percent on the unsubsidized.

So as you can see, it is not all clear-cut. Then, in the second year, you can borrow $4,500 subsidized and $2,000 in unsubsidized; and then it goes to $5,500 and stays at $5,500 for the fourth year.

The thing that happens is the unsubsidized loans, if we are looking at the unsubsidized loans at 6.8 percent, they are staying. We have had some say it is better to leave it alone, do nothing. Let it go ahead and double at 6.8 and leave it where it is. We worked out a proposal along the lines of the President's proposal. Also, we had the so-called House Republican proposal.

Our proposal is much different. This is not a Republican or Democratic piece of legislation. It is a bipartisan piece. We looked at all aspects of what we have to deal with in today's market.

On July 1 the rates went up. If we are able to come to agreement this week or maybe the first of next week, we can retroactively bring those back so that when you go to school this fall you will know exactly what your rates will be. We came to a bipartisan agreement that those rates could be 3.66 percent, and that is for all undergraduates.

Now if you are getting a subsidized or unsubsidized loan, a 1-year extension goes from 3.4 percent to 6.8 percent. Under our proposal, everything is at 3.66 percent. That will save about $9 billion this year in interest that students would be responsible for paying—$9 billion for the youth of this country trying to get a higher education. If we just do the 1-year extension, that is only a savings of $2 billion. So there is a $7 billion savings beyond what the 1-year extension would do. We are just dealing with the facts that we have in front of us.

So let's say you are going to a graduate unsubsidized Stafford loan, which many people in graduate school get. Right now, that is at 6.8 percent. Under our proposal, that goes to 5.21 percent.

If you have a PLUS loan—that is parents and graduate students—today you are paying 7.9 percent, and you have been paying 7.9 percent. Our bill takes that to 6.21 percent. You can see the savings.

Some might say, well, the interest rates will go up after 3 or 4 years, and then you will be at a higher rate. We put also, the same as in the law right now, an 8.25 percent cap. So if you borrow money this year at 3.66 percent, that is locked in for the life of the loan. That is what you pay for the money you borrow this year for the life of that loan. Now, next year it could be 4.5 percent. It could go up with inflation.

When I was in school, and later on, inflation kicked up to 16 or 17 percent. That is outrageous.

In the Senate, Republicans and Democrats have come to an agreement that we don't think the policy of this country should be that we should make a profit on the loans that students are receiving to educate themselves to have a better quality of life and opportunity. We have come to that agreement. That is not the bill we got from the House. They want to use profits to pay down debt.

Now, I understand there is a lot more that needs to be done on the profit end of it and how we get to the true cost. The Presiding Officer has been working hard on that, and I am willing to work with her. But the agreement we have in front of us today is that we are not going to make any profit that will go to debt reduction. If there is a so-called profit, it should go to reduce and give the lowest rate we could possibly offer. That is what we have agreed on. We agreed on fixing the rates for the life of the loan. That is not what came from the House.

So when I say it is a bipartisan bill, these are things we are agreeing on that make a better piece of legislation.

People might say: But 4 years from now it might go up higher than 6.9 percent. In the 3 or 4 years that we know we will have tremendous savings, there is a difference of $36 billion versus maybe $8 billion if you just keep extending 1 year at a time. A $2 billion savings here, a $9 billion savings here. It is not hard to do the math.

Then, talk about a comprehensive education bill, I pray to God that we can get a comprehensive education bill, but I am not sure the American public believes we are able to get any type of a consensus on any type of comprehensive bill.

When I first got here, they told me we were trying to get our financial house in order. Then we had the sequester coming at us. The sequester basically was a penalty we voted on, but no one ever thought we would let it get that Draconian, to the point we couldn't come to an agreement and we would have to have this type of a punishment put on ourselves. So we put a supercommittee together for the purpose of getting a superdeal so we could get our financial house in order. It wasn't that super. It didn't work.

So then the sequester kicked in and the Draconian cuts across the board. You don't run your life that way, your business that way, whether it is small or large. You don't cut everything. You have your priorities and necessities you have to maintain in your life on a daily basis. Then you have excesses you can do without. So you make adjustments and you pick and choose.

That is not working right now, and what is happening is people are suffering needlessly because we cannot come to an agreement to get our financial house in order, to find a budget that works for this country, to find a tax system that is fair and equitable that people believe in. We haven't been able to do that.

We are being told: Let's go ahead and extend the 3.4 percent for the smallest portion of the amount of loans that we loan out, and everyone else can pay the higher rate.

I am not willing to do that. I think we can do better. I think we are better than that—on both sides of the aisle. Chastising each other and saying one wants to raise rates and one is insensitive toward students, and it is a Republican or Democrat plan, doesn't fix anything around here. It hasn't since I have been here, and I don't think it is going to. It will if we put our country first. And we know one thing: By putting our country first, we put our students first.

Without educating the populous, we have nothing. We can't compete in the world of economics. We can't compete in the world of science and technology. We just can't.

The best investment we can make is in our youth. The best investment we can make is in education. We might buy a car and think that is a great investment. We might buy a piece of property or a house and think that is a great investment. The best investment we will ever make is in education. We want to make it as affordable and doable as humanly possible, and that is what we have worked on together, on a bipartisan basis. We are hoping we can find common ground.

We have talked about caps. The caps are inherently built in. Let's say you graduate, get a degree, and find a job that pays $40,000—which is not a lot in today's market for the money invested—and get married and have a child or two. With the system we have built in right now, you only pay 15 percent of your disposable income. That breaks down to about $142 a month that you will pay on your student loan to make it affordable. If you are not able to pay that off at the end of 25 years, it is exonerated and wiped out.

Pell grants. If a person is in need because of their income, they can get up to $5,645 a year free. Those are grants we give out, which are excellent, helping students who don't have an opportunity or chance, with any support from their family, to be able to get a higher education. We are doing an awful lot of things to help. The bottom line is that we have come to an agreement that it shouldn't be subsidized, there shouldn't be a profit made, and it should be affordable—and it has to run efficiently.

I think $36 billion in savings over 4 years is pretty substantial compared to us doing nothing. I also think those who say let the rates go up to 6.8 percent are misinformed. I don't think they have been told the facts or the truth.

What we are asking for is basically a level playing field, looking at what we can do that is positive, getting more groups to sit down and sincerely work toward what I think is going to be a good outcome and a good process.

Extending what we have doesn't work. Not being able to come together to make sure our loans are affordable is not acceptable. I think if we continue to strive to work toward finding a reasonable outcome, we will be able to succeed.

Tomorrow we will have a vote, and there will be more discussions about student loans. The bottom line is we want rates to come down for everybody. Every student in every category should have the benefit of the lower rates that are available to the public today.

Madam President, I yield the floor

The PRESIDING OFFICER. The Senator from Connecticut.

Mr. BLUMENTHAL. Madam President, over this past week I had the opportunity to visit with many students, many faculty and staff of our colleges, both private and public, all around the State of Connecticut.

I know the Presiding Officer has led very strongly in this effort. What I found is that students and teachers of Connecticut and around the country absolutely understand how destructive and lastingly harmful this doubling of interest rates will be for people of all ages in America.

Never before has higher education meant more to earning potential and employment, now and in the future. Never before have the faculty, staff, and students of America been more united in their understanding of how critical higher education is—not only to them but to our economy. Our students are the ones who will buy homes, build families, start businesses, and contribute to our economy. They will do more to give back and contribute if they have the great advantages of higher education spared from the financially crippling debt that threatens them now.

In fact, financially crippling debt is a reality for more than 73,000 people who owe an average of $29,000 in Connecticut alone. That debt is a burden for our entire economy as much or more as it is for those individuals. So there is a strong societal and national interest in this issue.

I didn't need to tell the students of Connecticut what the consequences are of doubling the interest rates, and I didn't need to tell them what it would mean for their future. They told me.

They told me at Middlesex Community College, where I spoke to the community college sector—I discussed the issue with the president of that college, Anna Wasescha, along with public officials, students, and financial aid people.

They told me at Northwestern Connecticut Community College, where I spoke with the president Barbara Douglass and individuals there, students and faculty, who noted to me that 51 percent of their students received some kind of financial aid, including Stafford loans.

All around Connecticut I spoke to faculty and students, such as Sam Chaney, who is a 2010 graduate of Quinnipiac. He said to me when students graduate:

> . . . you're not just paying rent, you're paying as much or more in student loans. . . . I hope they're not in the position I was in, being told not to worry about the sticker price of college.

I heard from Irene Mulvey, the president of the Connecticut chapter of the American Association of University Professors. Her organization is constantly in touch with student borrowers and knows just how much subsidized Stafford loans mean to them. As she said to me, ''As faculty members, we see the impact that student loan debt has on our students and their families every day.'' She called this doubling of interest rates ''indefensible.''

She is correct. It is indefensible, unconscionable, unacceptable. Even at 3.4 percent, as the Presiding Officer well knows, our Federal Government profits from the student loan program. It profits in the amount of $51 billion a year. Doubling the interest rate simply means more profits for the Federal Government.

There is a fundamental principle at stake; that is, whether our Nation is going to continue profiting from student loans, which should be regarded not as a benefit to the students but an investment in our Nation, not as a charitable or eleemosynary program but as a vital investment in the skills and talents and the major resource our Nation has as a free and democratic society, the talents and skills of our people.

Freedom from student debt should be a fundamental national interest as important as any that this body addresses. It is as vital to the future of the country as our national defense.

I did not need to tell the students of Connecticut what this doubling of interest rates would mean to them—$31 a month, $1,000 a year. They know. They do the math. They get it better than people in this Chamber or in the House of Representatives. They told me what the $1,000 would mean to them. Elizabeth Tomasco: ''Textbooks and start saving for my very own car.''

Gina: ''I would use $1,000 to pay for books. Don't double my rate.''

Across Connecticut, students are telling us: Don't double my rate.

I did not need to tell them as well that there are a lot of borrowers in this country who get a pretty good rate, a lot better than 3.4 percent. In fact, those borrowers are the biggest financial institutions, the big banks who borrow from the Federal Reserve at a discount window at less than 1 percent—.75 percent often.

They are angry about it; that they are worth less in these financial markets, in the view of our Federal Government that loans money, than the big banks and big institutions that, in fact, are sometimes regarded as too big to fail. Students are failing to pay back those debts, but the nation is failing our students and it is failing itself because our national interest is in the student loans and talents and skills and opportunity it provides, not just in the next year or couple of years but for a lifetime and for the long term of our Nation.

I am a proud supporter of the Bank on Student Loan Fairness Act, which would give them the same kind of fairness, equivalent fairness that our big banks enjoy when they borrow from the Federal Reserve. But in the meantime, we need a solution for this next year, and it is the Keep Student Loans Affordable Act. It is a remedy of short duration, I hope, that will in the end be accompanied and followed by longer term reforms that will give students the benefit of those lower rates, lower even than 3.4 percent, so our Federal

Government ceases to use students as a profit center and ceases to take advantage of them.

I am not against smart cuts to reduce our debt and our deficit. These kinds of burdens on students, using them as a deficit solution, is not a smart cut. That is an understatement. In the long term, we need to reduce the cost of higher education, which has increased over the last few decades by 1,000 percent. That is the result of year after year overinflationary increases in tuition which over time have managed to make a college degree unaffordable to all but the most well off unless they use that kind of financially crippling debt to attend.

The age of supporting oneself through a 4-year college degree is past for most. This unfortunate trend has been coupled with more and more employers requiring a bachelor's degree for even consideration in the hiring pool. So the doubling of interest rates is indeed indefensible, as Irene Mulvey told me. It is indeed unacceptable in the greatest nation in the history of the world—which must continue the quality and affordability of higher education if we are to remain the greatest nation in the history of the world.

I hope my colleagues will join the Members of this Senate who have supported the Keep Student Loans Affordable Act and will support a reasonable measure keeping these rates at 3.4 percent. To allow variable rates and, in effect, teaser loan levels that can rise beyond affordability, without caps, without protection is, in fact, against the national interest. This measure will help us keep students in school and spare them the kind of financially crippling debt that all too many of our young people have when they leave college.

I yield the floor. 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.

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

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

Mr. WHITEHOUSE. I ask I be permitted to speak in morning business for up to 20 minutes.

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

TIME TO WAKE UP

Mr. WHITEHOUSE. Madam President, I am here for my 38th weekly ''Time to Wake Up'' speech, and today I want to ask the question: What if?

What if climate change is real? What if the 30-plus gigatons of carbon pollution mankind is dumping into the atmosphere every year makes a difference? What if it is warming the planet and changing the weather? What if it is warming the seas and raising their level and making them more acidic? What then? What if this is serious?

What if this is serious and we are not? What if this is serious and we are sleepwalking when we should be awake? What if this is deadly serious and we are reckless when we should be responsible?

What if we are completely missing this moment in history? Winston Churchill talked about ''sharp agate points upon which . . . destiny turns.'' What if our destiny will turn based upon what we do about carbon? What if we have been warned? What if we have been thoroughly and convincingly and reliably warned? What if we have been warned by virtually every climate scientist—at least 95 percent of them—by the scientists who work for the United States of America at the National Oceanic and Atmospheric Administration, at the National Aeronautics and Space Administration, by the vast majority of scientific societies, such as the American Association for the Advancement of Science, the American Geophysical Union, and the American Meteorological Society, among others?

I ask unanimous consent to have a letter from a great number of those organizations printed at the conclusion of my remarks.

What if we have been thoroughly and convincingly and reliably warned by thorough, convincing, and reliable scientists and have chosen instead to listen to the cranks and the polluters?

Let's play this out a bit. Foresight is supposed to be a capability of our species. What if it turns out the world will care about this? We Americans have held ourselves out as a beacon of light to other nations. We have proclaimed we are a shining city on a hill. What if that is true? What if President Clinton was right; that the power of our American example is, indeed, greater than any example of our power? What if Daniel Webster was right; that if the example of our great democratic experiment ever became an argument against that experiment, it would sound the knell of popular liberty throughout the world? What if our political and moral failure to address carbon pollution became, in fact, an argument against our American example, an argument against our American example punctuated by the exclamation points of local climate change happening right there in towns and barrios, hills and hamlets, on coasts and farms all around the world?

What if the world takes notice of that? What if the world takes notice of what is already happening all around them and takes notice of how we blew it at dealing with carbon pollution and, as a result, turns away from our great American experiment because of this conspicuous and consequential failure of American democratic governance and leadership?

Let's really push it here. What if Abraham Lincoln was right, was not just making it up when he said America was ''the last best hope of Earth.'' The last best hope of Earth. He was not alone. Thomas Jefferson too in his first inaugural said this American Government was ''the world's best hope.''

What if we are, indeed, the last best hope of Earth, a hope which it is up to each American generation to, as Lincoln said, ''nobly save or meanly lose''? What if we in this generation of Americans meanly lose such a measure of that American light and hope in the world? What if we, the children of the ''greatest generation,'' were to blunder into history as the ''vilest generation'' because we failed so badly at this plain and present duty?

In sum, what if the deniers, the mockers, and the scoffers are wrong? What if they are wrong? Someone has to be. There are two sides to this. What if it is the deniers and the scoffers and the mockers who are wrong? What if the evidence keeps piling up and the tide of public opinion keeps going out and the deniers are left stranded with their inadequacies plainly visible?

Please, let's look at the two sides. On the side of waking up and doing something about carbon pollution: the President of the United States of America, the Joint Chiefs of Staff and our military leaders, the U.S. Conference of Catholic Bishops, the National Council of the Churches of Christ, and many faith groups and leaders. On the side of waking up: icons of our American corporate community, including GM, Ford, Coke, Pepsi, Nike, Apple, Walmart, and hundreds of others. Also on the side of waking up: the property casualty insurance and reinsurance industry and many in the electric utility industry and the vast majority of national scientific societies. In particular, I wish to mention the scientists at NASA who right now are driving an SUV-sized rover around on the surface of Mars. That might be an organization whose scientists actually know what they are talking about.

What if it turns out that the other side of the argument is actually phony?

What if it turns out that the other side of the argument is a few cranks, a lot of people and organizations on the payroll of the polluters, and a cynical propaganda campaign intended to mislead and deceive?

What if it is the argument that climate change is a hoax—which we hear around here—what if it is that argument that is the real hoax?

What if the so-called climategate scandal was no fraud at all, but the whipped-up allegations were the fraud and the so-called climategate was really climategate-gate?

What if that cynical, polluter-driven propaganda campaign is one of the biggest and most successful frauds ever perpetrated on the public—a fraud that, when it is ultimately exposed for what it is, will change the way we think about political information and trust in corporations, just as my generation seeing the Cuyahoga River burn changed the way we thought about the environment?

What if the great climate denial fraud will stand in the annals of American scandal beside Watergate and Teapot Dome and the corruption leading up to the great crash of 1929 as a dark smear across the pages of our American history?

There was an iconic recruiting poster for World War I. I wish I had it with me, but I don't. It is a picture of a fellow sitting in his armchair with two little children, and they are asking him: ''Daddy, what did you do in the Great War?'' And he is looking sadly out at the viewer of the poster because clearly he had not done his part in the great war. That was the message of that poster—''Daddy, what did you do in the Great War?'' What if we have to be asked by our children and grandchildren, when they are studying this disgraceful episode in their history classes, ''Mommy, what did you do in the great climate fraud? Grandpa, what did you do in the great climate fraud?''

Why do I come every week to give these speeches? Because these questions stick in my craw. These are the questions that haunt me and that I can't shake. And upon the answer to these questions, to these what-ifs, the future may depend, destiny may turn. I have asked them today as questions, but many of the answers are already clear. Many of the answers are crystal clear. Many of the answers are so likely clear that no rational person would bet against them. And many of the answers carry stakes so high that they cry out for prudent choices to be made.

Many of the answers are crystal clear—as clear as measurement. For at least 800,000 years the concentration of carbon dioxide in the Earth's atmosphere held between 170 and 300 parts per million of carbon dioxide—for 800,000 years, always in that range. Now it is 400 parts per million and climbing. That is a measurement. Oceans are already 30 percent more acidic than before the Industrial Revolution and getting more so. That is a measurement. The winter water temperature of Narragansett Bay has risen 4 degrees since the 1960s. That is a measurement. Millions of acres of western pine forest, once protected by cold, have been ravaged by the pine beetle. That is a measurement. Thirteen of the past 15 years are among the hottest 15 years on record. That is a measurement. Being against science is one thing. Being against measurement, that takes us to a new extreme.

Many of the answers are so likely clear that no rational, prudent person would bet against them. The principle that carbon dioxide and water vapor in the atmosphere create a greenhouse effect that warms the planet goes back to the time of the American Civil War. It is firmly established science.

The head of the World Bank recently said, ''If you disagree with the science of human-caused climate change, you are not disagreeing that there is anthropogenic climate change; what you are disagreeing with is science itself.''

I submit that my denier colleagues in their own personal lives would never take the wild risks, the reckless risks they are asking us to take on carbon. If they went to 100 doctors and 95 or more of the doctors told them that their child or grandchild needed treatment and it was urgent, I doubt very much they would go with the three or four who didn't. In fact, it would probably be a matter for their State child welfare services if they ignored that kind of warning about the health of a child or a grandchild. But that is what they want us to do on carbon pollution.

Many of the answers carry stakes so high that they plead for prudent and rational choices. The downside is so deep that the balance has to be toward precaution if we are indeed a rational species. We are talking about fundamental changes in the habitability of our planet, with considerable human dislocation and disorder a likely result. We are talking about measurements of basic planetary conditions veering outside the entirety of human experience, to measurements whose antecedents are found only in geologic time and which we find there in the geologic record, associated with massive disruptions, upheavals, and die-offs.

The facts are clearly measured, the principles are solid and sound, and the stakes are very high. Yet we sleepwalk on the precipice, refusing to listen, refusing to speak of it, refusing to act when duty calls us to act. It is time to wake up—or perhaps I should say, what if it really is time to wake up and we are just missing it, sleepwalking on the lip of the precipice, listening to the lullabies of the polluters, and ignoring the facts and consequences that are plain to our sight and reason, plain in front of our faces? What then?

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

AMERICAN ASSOCIATION FOR THE ADVANCEMENT OF SCIENCE,
Washington, DC, October 21, 2009.

DEAR SENATOR: As you consider climate change legislation, we, as leaders of scientific organizations, write to state the consensus scientific view.

Observations throughout the world make it clear that climate change is occurring, and rigorous scientific research demonstrates that the greenhouse gases emitted by human activities are the primary driver. These conclusions are based on multiple independent lines of evidence, and contrary assertions are inconsistent with an objective assessment of the vast body of peer-reviewed science. Moreover, there is strong evidence that ongoing climate change will have broad impacts on society, including the global economy and on the environment. For the United States, climate change impacts include sea level rise for coastal states, greater threats of extreme weather events, and increased risk of regional water scarcity, urban heat waves, western wildfires, and the disturbance of biological systems throughout the country. The severity of climate change impacts is expected to increase substantially in the coming decades[1]

If we are to avoid the most severe impacts of climate change, emissions of greenhouse gases must be dramatically reduced. In addition, adaptation will be necessary to address those impacts that are already unavoidable. Adaptation efforts include improved infrastructure design, more sustainable management of water and other natural resources, modified agricultural practices, and improved emergency responses to storms, floods, fires and heat waves.

We in the scientific community offer our assistance to inform your deliberations as you seek to address the impacts of climate change.

[1]The conclusions in this paragraph reflect the scientific consensus represented by, for example, the Intergovernmental Panel on Climate Change and U.S. Global Change Research Program. Many scientific societies have endorsed these findings in their own statements, including the American Association for the Advancement of Science, American Chemical Society, American Geophysical Union, American Meteorological Society, and American Statistical Association.

Alan I. Leshner, Executive Director, American Association for the Advancement of Science; Timothy L. Grove, President, American Geophysical Union; Keith Seitter, Executive Director, American Meteorological Society; Tuan-hua David Ho, President, American Society of Plant Biologists; Lucinda Johnson, President, Association of Econsystem Research Centers; Thomas Lane, President, American Chemical Society; May R. Berenbaurn, President, American Institute of Biological Sciences; Mark Alley, President, American Society of Agronomy; Sally C Morton, President, American Statistical Association; Kent E. Holsinger, President, Botanical Society of America; Kenneth Quesenberry, President, Crop Science Society of America; William Y. Brown, President, Natural Science Collections Alliance; Douglas N. Arnold, President, Society of Industrial and Applied Mathematics; Paul Bertsch, President, Soil Science Society of America; Mary Power, President, Ecological Society of America; Brian D. Kloeppel, President, Organization of Biological Field Stations; John Huelsenbeck, President, Society of Systematic Biologists; Richard A. Anthes, President, University Corporation of Atmospheric Research.

The PRESIDING OFFICER. The Senator from Michigan.

Ms. STABENOW. Madam President, before my friend from Rhode Island leaves the floor, I wish to thank him for coming to the floor of the Senate every week to give a message that we need to hear all the time about a serious worldwide crisis. I thank him for his passion and for calling on us to remember that when it is time for our children and grandchildren to ask where we were, I want to say I was with Senator SHELDON WHITEHOUSE and those of us who care deeply about solving these problems. So I thank the Senator from Rhode Island very much.

I thank all of our colleagues who have come to the floor today and have spoken on the issue of keeping student loan rates low. I know Senator BLUMENTHAL was here a few minutes ago. Our chairman, Senator HARKIN, has come to the floor, as well as Senator BROWN, Senator SANDERS, and Senator REED, who has been such a passionate advocate and leader on this

issue. I thank as well our Presiding Officer from Massachusetts for her passion in keeping us on point. I thank Senator BOXER and Senator MURRAY and others who have come to the floor, including Senator KAY HAGAN, who is leading this fight with Senator JACK REED in what we intend to do tomorrow, which is focus on a very simple issue: Let's not do harm to students as it relates to student loan rates going up, while we fix the larger problem of affordability of college.

Let's be very clear. The majority of the Senate voted on June 6 to keep student loan rates at 3.4 percent—the majority. When we run for office, if one person gets one more vote than the other person, that person wins the election, and that is a majority. So it is unfortunate that a majority could not have ruled here, but because of the rules of the Senate, because of the rights of the minority and the filibuster and so on, there have been objections from Republican colleagues, and we have had to now go through this other process to overcome a filibuster.

We had the vote, and the majority of the Senate voted to keep rates low for students. Let's make that very clear. However, in order to overcome a Republican filibuster, we need 60 votes to block that filibuster. So tomorrow is about that vote.

We all know that on July 1 the interest rate for students jumped from 3.4 to 6.8 percent. Let's all look at what is happening around in our communities with our families right now as well. Keep in mind, you can get a mortgage or a car loan for about 4 percent. So we are now seeing student loan interest rates higher than that. Under proposals we have seen predominantly coming from the other side of the aisle that would have those rates go up and up based on ''the market,'' we could see those rates go to 7, 8, 9, 10 percent in the future. It makes no sense.

If you can get a car loan, if you can get a mortgage for about 4 percent, what about students? Why are we now in a situation where college students are seeing their interest rates on their student loans double—double—or higher, which has been proposed by many in this body?

To add insult to injury, if we do not fix this the Federal Government will start to gain huge profits, as our Presiding Officer has reminded us over and over—more than $50 billion just this year on the backs of students and families.

So what we are looking at right now is billions of dollars in profits on the backs of students if the rate is doubled. If it goes higher, if it goes to the 7 or 8 percent being talked about in the Republican proposals or the 8.5 percent that was passed in the House, we are looking at over $100 billion—more than that—in profits by the Federal Government on the backs of students and families, right at a time when they are just trying to hold it together.

They want to go to college. We want them to go to college. We want them to get an education. We benefit as a country from making sure we can outcompete and outeducate the competition around the world. Yet those who say they care about students are proposing options that would increase costs for students and profits for the Federal Government. We should not be making profits on the backs of students who are trying to go to college. So our proposal that we will be voting on tomorrow would lock in the 3.4-percent interest rate on student loans to make sure students and families can afford college.

I would like to share a couple of e-mails I have received out of thousands. I want to thank students and families all across Michigan who have engaged in this effort, who have gone to DontDoubleMyRate to get information and tell their story, who have come to my Facebook page and have called us and e-mailed us to tell us how this impacts them.

Corey, a student right now at Central Michigan University in Mount Pleasant, MI, wrote to me about this issue and said:

> I am asking you to please not allow my student loan rates to be doubled. I am a hard-working and respectful student. I make all of my payments. I go to class and do well. I work hard and am grateful for the chance to get a higher education, but if student loan rates go up I would be left to make a decision whether or not school would be affordable.

Whether or not school would be affordable—that is what this issue comes down to.

If we do not fix this, and fix it in a responsible way that keeps costs low, students like Corey and 7 million students across our country will have to rethink their college plans.

This issue should not be controversial. This is not a partisan issue. If I were to pick a partisan issue on the floor of the Senate, it would not be student loan interest rates and the cost of college. I would think this is one of the areas on which we could come together.

Just last year we kept the interest rate low. We passed, for a year, an extension of the 3.4-percent rate. It was good enough to do last year; I do not know why we cannot keep that going while we tackle the long-term solutions. This should not be partisan. I know there are people of goodwill on both sides of the aisle trying to figure out something. But, unfortunately, because of the desire of the other side of the aisle and the desire of the House to have this market based and float with the marketplace and go up with market interest rates, we find ourselves in the situation where it is even worse to pass one of the proposals that has been made rather than just allow the rates to go back up to the fixed rate of 6.8 percent, which is really crazy.

Republicans, in what we see in the House of Representatives, cap the rates at 8.5 percent and 10.5 percent. Now, again, remember, right now you can get a car loan—you know, 15, 20 years, however long you finance your car: 10, 15, 20 years—at 4 percent; have a 30-year mortgage at 3.5, 4 percent, 4.5 percent, 5 percent—all less than what we are talking about for a student to be able to get a loan to be able to go to college, which we all say we want them to do.

We are lending to banks at a much lower rate, as our Presiding Officer has reminded us over and over. I do understand it is a 24-hour lending rate. I do understand it is a different structure. But, still, if we can lend to banks at 0.75 percent, we cannot even fix a rate of 3.4 percent for students, when we have a tremendous stake in their willingness to go to school and work hard and be successful?

So under the plans we are seeing on the other side of the aisle and the plan we have seen in the House of Representatives, we would see rates go to 7, 8, 9 percent; some of them tapped out at 10.5 percent—10.5 percent. It makes no sense.

Corey from Central continues with his e-mail:

> From the time we first start learning, we are encouraged to attend college and get a good job so that we can be a part of helping this country grow. I am simply asking you to help continue to make this an affordable option for me, and many others like me.

Our country will not grow without a strong middle class, and we will not have a middle class if people cannot get an education to get the skills they need, go to college, dream big dreams, and know they can be successful in attaining those dreams.

We are saying we need to do everything possible to make sure students can afford to go to college and that they do not come out with $20,000, $30,000, $50,000 of debt. I talk to medical students coming out with $100,000, $150,000 of debt. You could buy a house for that. Then, rather than making a decision maybe to go into primary care, where we certainly need doctors, they have to decide to go into a specialty because they have to pay off their student loans. There are stories like that all across our country—judgments being made.

So I have a very different view in terms of how we go about this—not just in the short run but what we lock in for the long term. The proposals on the other side lock in rates that will go up as interest rates go up. I do not think we should be doing that.

Here is another e-mail from Matthew in Royal Oak:

> Students are not asking for a bailout like the one Wall Street got, just an opportunity to obtain an affordable education so we can compete in a global economy.

That is what we are talking about: Corey and Matthew and 7 million other people.

Let me conclude by saying that for me, this is very personal because I would not have been able to go to college, I would not have been able to be

the first one to get a 4-year college degree in my own family if people I did not know in Michigan and in Washington had not decided that an affordable education was important to have.

My dad was very ill when I was in high school. I had great grades, but we did not have very much money. Because of a tuition-and-fees scholarship I received and student loans I was able to go to college. I want to make sure that every young person who wants to go to college can do that, and that whether we know them or not—we know their name, we know where they live—it does not matter. Nobody knew this red-headed, freckle-faced kid from Clare, and yet because somebody put a value on education and its importance to our country, I have had the opportunities I have had in my life.

I think that is what this vote is about. Tomorrow is about keeping the rates low, giving us time to address the broader issues around affordability. There is a lot of work to do. We can do that on a bipartisan basis, but first we need to start by doing no harm. That is the vote tomorrow.

I hope we will see a ''yes'' vote on the Keep Student Loans Affordable Act.

Thank you, Madam President.

The PRESIDING OFFICER. The Senator from Tennessee.

Mr. ALEXANDER. Madam President, I wonder if I might ask, through the Chair, the Senator from Michigan a question. I notice her chart on 7 million students, and I wonder which 7 million students she is talking about.

My understanding is there are 11 million students who will take out new student loans this year, I believe that 2 million of them are low-income students who get subsidized loans, and that the Democratic Senator's proposal would help those 2 million students by keeping their rate at 3.4 percent instead of 6.8 percent. So who are the 7 million students the Senator from Michigan is talking about?

Ms. STABENOW. Madam President, if I might respond, this number comes from the Joint Tax Committee. I would be happy to follow up with the Senator on that, but that is where the number comes from.

Mr. ALEXANDER. I thank the Senator from Michigan.

It could be my numbers are wrong. I think the 7 million student figure is actually a very good billboard for why not to support the Democratic proposal but to support the bipartisan proposal because what the proposal of the Senator from Michigan will do is keep rates high for 7 million middle-income students whom her proposal does not help.

There are 11 million students across this country who are going to college this fall. They will take 18 million loans out. They will borrow over $100 billion. What happened on July 1 was that the rate went back up to 6.8 percent for the loans that are for the lower income students—only those. For the loans that go to the middle-income students—and my understanding is there are about 7 million of those—it stays right where it is: 6.8 percent.

Under the bipartisan proposal, their rates would be 3.66 percent. In other words, the bipartisan proposal would not only create a permanent solution, but it would lower rates—it would lower rates almost half—for the 7 million middle-income students who otherwise would be twisting in the wind for the next 10 years paying higher rates—hundreds of millions of dollars of higher rates.

So the number 7 million, I believe, is correct, I would say to the Senator from Michigan, but that is the number of middle-income students who are going to be paying higher interest rates under her proposal. I am glad she brought up the number. If I am mistaken about that, I need to know it before tomorrow's vote because I believe there are 2 million students with subsidized loans. That is who the Senator seeks to help. There are 7 million students who are undergraduates who have loans that are unsubsidized. Those are middle-income undergraduates. They are going to be paying 6.8 percent under the Senator's proposal. They are going to be paying 3.66 percent under the bipartisan proposal.

Ms. STABENOW. Would my friend from Tennessee yield for a question?

Mr. ALEXANDER. I would be happy to, Madam President.

Ms. STABENOW. I thank the Senator. First, in prefacing this in terms of the number the Senator asked me about before, we will check. I do know there are about 300,000 students in Michigan affected, over 500,000 in California. So that is almost 1 million. So the 2 million the Senator is talking about seems low if those two States together have about 850,000. But certainly we will check. We want to make sure the numbers are right.

My question would be: The number the Senator quotes as the interest rate in his proposal, is that a fixed rate or will that go up?

Mr. ALEXANDER. It is a fixed rate for the students who borrow the money this year.

Ms. STABENOW. For next year, though?

Mr. ALEXANDER. Well, if you are 1 of the 11 million students who borrow money under the bipartisan proposal—let's say you are an undergraduate, and that is two-thirds of the loans—your rate would be 3.66 percent this year, next year, and for the next 10 years.

Next year it will be whatever it costs the government to borrow money. The government will loan it to the student, without overcharging the student, in order to reduce the debt to pay for government programs or any other reason. So the formula would be that we would not add any cost to the taxpayers, but we would not overcharge the students to reduce the debt or to pay for a program. Next year the interest rate might be higher. The next year it might be higher. But those would be for new loans.

Then, of course, there are already two caps in the law that would be continued under the bipartisan proposal. One says that any student at any time can consolidate his or her loan at 8.25 percent. So the loan cannot go higher than that.

The second says while you are paying off your loan, you will not pay more than about 10 percent of your income. If after 20 years or so you have not paid off your loan, it is forgiven. So these are two caps that are already in the law.

Ms. STABENOW. Do I understand correctly, though, that for a student next year who took out a loan, it might be higher? If a student took out a loan in year 3, it might be higher? It is my understanding that over time, over the next 3, 4, 5 years, we are looking at rates at least of doubling, if not more. The Senator is saying cap it at 8.25. That is a lot more than doubling of the rates that will happen right now.

But is it accurate to say if the year in which you are taking out the loan, depending on whether it is next year, the year after, the year after, that it would be in anticipation that the interest rate would rise?

Mr. ALEXANDER. I would say to the Senator through the Chair, she is correct. The idea of this is instead of Congress playing political ''fix it'' during every election, we have turned this into a sort of doc fix where we are treating students the same way we treat doctors who serve Medicare patients. We run in here and have a big political fight about what we should be paying. Instead of doing that, we have a permanent solution that is based on what the market rate actually is. We say whatever it costs the government, whatever it costs the taxpayer, we loan it to the students at that level.

The Senator is correct; if it costs the government more to borrow the money because the rates are higher that year, the rate will be higher that year. But there is the 8.25-percent cap. Throughout the history of the student loan program, there have been caps in the past. There was a 10-percent cap for about 15 years. There was a 9-percent cap for about 20 years. If the Senator is suggesting there be a cap on the loan at a lower level than that, then the Senator will have to raise a lot of money.

For example, if we had a 6.8-percent cap on all loans going forward, my guess would be that it would cost $50 billion or $60 billion over a 10-year period of time. I do not know where we will get that money. So the President made the proposal that we have a permanent solution. He suggested that we take the amount of money—ask the Congressional Budget Office. This is not some Republican or Democratic figure. Ask the Congressional Budget Office: What does it cost to borrow the money and to make the loans? Let's then loan it to the students. Let's not overcharge them for any purpose. That is the proposal.

So my question would be, why would we do a short-term fix for 1 year that

benefits a small percent of students, and leave 7 million middle-income students twisting in the wind, paying an interest rate that is nearly twice as much as they would pay under the bipartisan permanent solution that is based on the very same idea the President proposed, that the House of Representatives has passed, and that a bipartisan group here has proposed?

I think the more Senators look into this and understand the cost of it, they will agree the goal is to say, we do not want to add any cost to the taxpayers, and we certainly do not want to overcharge the students on a loan, that they will come out with something about like what the bipartisan proposal is and what the House passed and what the President proposed.

If I could make one other comment, the Senator from Michigan was talking about large loans for students. I agree that is a problem. I am a former university president. I am a former Education Secretary. I have watched this for a long time. I think a lot of students are borrowing too much money. We need to think about ways to change that. Right now, they are entitled to borrow certain amounts, even if the college thinks it is unwise for them to do that. Maybe we need to change that. Maybe colleges need to have some skin in the game when they make a loan, whether they are a public, or nonprofit or a for-profit college. That is something we ought to look into.

But what we are debating this week is a simple question of what is a fair rate? What is a fair rate? The bipartisan proposal is an 8-page bill that says: Let's take what it costs the government to borrow the money, that is whatever the Congressional Budget Office says it is, let's loan it to the students without any profit, and let's have two caps on it going forward. One would be 8.25 percent. Any student could consolidate any loans at that level if it goes higher. The other would be a cap on how much you have to pay each year as you pay your loan back. I hope my friends on the other side recognize that unless I am mistaken, their proposal does help, for 1 year, 2 million low-income students who already have their interest paid by subsidy by the taxpayers, who also are eligible, for the most part, for Pell grants. But it does nothing for 7 million middle-income undergraduates whose rates on new loans will stay at 6.8 percent.

The bipartisan proposal would lower those rates to nearly half that level. Why would we leave those middle-income students—those 7 million middle-income students—twisting in the wind, paying twice as much in interest rates as they need to pay? That is the question. I hope after the vote tomorrow that we can sit down, talk this through, and come to a result. We should not be having political gamesmanship about this. We are talking about 11 million families here, 18 million loans, over $100 billion. We are talking about people who are making their plans to go to college. It is not easy to go. Many Senators have talked about that.

People might have $100,000 in loans, but they cannot get it through the subsidized loan program. You can only receive up to $23,000 that way. We can look at all of that at some point. But we need to pass this 8-page bill, set a fair rate, spare the taxpayers, spare the students. There is no need to deal with ''some of the loans,'' when we can lower rates for ''all of the loans'' and put it on a permanent fair basis, very much in the way the President recommended in his budget, very much in the way the House of Representatives passed it, and very much in the way the bipartisan group has suggested.

I yield the floor.

The PRESIDING OFFICER. The Senator from New York.

Mr. SCHUMER. Madam President, I am going to be brief, because things went a little longer. First, I have a great deal of respect for my good friend, and he truly is my good friend, the Senator from Tennessee. I understand what he is getting at. I certainly agree with one part of his comments that the unsubsidized and subsidized students should be given good treatment. We should not just aim at 2 million when there are 7 million more. I am on board with that.

I would make three points in reference to my colleague's comments and in reference to the bill, and why I am a sponsor of the Jack Reed bill. First, the bottom line is, we here are in this mystical world of baselines. Under present law, the government actually will make about $180 billion from students over the next 10 years. It is revenue neutral in the budgetary sense, but not in the family sense, in the sense that families are actually going to end up paying more.

My good friend from Tennessee and many on his side—and they are budget hawks—say they do not want to see that baseline changed. So they have come up with a fine proposal if you believe that you should not change that baseline. But if you believe, as I do, that actually the government should not be making extra money from the students as they pay, even if it means dipping into our Federal accounts to make that happen, then it is not such a fine proposal. But let's not confuse budget neutrality with neutrality between what the government does and what students get.

The proposal is indeed budget neutral, as would be letting things expire. The proposal is not family neutral. Students end up paying more, more than the government's cost. That is point No. 1. I know my colleague understands, and that is the dilemma we are in because there are different values here. To me, if I had to do one thing, one of my highest priorities and where the Federal Government ought to help out families, middle-class families, is helping pay for the cost of college.

Revenue neutrality, particularly at an artificially high baseline, 6.8 percent, does not help out families, does not make it worse than the present baseline, does not make it better. I would like to make it better.

Second point. I have spent much of my time in the Senate helping middle-class families pay for college. I am the author of the American Opportunity Tax Credit which gives every middle-class family up to $180,000. So I agree with my colleague's point about the middle class, gives them—I know he is going to want to ask me a question, but I cannot. I will come back. I have a meeting on this issue with some of the people from the White House right now, so I am not going to be able to answer a question. I do not want my colleague to stay.

I believe in this strongly. The tax credit is something I am proud of. That is on the books for 5 years, $2,500 in the pockets of middle-class families to help pay for college. But one of the problems we face is, every time we give the students a break, the colleges raise tuition. So the family is not any easier off paying for college. We need something to deal with that issue. I do not know what it is, but it will not be in any plan we are going to pass in the next week or two. So my view, to extend the present 3.4-percent rate for 1 year, to keep the situation the way it was before July 1 for a year while we come up with that type of solution, makes sense, makes a good deal of sense.

Third. We have another problem. A lot of these for-profit colleges have a high default rate. They raise the rates for everyone else. What are we going to do about those? Some of those are not for-profit. But any college that helps students get a lot of loans, and then has a huge default rate, low graduation rate, makes all the rest of us pay. It is a little like health care, where a few people are making the rest of us pay quite a bit. That was through no fault of their own. Who knows what this is. What do we do about them?

I agree with my good friend from Tennessee, we do not want to keep doing this year to year, like the doc fix. It would be a lot better, just like the doc fix, if we had a permanent solution that deals with these two issues instead of brushes over them. A 1-year extension keeping the present situation, not raising anybody's rates at all, makes sense, because while students will gain some, not probably as much as under present law, under the Reed law, now they may lose a lot later, because there are no caps except for the 8.25 percent when you refinance. But otherwise, the caps are each year. You can be 3.4 this year, and if interest rates go up 3 percent, you will be at 6.4 next year. If they go up 2 percent after that, you will be at 8.4. If they go up 2 percent after that, you will be at 10.4 for your 4 years in college.

We do not know what interest rates will be. It is anybody's guess. But that is why caps are a good thing, so when

it gets too high, we have some limit. I am not sure a cap simply on consolidation is a good enough cap.

I respect my friend from Tennessee, but I would argue there are two reasons that the proposal Senator STABENOW talked about is better: One, it does not make money from students to pay the government, which using the present baseline and being budget neutral we would have to continue to do.

No. 2, it doesn't allow us to get to a long-term solution, which we must do and should do, and maybe now that we are in this dilemma we are importuned for doing.

I wish to have a colloquy with my colleague from Tennessee. I will be back after this meeting if he is still around. I respect him, and I know he is trying to come up with a fair and good solution—one that ideologically or substantively I might disagree with, but I hope we keep moving toward one another so we can gain a good solution.

With that, I yield the floor.

The PRESIDING OFFICER. The Senator from Tennessee.

Mr. ALEXANDER. I thank the Senator from New York. I understand he has a previous meeting. I don't want to make him late because maybe it will produce some result. I hope it will produce a result—I don't see an issue that benefits either political party or any Senator.

The questions we who have been working on this have asked the Congressional Budget Office are very simple. We have said our goal is to create a permanent solution along the lines the President recommended, that the House of Representatives has now passed, that neither costs the taxpayers additional money or overcharges the student. Please give us what the interest rates would be and what the type of loan should be.

The Congressional Budget Office, the nonpartisan Congressional Budget Office, goes through all of this and they suggest a variety of options that we have.

What they have told us is that the proposal of the bipartisan group comes as close to being equal as one can get. It is about nearly $1 billion over 10 years which, when you are loaning $100 billion a year, is sort of a rounding error.

The intention is to loan it to the students for what it costs the government to borrow the money, but we are not going to overcharge the students and we are not going to ask the taxpayers to pay an additional subsidy.

Within that, if you accepted that idea, then you could say there are a variety of ways to do that. You could do it as the bipartisan group has suggested or you could try to put a cap on it. Whenever you put a cap on, it costs a lot more to students. A cap at 10 doesn't cost very much because the interest rates aren't estimated to be that high for undergraduates especially. But as you go down to 9, 8, 7 or 6.8, it balloons very rapidly. We could meet that principle, fair to taxpayers and fair to students, but we are going to have to raise a lot of money to do it. I haven't heard anybody suggest where $50 or $60 million more is going to come from.

I think it is better to go ahead and amend the House bill, get a better bill, put the Senate's imprint on it, and send it to the President. Let's let all of today's students take advantage of today's low rates and pass a permanent solution that would reflect what the actual cost is. It may go up; it may go down. That is the reality.

As we know, with low-income students, those eligible for subsidized loans, the taxpayer already pays the interest on those loans while the student is in college. That is about $50 billion over 10 years. Those students are also eligible for Pell grants, most of them are, and that is about $350 billion over 10 years. This is a substantial subsidy.

The Senator mentioned the Federal Credit Reform Act. The Federal Credit Reform Act is the way the Congress has said the CBO should count when it is making these computations, so it does that. It also does it according to a fair value method of accounting. Maybe the simplest way to explain it is to say the Federal Credit Reform Act actually favors students pretty heavily in this computation. The fair market value accounting is more realistic, and favors the taxpayers' point of view. We are using the accounting system—or the CBO is—for this bill that is more generous to students.

I still, after listening respectfully to all I have heard, don't see why in the world we are going to insist that for the next year several million middle-income students are going to have to pay 6.8 percent when they could be paying 3.66. This is what I can't understand. I hope we continue this debate and tomorrow we will have at least one vote on it. I hope after that we have more discussion and that we come to a result because there are a lot of families waiting for us to make a decision.

The President has weighed in. The House of Representatives has passed a bill. We have a bipartisan bill on the floor. We need to come to a result, send it to the President so families can make their decisions about how they are going to pay the college bills.

I yield the floor.

The PRESIDING OFFICER. The Senator from Connecticut.

Mr. MURPHY. Last year the most profitable company in America was ExxonMobil. ExxonMobil made about $44.9 billion in profit last year. America's student loan program did better. America's student loan program last year made a profit of right around $50 billion, eclipsing the profit of ExxonMobil, of Apple, of JPMorgan Chase. In fact, of every U.S.-based company, none of them ran a profit as high, as steep, as generous as the U.S. student loan program did.

Why I am coming down to the floor to support a 1-year freeze on student loan rates is because, as you have led this argument, that is the discussion we should be having. Why on Earth do we allow our student loan program to make profits greater than any other American company makes today? Why are our students being asked, more so than almost any other population in our country, to bear the burden of paying down our deficit? It doesn't make any sense.

It is time then that in the context of the Higher Education Act, which we are hopefully going to debate later this year, we have that broader conversation. This bill on the floor now, giving us a 1-year freeze to keep students where they are today, paying a 3.4-percent interest rate, just makes sense—both in the short term to try to make sure students don't have to pay upward of $5,000 over the course of the repayment of their loan but then allows us to start to have a conversation with ourselves as to whether we want to allow the student loan program to be the most profitable company in the United States on the backs of students.

This matters to me because I am one of the millions of young Americans who is still paying back my student loans. My wife and I are paying them back as we speak. Of course, with two young little boys at home, we are also scurrying to save as much as we can to pay for their future college costs.

I am not going to stand here and complain because between my wife and I we make a pretty good salary. We can afford to pay back our student loans, and we can afford to squirrel a little bit away for our two little kids. But our story is not the reality for millions of other young families who can't afford to do both of those things.

The average college graduate in this country has a much lower unemployment rate than other Americans, somewhere around 4 or 5 percent. Young college graduates today stand at an 8.8-percent unemployment rate and an 18.3-percent underemployment rate. That is the stuff we don't talk about enough. There are a lot of young people who are working part-time or temporary jobs that don't bring in enough money in order to pay back their student loans, which on average today are somewhere around $30,000. That is the average. Everybody can point to a neighbor or a friend who is walking out of their undergraduate education today with $100,000 or more.

The fact is there are millions of families in the position of my family. We are squeezed between paying back the debt we owe and trying to put away money so our kids don't have to have the same kind of debt we do. That is money that doesn't go into the main street of our economy, doesn't go to fix up your house and put a carpenter to work, and doesn't go to the local grocery store or to the restaurant around the corner. Instead, it is money that gets sent, by and large, to the big banks. It doesn't make sense. This bill on the floor allows us to have this bigger, broader conversation.

I will say this though. We are fooling ourselves if we think the solution to our higher education affordability crisis is only the interest rate we pay on loans. It is not. Shame on us if coming out of the resolution of this debate, which I hope comes in the next couple of weeks, we don't step back and say there is so much more that this Senate and this Congress can be doing to take on the broader issue of affordability.

Students took out about $113 billion in student loans this last year. That is double what they took out just 10 years ago. We can't afford to have the amount of money being taken out in student loans double on a decade-by-decade basis. That will bankrupt not only our students, but it will bankrupt our country no matter what interest rate we put on these loans.

In the context of the Higher Education Act, we ought to start challenging schools to think out of the box when it comes to assessing the cost of education. Wesleyan University in Connecticut has given the option to students to get a degree in 3 years instead of 4. More and more schools are moving to cheaper but still high-value online education.

It is probably time we stepped back and asked even tougher questions about whether it makes sense to award degrees based on a largely arbitrary number of credits, rather than an assessment of the skills you have gained, maybe over 4 years but, frankly, maybe even over 2½ or 3 years.

If college is about preparing students for the workforce, then maybe we should be awarding degrees and costing out degrees based on whether you are ready to enter the workforce, not just based on if you have gone the requisite number of years or taken the requisite number of courses. Maybe 50 years ago we could afford the system we have, but we can't any longer. We can't have that conversation if we don't settle this one.

My hope is we will be able to extend the 3.4-percent interest rate for the time being and that we can have a serious conversation about the issue of profitability in the long run.

Lastly, I will just say this. Senator ALEXANDER has left the floor, but the Republican proposal is temporary as well. He is right to point out that for a certain subset of individuals who don't qualify today for the 3.4-interest rate, the Republican proposal may, in the short run, provide a different lower interest rate. But we know interest rates are going up. We know their proposal is no less temporary than the 1-year freeze we offered, because ultimately in the long run or, frankly, in the medium run, those students who today might qualify for a lower rate are going to be paying a much higher rate in the not-so-distant future.

We are kidding ourselves if we think the benefit of the Republican proposal is that in the long run students are all of a sudden going to gain the benefit of today's interest rates, which is not how things work. It is not how the trend line is going.

Lastly, about 1 month ago I was sitting with a group of counselors at a local afterschool program in Danbury, CT. They were all sort of working part-time jobs and counseling kids at this afterschool program because they believed in the program. These were community-minded kids. They were the salt-of-the-Earth kids who truly cared about trying to help out disadvantaged youth in their neighborhood, but none of them were going to college.

I asked them: Are you not going to college because of the cost?

They looked at me as if I had three heads. They said: Of course, the reason we are not going to college is the cost. We would love to be in college today, but there is no way we can afford it.

The fact is we are looking at 4.4 million students over the next 10 years who are likely to not be able to afford college simply because of the cost. The difference between 3.4 and 6.8 percent can be $5,000 for some students over the course of the repayment of their loan. That is the difference maker for students. We are kidding ourselves if we don't think that 18- and 19-year-old kids aren't doing the math when they are deciding whether they can afford to go to college. They are much more sophisticated than people on this floor think they are. They understand the deal we are potentially giving them on the floor of the Senate is one that will make college unaffordable for tens, if not hundreds, of thousands of students. Shame on us if we don't have a better answer for those kids in Danbury, CT, and millions of others similar to them across the country who just want a shot at college and wish to make sure that they alone are not asked to pick up the burden of paying down the deficit of the United States.

I yield the floor.

The PRESIDING OFFICER (Mr. MURPHY). The Senator from Massachusetts.

Ms. WARREN. Mr. President, I rise this evening in support of Keep Student Loans Affordable, the bill that has been introduced by Senators REED and HAGAN. We have been talking a lot in the last few hours about student loans, about the cost of student loans, and we have talked particularly about subsidized loans.

I just want to start this by pointing out that ''subsidized loans'' is not the right term. No one is subsidizing any of our students. The lowest cost loans the U.S. Government issues today produce a profit for the government. In other words, who is doing the subsidizing? Our students are doing the subsidizing. They are the ones who are creating the profits for the U.S. Government.

Let's talk about those profits. This year those profits, as the Presiding Officer rightly pointed out, will be more than $50 billion. Those are profits made on the student loans that are already outstanding and the profits we are going to start making off the new loans when the interest rate doubles at 6.8 percent.

Under this bill, Keep Student Loans Affordable Act, we are talking about how to prevent making even more profits off our students—a short-term patch to hold interest rates steady for all of our students while we try to attack the core problems.

The problem we have as we deal with this, and the problem with the Republican proposal, is right now the new loans are scheduled to produce $184 billion in profits for the U.S. Government over the next 10 years.

Let me say that again. At the current interest rate of 6.8 percent, which is where it went as of July 1 since Congress didn't act, the U.S. Government will make $184 billion in profits off our students over the next 10 years.

The Republicans have put forward a plan, and they have said in their plan that they want to be ''budget neutral'' or ''deficit neutral.'' They have used both terms. But understand what that means. The proposal they are putting forward, in fact, produces $184 billion in profits for the U.S. Government. In fact, the Republican plan goes just a little beyond that and produces an extra $1 billion in profits for the U.S. Government. That is what the Republicans are putting forward.

How can you sell something that says we are going to make $185 billion off the backs of our students? The answer is, according to the Republicans, to offer them a teaser rate. Tell them that just next year we are going to keep that interest rate low. The year after that, well, it might be a little bit higher, and the year after that it might just be a little higher than that, and don't ask any questions about the years going forward.

But understand this: Senator ALEXANDER, for whom I have deep respect, made the point he just wanted to use the CBO's scoring numbers. That is the neutral arbiter of what things cost. What does the CBO say about the Republican plan? The answer is it will produce more—that is just a little bit more—than the same $184 billion in profits that come from doubling the student loan interest rate to 6.8 percent.

In other words, what the Republicans are proposing is the same thing you got in the mail when you got this zero percent interest teaser rate credit card. Boy, we will give you something cheap up front, but don't read the fine print, and don't see what is going to happen on down the line—or the same thing that happened with the teaser-rate mortgages. They were nice low payments at the beginning, until the whole thing exploded later on.

That is the Republican plan. It is not a fix, it is just a different way to make $184 billion in profits off the backs of our students.

What the Democrats are proposing is a plan that says: Don't raise the interest rates on anybody. Just keep them where they are, including 3.4 percent on our Stafford loans. Let's keep it there.

Here is a point I want to make that I haven't heard anybody talking about. What the Democratic proposal has in it is an acknowledgement that the U.S. Government is going to make less money doing that because there is no back end to make this up. Because the U.S. Government is going to lose money—it is not going to make as much money by doing that—this plan has something in it to pay for it, to offset the cost to the budget. We have proposed closing a tax loophole, raising about $4 billion in new revenues so we don't make that $4 billion in revenues off our kids immediately.

In other words, if we are going to reduce the profits we are trying to make from our kids, there has to be a way to pay for it. The plan proposed by the Democrats is short term. It is a 1-year fix, and it has a proposal to pay for it because it actually proposes reducing the profits the U.S. Government makes.

Take a look at the Republican plan. There is no pay in the Republican plan because it proposes to continue to make that $184 billion over the next 10 years.

So that is what this is about. We know what we need in the long term is to solve two big problems: The first is the $1 trillion in outstanding student loan debt. We have to find a better way to deal with it, a way that is not continuing to produce profits for the U.S. government. The second is the rising cost of college. We have to address that, and it is going to be a hard problem to tackle. We can't solve it in a matter of a few days. It takes time to do it.

So the Democrats propose: Don't raise interest rates on anyone. Don't double my rate. Keep them where they are, and let's buy a year with a short-term patch in order to address the systemic problems we need to address—the outstanding student loan debt and the rising cost of college for all of our students.

This is our chance to help our students. This is a small downpayment. It is a small help for some of our students and a real commitment that we are going to make a difference in the future. It is not a proposal that says we are going to try to fool them, that we are going to reduce prices just for a little while and then sock somebody else on the back end. That is not what this should be about. That is not what the U.S. Government should be doing. It is our responsibility, it is our opportunity to invest in our students.

The Democrats propose we get started on that and we get started on it tomorrow. I support the Keep Student Loans Affordable Act, and I commend Senator REED and Senator HAGAN for their work. I hope tomorrow this body will come together and pass it for our students and for our country.

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

The PRESIDING OFFICER. The clerk will call the roll.

The legislative clerk proceeded to call the roll.

Ms. WARREN. Mr. President, 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

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

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

CONGRATULATING JOHN BREITFELDER

Mr. BLUMENTHAL. Mr. President, today I wish to congratulate John Breitfelder of New Canaan, who was selected to represent Connecticut in this year's Healthy Lunchtime Challenge contest hosted by First Lady Michelle Obama.

Today, John joins 54 students, ages 8 to 12, at the White House for a Kids' State Dinner. These winners hailing from all 50 States, 3 U.S. territories, and the District of Columbia will share a healthy lunch featuring their winning recipes. John's creation, a quinoa ''risotto'' with shrimp and kale was selected from over 1,300 recipes evaluated by a panel of judges, which included representatives from the First Lady's Let's Move!, the U.S. Department of Agriculture, the U.S. Department of Education, DC Central Kitchen, and two student graduates of the Share Our Strength's Cooking Matters Program. The contest ''invited a parent or guardian to work with their child ages 8–12 to create a lunchtime recipe that is healthy, affordable, original, and delicious.'' The winning recipes adhere to the USDA's MyPlate guidelines, featuring each of the food groups.

I applaud John for taking the initiative to enter this contest to explore how healthy foods can also be delicious, and the support of his family. This innovative competition not only combats childhood obesity, but also raises awareness of the importance of cooking for overall health as well as success in the classroom. Children are taught personal responsibility, encouraged to express their creativity, and are inspired to continue to make responsible choices and bring consciousness to each meal. I also thank the First Lady for hosting a Kids' State Dinner to celebrate the importance of parents and guardians spending time together in the kitchen and then sitting around a table and sharing food with each other. This month, Epicurious will offer a cookbook featuring these winning recipes free of charge. I invite my Senate colleagues to join me in recognizing John and his fellow junior chefs for inspiring countless students across the country to try their own recipes and share the gift of healthy eating with their families and communities.

ADDITIONAL STATEMENTS

OUTSTANDING LAW ENFORCEMENT OFFICERS

• Mr. COONS. Mr. President, Delaware's law enforcement officers do their jobs day in and day out with exceptional courage and dedication.

When the worst happens in our community, our emergency responders rush toward danger while everyone else is rushing away.

It is my honor to congratulate four outstanding law enforcement officers on receiving the Lieutenant Joseph L. Szczerba Service Award, presented to Delawareans who go above and beyond the call of duty.

It is hard to think of more deserving public servants than these four heroes: Officer Justin Wilkers of the Wilmington Police Department and Officers Steven Rinehart, Michael Manley, and Arlene Redmond of the Capitol Police.

Each of their stories is heroic.

On February 3 of this year, Officer Wilkers and his partner pulled over an SUV for a motor vehicle violation. In what should have been a routine traffic stop, the suspect instead raised a gun and fired at Officer Wilkers, hitting him in the face.

Officer Wilkers was treated at Christiana Hospital for his injuries, and when he was released a week later, Delaware police officers lined up outside the hospital in applause.

With typical modesty, he said, "'I don't understand what the big deal is.''

The truth is, this kind of service and sacrifice is a big deal. Just 3 days after Officer Wilkers was injured in the line of duty, we saw once again how our law enforcement officers give us their best in the very worst of situations.

February 12 began like any other day at the New Castle County Courthouse, but that morning, a suspect in the lobby began shooting. Capitol police officers jumped into action and were immediately targeted by the shooter.

Officers Steven Rinehart and Michael Manley were hit in the chest. Thankfully they were wearing bullet-resistant vests that saved their lives. Along with Officer Arlene Redmond, they showed courage when it counted the most.

I will keep working to ensure Delaware's law enforcement officers have all of the tools they need to do their jobs and stay safe, including the kind of bullet-resistant vests that saved the lives of Officers Rinehart and Manley in the Wilmington courthouse that day.

These brave men and women put their lives at risk every time they put on a uniform to protect Delawareans. Almost 2 years ago, my friend, Lieutenant Joe Szczerba, was taken from us

in a senseless crime, an act of cowardice dwarfed by Joe's extraordinary courage and sacrifice.

The Lieutenant Joseph L. Szczerba Service Award helps to ensure that his memory lives on for years to come.

This year, there could be no recipients more deserving than Officers Wilkers, Rinehart, Manley, and Redmond. They have my congratulations and my deepest gratitude for their service and sacrifice.●

ESCANABA, MICHIGAN

● Mr. LEVIN. Mr. President, the city of Escanaba celebrates its sesquicentennial anniversary this year. This great occasion will be marked by a host of festivities. Escanaba, like many cities and towns across the Upper Peninsula in Michigan, has added greatly to our State's rich history and cultural heritage. It is through active communities like Escanaba that the spark of innovation and ingenuity has been nurtured for generations.

Escanaba is a city with a natural charm that is impossible to miss. The city is named after the Escanaba River, a 52-mile winding river that is central to the formation and growth of the city. Lured by the majestic river of flat rocks, travelers settled in this region to cultivate the area's many natural features and to live alongside the Little Bay de Noc. These waterways are the lifeblood of this community. The city is full of wonder and opportunity for the families who make this community home. It is also a fertile ground for wildlife and an inviting host for fishermen and outdoor enthusiasts alike.

The first permanent settlement dates back to the 1830s to Louis Roberts, a fur trader. A steady stream of families would follow Mr. Roberts to the area, and soon after, sawmills would eventually spring up along the river. The area that would become Escanaba was surveyed by Eli P. Royce and formally established in 1863. It is from these humble beginnings that this city by the river was formed. The sawmills fueled investment and industry, and the city's population grew as a result. Today, the area is home to manufacturing, lumbering, hardwood flooring, commercial fishing, paper making, and more. As with many cities and towns in the Upper Peninsula, Escanaba's history is both fascinating and full of character. It is steeped in family, faith, and perseverance.

There are many reasons to visit this part of Michigan and to enjoy what makes this area special. In addition to the striking natural wonder that abounds, Escanaba also offers a number of historically significant landmarks, including the House of Ludington, Ludington Park, William Bonifas Fine Arts Center, and Sandy Point Lighthouse. The Sandy Point Lighthouse was built in 1867 to welcome travelers to the city by boat. This vital structure predates the railroad and would serve an integral role in the city's development for seven decades.

The 150th anniversary of Escanaba is a celebration of the important place this proud community holds in the ever-evolving story of our great State of Michigan. It is, indeed, a tribute to the strength and perseverance of its citizens and emblematic of America's working families who form the foundation of sprawling and vibrant communities across our Nation. I know my colleagues in the Senate join me in saluting the residents of Escanaba as they celebrate the sesquicentennial anniversary of this fine city. I wish them centuries more opportunity, advancements, and individual achievement.●

TRIBUTE TO DR. BARRY L. BOOTH

● Mr. SESSIONS. Mr. President, today I wish to pay tribute to Dr. Barry L. Booth of Spanish Fort, AL. I have had the great fortune to work with Dr. Booth on a variety of projects in South Alabama, including the Honor Flight South Alabama program, the Vietnam Veterans Memorial at the USS Alabama Battleship Memorial Park, and the creation of the Alabama State Veterans Memorial Cemetery in Spanish Fort, AL. They have been remarkable successes, in great part through the leadership of Dr. Booth.

Barry Booth was born and raised in humble conditions in West Virginia. He worked hard, took care of his grades, and was admitted to Auburn University. He hitchhiked to Auburn where he says he arrived with ''empty pockets.'' He enrolled in the Naval ROTC and was commissioned as a lieutenant in the U.S. Navy Reserve upon his graduation from the University of Alabama, School of Dentistry in 1966 and that same year he volunteered for active duty, signed with the Marine Corps in San Diego, and in 1967 volunteered to go to Vietnam as a medical civil action patrol dental officer with the 3rd Marine Division and the U.S. Army 5th Special Forces.

Dr. Booth earned a Gold Parachutist Device, the U.S. Navy Unit Commendation, and the Vietnam Service Medal, among others. He was honorably discharged in July 1969. It is clear that his patriotism has continued to grow since joining the Marine Corps. In fact, in the wake of the terrible events of September 11, 2001, Dr. Booth attempted to rejoin the Marine Corps, at age 60, and had to be officially denied.

Dr. Booth has been a busy and invaluable servant to the veterans in South Alabama. He was vital to the establishment of the Honor Flight South Alabama program. Honor Flight South Alabama has brought over a thousand veterans and their companions to the memorials they earned, including the World War II Memorial, here in Washington, D.C. I have taken great pleasure in having the chance to share in the fellowship of these veterans. They are truly a remarkable breed of patriots. They endured and survived the biggest war in the history of the world, and truly deserve such a great memorial in their honor. I appreciate the considerable good work Dr. Booth, and the rest of his team, have done to bring these wonderful veterans to our Nation's Capital.

Dr. Booth also helped develop the Vietnam Veterans Memorial at the USS Alabama Battleship Memorial Park. Because of this memorial, many people in the Mobile region have had the opportunity to learn more about the sacrifices made by our Vietnam veterans. This memorial will serve as an important reminder of what these servicemembers endured.

In addition, Dr. Booth was pivotal in the creation of the Alabama State Veterans Memorial Cemetery. In addition to his time and resources, he even donated 3 acres of family land for the now-active cemetery at Saluda Hill near Historic Blakely State Park. For 50 years before this, the State of Alabama had not had the space to bury new veterans in a State veteran's cemetery. The new cemetery provides South Alabama veterans a proper, dignified, and peaceful burial area.

Lastly, Dr. Booth has contributed to a number of veteran and service organizations through his active membership. He is a member of the Vietnam Veterans of America Chapter 864, the Navy League, the Military Officers Association of America, the Sons of the American Revolution, and is a life member of both American Legion Post 199 and the Veterans of Foreign Wars. For his commitment, he was named 2009 Veteran of the Year by the Mobile Bay Area Veterans Day Commission and Fairhope, Alabama's Veteran of the Year for 2011.

For years I have enjoyed the kindness and warmth of Barry's friendship. He has been critical to the success of a number of projects we have worked on together. He is a true patriot, and a good man who expects nothing in return for his efforts. He simply understands what our military personnel are called upon to do for their country, he has seen it first hand, he knows the pain of loss and injury, and his loyalty to them compels him to do all he can to honor their service. I would like to thank him for his service to his fellow veterans, to the State of Alabama, and to his country.●

TRIBUTE TO MR. AND MRS. JOHN VICK

● Mr. SESSIONS. Mr. President, I wish today to recognize Mr. and Mrs. John Vick of Andalusia, Alabama, and the recent opening of the John & Faye Vick Collection of Alabama & Civil War Postal History at Auburn University's Ralph Brown Draughon Library. This exhibit was unveiled on April 19th and will be on display through the month of August.

Mr. Vick has had a lifelong interest in Civil War, naval, and U. S. Postal Service history. He developed his interest for these subjects while attending

Auburn University, where he graduated in 1962. The items he has assembled over his lifetime represent a broad range of our country and Alabama's history, and the exhibit represents the finest items in the Vick collection. On display is a vast assortment of historic American and international postal stamps, marks, and correspondence, and includes letters from Confederate Marine Corps Lt. Edward Crenshaw of Butler County and Raphael Semmes, captain of the C.S.S. *Alabama*. These items, numbering in the thousands, will be invaluable to researchers for years to come.

This exhibit is currently being displayed in the Special Collections and Archives Department of the Ralph Brown Draughon Library, and is a fantastic showcase of both the generosity of the Vicks and their love for Auburn University. I encourage anyone with an interest in the history of Alabama to visit the exhibition. Again, I thank John and Faye for their kind gift to Auburn University and the people of Alabama.●

TRIBUTE TO LIEUTENANT GENERAL WILLIE J. WILLIAMS, JR.

● Mr. SESSIONS. Mr. President, I wish to recognize Lt. Gen. Willie Williams for his exceptional service to our Nation of over 39 years in the military and to congratulate him on his retirement tomorrow from the U.S. Marine Corps.

General Williams has had nearly four decades of distinguished and honorable service to our Nation's defense. He joined the Marine Corps with a commission in 1974 from the Platoon Leaders Course after receiving his bachelor of arts degree in business administration from Stillman College in Tuscaloosa, AL. He started out as a supply officer with 11th Marines, an artillery regiment, but would go on to serve in numerous command and staff positions throughout his exemplary career in the Marine Corps.

In the late 1980s, near the end of the Iran-Iraq war, General Williams was handpicked to lead the logistics element in the Marine air-ground task force that was a part of Operation Earnest Will, the mission to escort and protect oil tankers in the Persian Gulf. Lessons learned from that operation laid the foundation for how the corps would approach resupply into the region during the first Persian Gulf war and later during the occupation of Iraq.

General Williams once said that the assignment during the Iran-Iraq war defined him as an ''operational logistician.'' He then went on to command the 31st Marine Expeditionary Unit's Service Support Group followed by Brigade Service Support Group 1, both during the mid-1990s. Then, after serving a year as the commanding general of Camp Butler in Okinawa, General Williams took command of 3rd Force Service Support Group in 2001.

From there, he was selected for the top job at Marine Corps Logistics Command in Albany, GA, a hub for the service's worldwide supply chain and equipment maintenance efforts. This hub helped with the logistical operation for as many as 25,000 Marines in Iraq's Anbar province at the time of his command.

For his last assignment, the Commandant of the Marine Corps, then Gen. James T. Conway, called General Williams back to Washington in 2009 to become the director of Marine Corps Staff. He was appointed by President Obama and pinned on his third star, placing him among the select group of only 16 lieutenant generals in the Marine Corps. In this new capacity, General Williams was the principal assistant and advisor to the Commandant and Assistant Commandant of the Marine Corps. Additionally, General Williams also maintained influential communication with his counterparts in the Army, Navy and Air Force for the crucial advancement of the Corps' point of view on matters in which all have vested interest.

General Williams embodies everything that it means to be a U.S. Marine. The time he has spent in the Marine Corps has not only had a great impact on the institution, but he also helped professionally develop countless marines over his nearly 40 years of selfless service. Through his example, those marines have come to know and appreciate that only by sacrifice will the freedoms of others, with honor, courage and commitment be secured.

Furthermore, General Williams has been a tremendous asset to me and my staff. He was a reliable source of information and advice in resolving a number of issues that affected Alabama. I got to know him then and to learn of his love for his home State and for her people. I will miss his guidance and leadership with the Marine Corps, but am very thankful that he will be bringing his considerable talents to Huntsville, AL.

On behalf of the State of Alabama and the U.S. Senate, I congratulate Lt. General Willie J. Williams on his retirement from the U.S. Marine Corps and wish General Williams only the best as he takes off the uniform and begins a new chapter in his life of service in Huntsville.●

REMEMBERING DANIEL JOHN MEADOR

● Mr. SESSIONS. Mr. President, I would like to pay tribute today to Daniel John Meador, who was born in 1926 in Selma, AL. Mr. Meador attended the Citadel and graduated from Auburn University and the University of Alabama Law School, and received a master of laws from Harvard Law School in 1954. He served in the U.S. Army, first in artillery, then in the Judge Advocate General's Corps in Korea during that conflict. Following the war, he returned to the United States and served as a law clerk to Justice Hugo L. Black of Alabama, then on the U.S. Supreme Court. He practiced law in Birmingham, AL, for a short time before joining the faculty at the University of Virginia. In 1965–66 he was a Fulbright lecturer in England, and from 1966 to 1970 was the dean of the University of Alabama, School of Law, departing just as I was starting law school there. In 1970, he rejoined the University of Virginia law faculty as James Monroe Professor of Law, a position he held until his retirement in 1994. At the University of Alabama, he was a true reformer who wanted the school to be one of national stature. He also was a strong and principled leader for racial progress during those difficult times of discord. We can take pride in the fact that his work paved the way for the school to be one of the very best public law schools in America.

Dean Meador's major professional interest was the State and Federal appellate courts, and he was involved in numerous projects and studies designed to strengthen and improve them. From 1971 to 1975, he served on the Advisory Council for Appellate Justice and in 1977–79 he was an assistant attorney general in the Department of Justice where, at the request of Attorney General Griffin Bell, he organized a new office in the Department—the Office for Improvements in the Administration of Justice. Its mission was to identify problems in the Federal and State courts and develop solutions. In addition, he served on numerous boards and committees working to further improve the Court system in our Nation. He was a good writer. I enjoyed his novel, His Father's House, set in Marengo County, Alabama, and Germany.

Few lawyers have been held in higher esteem, or have received more honors, or participated in more projects for the betterment of the profession than Dean Meador. While Alabama has perhaps produced a few lawyers better known than Dean Meador, few have given more brilliant and sustained service in so many ways to the nurturing and development of the law and the courts than he. The great American rule of law system was enriched by him throughout his life.

He is best remembered by those who knew him as a masterful teacher with a passion for history, friends and family. He leaves behind his wife, Alice, brother, three children, and seven grandchildren. They have been given a great legacy indeed. Dean Daniel John Meador was a great Alabama native, one of its greatest servants of the law, and I am honored to be able to pay tribute to his many contributions to education, the law, and the courts.●

TRIBUTE TO MAJOR GENERAL RAYMOND REES

● Mr. WYDEN. Mr. President, today I wish to pay tribute to MG Raymond F. Rees, one of Oregon's most remarkable military leaders. After 51 years of service to our Nation and the State of Oregon, General Rees will retire from the

Oregon National Guard and the U.S. Army next week. I know I speak for Oregonians across the State in thanking him for his service.

General Rees hails from the small eastern Oregon town of Helix, which boasts a proud population of 184. He learned the importance of hard work at an early age, putting in long hours on the family ranch. After graduating from West Point in 1966, he completed airborne and Ranger training, preparing himself for a tour in Vietnam with the 101st Airborne Division. Upon leaving the active Army, he joined the Oregon National Guard where he commanded at every level, serving both within the State and across the country.

Those who know him were not surprised that General Rees held a number of impressive titles over his long and distinguished career. He served as the director of the Army National Guard, the vice chief of the National Guard Bureau, and as the acting chief of the entire National Guard. He also served as the chief of staff for U.S. Northern Command and the North American Aerospace Defense Command at Peterson Air Force Base in Colorado. This month, he steps down as Oregon's Adjutant General, a job he held twice before. In fact, General Rees is the longest serving Adjutant General in the United States, with over 17 years of service to four different Oregon Governors.

General Rees has always been a champion of the Guard, both locally and nationally. Policy decisions he helped shape in the early 1990s enabled the National Guard to better respond after the horrible attacks of September 11, 2001. Under his leadership, the Oregon Guard deployed to Afghanistan and Iraq. And Oregon units were able to respond rapidly in the wake of Hurricane Katrina, sending nearly 2,000 servicemembers within 72 hours.

Nobody worked harder to strengthen the synergy between the Guard and communities across our State than General Rees, or to make sure that our returning men and women receive the vital services they earned. He helped establish the Yellow Ribbon Reintegration Program, providing critical, sustaining support for Guardsmen and their families before, during, and after deployments. He led modernization efforts across Oregon, providing Guardsmen with the best equipment and facilities. He opened or improved projects across the State, including readiness centers in Pendleton, La Grande, Hermiston, Klamath Falls, Ontario, The Dalles, St. Helens, Clackamas, Gresham, Dallas and Salem. He was instrumental in helping us sign a new lease for the Portland Air National Guard Base, allowing the Air Guard to train and keep the skies safe along the west coast.

Building bridges between the Guard and foreign militaries is another legacy that General Rees will leave behind, and the Guard's State Partnership Program enjoyed no stronger supporter. Under this initiative, State Guard folks are partnering with more than 60 nations to improve regional and cultural awareness, increase security cooperation, and help prevent threats from emerging. I am proud to say that under General Rees' leadership, Oregon has become one of the few States to partner with two countries simultaneously: Bangladesh and Vietnam.

I could go on and on about the contributions General Rees made on behalf of servicemembers, their families, our citizens, and the State of Oregon. So today I want to join folks across the State and the country to stand and offer our congratulations to General Rees on his distinguished career. Whether as a cavalry troop commander, a cobra gunship pilot, or the Adjutant General of the Oregon National Guard, General Rees always shouldered more than his share of the task. We will miss this dedicated soldier, talented leader, and gifted diplomat—but his is a retirement well earned. I commend General Rees for his service to our country, and I want thank his wife, Mary Len, for her tireless support along the way. After decades of service, I wish Major General Rees a long and relaxing retirement. Well done!●

MESSAGES FROM THE PRESIDENT

Messages from the President of the United States were communicated to the Senate by Mr. Pate, one of his secretaries.

EXECUTIVE MESSAGES REFERRED

As in executive session the Presiding Officer laid before the Senate messages from the President of the United States submitting sundry nominations which were referred to the appropriate committees.

(The messages received today are printed at the end of the Senate proceedings.)

MESSAGE FROM THE HOUSE

At 2:18 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 bills, in which it requests the concurrence of the Senate:

H.R. 1171. An act to amend title 40, United States Code, to improve veterans service organizations access to Federal surplus personal property.

H.R. 1341. An act to require the Financial Stability Oversight Council to conduct a study of the likely effects of the differences between the United States and other jurisdictions in implementing the derivatives credit valuation adjustment capital requirement.

H.R. 1564. An act to amend the Sarbanes-Oxley Act of 2002 to prohibit the Public Company Accounting Oversight Board from requiring public companies to use specific auditors or require the use of different auditors on a rotating basis.

MEASURES REFERRED

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

H.R. 1171. An act to amend title 40, United States Code, to improve veterans service organizations access to Federal surplus personal property; to the Committee on Homeland Security and Governmental Affairs.

H.R. 1341. An act to require the Financial Stability Oversight Council to conduct a study of the likely effects of the differences between the United States and other jurisdictions in implementing the derivatives credit valuation adjustment capital requirement; to the Committee on Banking, Housing, and Urban Affairs.

H.R. 1564. An act to amend the Sarbanes-Oxley Act of 2002 to prohibit the Public Company Accounting Oversight Board from requiring public companies to use specific auditors or require the use of different auditors on a rotating basis; to the Committee on Banking, Housing, and Urban 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. HATCH:

S. 1270. A bill to amend the Internal Revenue Code of 1986 to provide for reform of public and private pension plans, and for other purposes; to the Committee on Finance.

ADDITIONAL COSPONSORS

S. 234

At the request of Mr. REID, the name of the Senator from Vermont (Mr. SANDERS) was added as a cosponsor of S. 234, a bill to amend title 10, United States Code, to permit certain retired members of the uniformed services who have a service-connected disability to receive both disability compensation from the Department of Veterans Affairs for their disability and either retired pay by reason of their years of military service or Combat-Related Special Compensation, and for other purposes.

S. 323

At the request of Mr. DURBIN, the name of the Senator from Missouri (Mr. BLUNT) was added as a cosponsor of S. 323, a bill to amend title XVIII of the Social Security Act to provide for extended months of Medicare coverage of immunosuppressive drugs for kidney transplant patients and other renal dialysis provisions.

S. 325

At the request of Mr. TESTER, the name of the Senator from Rhode Island (Mr. REED) was added as a cosponsor of S. 325, a bill to amend title 38, United States Code, to increase the maximum age for children eligible for medical care under the CHAMPVA program, and for other purposes.

S. 327

At the request of Mr. BARRASSO, the name of the Senator from Idaho (Mr. CRAPO) was added as a cosponsor of S.

327, a bill to authorize the Secretary of Agriculture and the Secretary of the Interior to enter into cooperative agreements with State foresters authorizing State foresters to provide certain forest, rangeland, and watershed restoration and protection services.

S. 346

At the request of Mr. TESTER, the name of the Senator from Colorado (Mr. BENNET) was added as a cosponsor of S. 346, a bill to amend title 10, United States Code, to permit veterans who have a service-connected, permanent disability rated as total to travel on military aircraft in the same manner and to the same extent as retired members of the Armed Forces entitled to such travel.

S. 395

At the request of Mr. DURBIN, the name of the Senator from Rhode Island (Mr. REED) was added as a cosponsor of S. 395, a bill to amend the Animal Welfare Act to provide further protection for puppies.

S. 403

At the request of Mr. CASEY, the name of the Senator from Alaska (Mr. BEGICH) was added as a cosponsor of S. 403, a bill to amend the Elementary and Secondary Education Act of 1965 to address and take action to prevent bullying and harassment of students.

S. 415

At the request of Ms. LANDRIEU, the name of the Senator from North Dakota (Mr. HOEVEN) was added as a cosponsor of S. 415, a bill to clarify the collateral requirement for certain loans under section 7(d) of the Small Business Act, to address assistance to out-of-State small business concerns, and for other purposes.

S. 424

At the request of Mr. BROWN, the name of the Senator from Rhode Island (Mr. REED) was added as a cosponsor of S. 424, a bill to amend title IV of the Public Health Service Act to provide for a National Pediatric Research Network, including with respect to pediatric rare diseases or conditions.

S. 462

At the request of Mrs. BOXER, the names of the Senator from Indiana (Mr. DONNELLY) and the Senator from North Carolina (Mrs. HAGAN) were added as cosponsors of S. 462, a bill to enhance the strategic partnership between the United States and Israel.

S. 535

At the request of Mr. RUBIO, the name of the Senator from Texas (Mr. CORNYN) was added as a cosponsor of S. 535, a bill to require a study and report by the Small Business Administration regarding the costs to small business concerns of Federal regulations.

S. 539

At the request of Mrs. SHAHEEN, the name of the Senator from New Hampshire (Ms. AYOTTE) was added as a cosponsor of S. 539, a bill to amend the Public Health Service Act to foster more effective implementation and coordination of clinical care for people with pre-diabetes and diabetes.

S. 541

At the request of Ms. LANDRIEU, the names of the Senator from Rhode Island (Mr. REED) and the Senator from New Hampshire (Mrs. SHAHEEN) were added as cosponsors of S. 541, a bill to prevent human health threats posed by the consumption of equines raised in the United States.

S. 557

At the request of Mrs. HAGAN, the name of the Senator from Rhode Island (Mr. REED) was added as a cosponsor of S. 557, a bill to amend title XVIII of the Social Security Act to improve access to medication therapy management under part D of the Medicare program.

S. 569

At the request of Mr. BROWN, the name of the Senator from Rhode Island (Mr. REED) was added as a cosponsor of S. 569, a bill to amend title XVIII of the Social Security Act to count a period of receipt of outpatient observation services in a hospital toward satisfying the 3-day inpatient hospital requirement for coverage of skilled nursing facility services under Medicare.

S. 629

At the request of Mr. PRYOR, the name of the Senator from Nebraska (Mr. JOHANNS) was added as a cosponsor of S. 629, a bill to amend title 38, United States Code, to recognize the service in the reserve components of the Armed Forces of certain persons by honoring them with status as veterans under law, and for other purposes.

S. 642

At the request of Mr. ENZI, the name of the Senator from New Mexico (Mr. HEINRICH) was added as a cosponsor of S. 642, a bill to amend the Public Health Service Act and title XVIII of the Social Security Act to make the provision of technical services for medical imaging examinations and radiation therapy treatments safer, more accurate, and less costly.

S. 783

At the request of Mr. WYDEN, the name of the Senator from Rhode Island (Mr. WHITEHOUSE) was added as a cosponsor of S. 783, a bill to amend the Helium Act to improve helium stewardship, and for other purposes.

S. 913

At the request of Mrs. SHAHEEN, the name of the Senator from Minnesota (Mr. FRANKEN) was added as a cosponsor of S. 913, a bill to amend the National Oilheat Research Alliance Act of 2000 to reauthorize and improve that Act, and for other purposes.

S. 971

At the request of Mr. WYDEN, the name of the Senator from Minnesota (Mr. FRANKEN) was added as a cosponsor of S. 971, a bill to amend the Federal Water Pollution Control Act to exempt the conduct of silvicultural activities from national pollutant discharge elimination system permitting requirements.

S. 999

At the request of Mr. CARDIN, the name of the Senator from Ohio (Mr. BROWN) was added as a cosponsor of S. 999, a bill to amend the Older Americans Act of 1965 to provide social service agencies with the resources to provide services to meet the urgent needs of Holocaust survivors to age in place with dignity, comfort, security, and quality of life.

S. 1068

At the request of Mr. BEGICH, the name of the Senator from Oregon (Mr. MERKLEY) was added as a cosponsor of S. 1068, a bill to reauthorize and amend the National Oceanic and Atmospheric Administration Commissioned Officer Corps Act of 2002, and for other purposes.

S. 1072

At the request of Ms. KLOBUCHAR, the name of the Senator from New Hampshire (Ms. AYOTTE) was added as a cosponsor of S. 1072, a bill to ensure that the Federal Aviation Administration advances the safety of small airplanes and the continued development of the general aviation industry, and for other purposes.

S. 1158

At the request of Mr. WARNER, the names of the Senator from Illinois (Mr. DURBIN) and the Senator from Texas (Mr. CORNYN) were added as cosponsors of S. 1158, a bill to require the Secretary of the Treasury to mint coins commemorating the 100th anniversary of the establishment of the National Park Service, and for other purposes.

S. 1166

At the request of Mr. ISAKSON, the name of the Senator from New Hampshire (Ms. AYOTTE) was added as a cosponsor of S. 1166, a bill to amend the National Labor Relations Act to provide for appropriate designation of collective bargaining units.

S. 1171

At the request of Mr. MORAN, the name of the Senator from Kansas (Mr. ROBERTS) was added as a cosponsor of S. 1171, a bill to amend the Controlled Substances Act to allow a veterinarian to transport and dispense controlled substances in the usual course of veterinary practice outside of the registered location.

S. 1181

At the request of Mr. ENZI, the name of the Senator from Pennsylvania (Mr. TOOMEY) was added as a cosponsor of S. 1181, a bill to amend the Internal Revenue Code of 1986 to exempt certain stock of real estate investment trusts from the tax on foreign investments in United States real property interests, and for other purposes.

S. 1229

At the request of Mr. WHITEHOUSE, the name of the Senator from Oregon (Mr. MERKLEY) was added as a cosponsor of S. 1229, a bill to amend the Truth in Lending Act to empower the States to set the maximum annual percentage rates applicable to consumer credit transactions, and for other purposes.

S. 1238

At the request of Mr. REED, the names of the Senator from Washington (Ms. CANTWELL), the Senator from Massachusetts (Mr. COWAN) and the Senator from Colorado (Mr. BENNET) were added as cosponsors of S. 1238, a bill to amend the Higher Education Act of 1965 to extend the current reduced interest rate for undergraduate Federal Direct Stafford Loans for 1 year, to modify required distribution rules for pension plans, and for other purposes.

S. 1241

At the request of Mr. MANCHIN, the name of the Senator from Alaska (Ms. MURKOWSKI) was added as a cosponsor of S. 1241, a bill to establish the interest rate for certain Federal student loans, and for other purposes.

S. 1251

At the request of Mr. REED, the name of the Senator from Vermont (Mr. SANDERS) was added as a cosponsor of S. 1251, a bill to establish programs with respect to childhood, adolescent, and young adult cancer.

S. RES. 151

At the request of Mr. CASEY, the name of the Senator from Texas (Mr. CORNYN) was added as a cosponsor of S. Res. 151, a resolution urging the Government of Afghanistan to ensure transparent and credible presidential and provincial elections in April 2014 by adhering to internationally accepted democratic standards, establishing a transparent electoral process, and ensuring security for voters and candidates.

S. RES. 191

At the request of Mr. ENZI, the name of the Senator from North Dakota (Mr. HOEVEN) was added as a cosponsor of S. Res. 191, a resolution designating July 27, 2013, as ''National Day of the American Cowboy''.

STATEMENTS ON INTRODUCED BILLS AND JOINT RESOLUTIONS

By Mr. HATCH:

S. 1270. A bill to amend the Internal Revenue Code of 1986 to provide for reform of public and private pension plans, and for other purposes; to the Committee on Finance.

Mr. HATCH. Mr. President, I rise to speak about the pension reform legislation I am introducing today. I am taking this step for a simple reason: America cannot continue sleepwalking into the financial disaster that awaits us if we do not get the public pension debt crisis under control.

The bill I introduce today is called The Secure Annuities for Employee Retirement Act of 2013—the SAFE Retirement Act, for short. In addition to public pension underfunding, the SAFE Retirement Act addresses two other critically important aspects of retirement policy: 401(k) plan coverage and access to professional investment advice for workers and retirees. I will briefly address each part in turn.

I have been working on the public pension underfunding problem, which I call the pension debt crisis, for some time. Two years ago, I stood before this Senate and described the financial challenge public pension plans pose to Americans. I described how the gap between the pensions that have been promised to workers by State and local governments and the money set aside was as much as $4.4 trillion short by some estimates, more than the total amount of municipal bond debt nationwide.

I explained that the problem of public pension underfunding existed before the 2008 recession and any attempt to lay blame for the problem at the feet of Wall Street or big business or some other group was just blame shifting.

I observed how the business world long ago recognized that traditional pension plans—defined benefit plans—had become unsustainable for most private companies and that most had moved toward 401(k)-style plans—or defined contribution plans—because costs are lower and more predictable and they fit well within an increasingly mobile and dynamic workforce. As usual, governments have been slow to innovate, slow to adapt, and when they have acted, their actions have been too limited to solve the problem.

I said at the time I had not settled on the best solution, but that I was working hard and talking to the experts about the best way to proceed. That is what we did.

Last year, after extensive study, I delivered a report about the public pension debt problem titled ''State and Local Government Defined Benefit Plans: The Pension Debt Crisis that Threatens America.'' The study showed that public pension underfunding is a longstanding problem and that thecurrent pension debt crisis goes back more than a decade, if not further. The report explained why public pension debt is a Federal concern, reviewed previous Federal attempts at legislation and more recent State legislative measures focused almost exclusively on new employees and the attempt by the Government Accounting Standards Board to restore a level of discipline to public pension accounting.

At the end of the report, I laid out four essential goals for public pension reform. First, public pension plans must be affordable for public employers and taxpayers. Second, plans must be structured so taxpayers in the future have no liability for past years of employee service. Third, public plans should provide retirement income security for employees. Finally, fourth, a Federal bailout of the States must he avoided at all costs.

As you will see, I listened to people on all sides of the public pension debate, including employee groups who want public plans to provide lifetime income. I could have merely recommended that State and local governments move to a 401(k)-style plan, but I settled instead on a policy of trying to achieve retirement income security as well.

Despite numerous legislative initiatives enacted at the State and local level, the public pension debt crisis has gotten worse, not better. In my report, I warned that examples such as Prichard, AL, Vallejo, CA, and Central Falls, RI, were only the beginning. Sadly, I was right. Since that time, we have witnessed the pension debt crisis descend on much larger cities such as San Jose, CA, Stockton, CA, San Bernardino, CA, and Detroit, MI. Does anyone doubt that a State could be next? How many times does the credit rating of Illinois have to be downgraded before we act? How long can Rhode Island hold out when it is expected to save its struggling cities while it struggles with its own State pension crisis?

The problem is getting more serious every day, and the four goals I outlined in my report cannot be reached merely by fine-tuning the existing pension structures available to public employers. A new public pension design is needed, one that provides cost certainty for State and local taxpayers, retirement income security for State and local employees, and does not include an explicit or implicit government guarantee.

I am pleased to say I believe I have designed such a plan. Title I of the SAFE Retirement Act creates a new pension plan called an annuity accumulation retirement plan. I call it the SAFE Retirement Plan.

The concept of the SAFE Retirement Plan is simple: take advantage of the lifetime income that fixed annuities can provide while mitigating the volatile effect of interest rates on pension levels by purchasing an annuity contract for each worker every year during their career so a worker builds a solid pension year by year during their entire working life.

With a SAFE Retirement Plan, employees receive a secure pension at retirement for life that is 100-percent vested, fully portable, and cannot be underfunded. Employers and taxpayers receive stable, predictable, and affordable pension costs. Underfunding is not possible. The life insurance industry pays the pensions and bears all of the investment risk. Unlike current public pension plans, the SAFE Retirement Plan will be protected by a robust and multi-faceted State insurance regulatory system built to ensure financial strength and solvency and backed by a State law-based consumer safety net. Rather than repairing their pension plans, States that adopt the SAFE Retirement Plan will be upgrading their pension plans.

Remember, there is no Pension Benefit Guaranty Corporation backing State and local pension plans, and there never will be. Corporations that sponsor pension plans pay premiums to the PBGC, and their workers and retirees receive a level of insurance in the event the plan does not have assets sufficient to pay promised benefits.

State and local workers enjoy no such protection, so another solution is

needed. The SAFE Retirement Plan, in my opinion, is the answer. It is supported by a well-regulated, highly solvent State insurance system and has a built-in financial backstop that does not rely on State or Federal taxes. Honestly, regardless of which side of the debate Senators have been on to date, they must acknowledge that from a solvency perspective, this is a big improvement over the current public pension system.

I know some will argue my bill will give too much new business to the life insurance industry. That is not how I look at it. The way I see it, my bill takes advantage of the life insurance industry to help Americans solve a serious pension problem. After all, the life insurance industry is the only industry in the world designed from the ground up to manage longevity risk.

Annuity contracts purchased through a SAFE Retirement Plan will be competitively bid upon, on a group contract basis, so the workers receive the highest possible pension in retirement. Government finance officers will be involved in the bidding process to ensure best practices, and life insurance companies will be supervised by their respective State insurance departments. The life insurance industry is reliably solvent because State insurance regulations are strict, with stringent reserve requirements and conservative investment standards. In fact, State-licensed life insurance carriers survived the 2008 stock market meltdown in far better condition than any other part of the financial sector.

The status quo is no longer acceptable. In fact, maintaining the status quo comes with a very high cost. In 2011, S&P downgraded the United States in part because of the enormous debt represented by underfunded State and local pension plans. The credit rating agencies have downgraded Illinois multiple times, and Moody's has begun scrutinizing State and local pension obligations more closely. What will happen when the credit rating agencies see that most State and local governments have no serious plan to address the crisis?

A pension is insurance against outliving the money you have available to pay your monthly bills. It cannot be denied that people are living longer. As wonderful as that is, it also means we need to find new ways to stretch our monthly pension dollars over longer lifetimes. The SAFE Retirement Plan can meet the test.

In addition to public pension reform, title II of the legislation I introduce today has several important private pension reforms. The centerpiece is the Starter 401(k), a new type of 401(k) plan that allows employees to save for retirement while placing minimal burdens on employers. Starter 401(k) plans allow employees to save up to $8,000 each year but do not require employer contributions. This plan will be especially useful to small companies that do not have a retirement plan and startup companies that must devote all of their resources to building their business in the early years.

The Finance Committee has received evidence in hearings that access to a retirement plan at work is the best way to ensure that individuals save for retirement. The policy goal of Congress, therefore, should be to encourage employers to establish and maintain a workplace retirement plan. The corollary is that Congress should not adopt policies that discourage employers from maintaining a retirement plan.

The Starter 401(k) is a winner on all counts. It is targeted at businesses that do not already have a plan for their employees, it allows employers to help employees save their own money in amounts greater than they could on their own, and it has none of the expensive and burdensome testing and contribution obligations for employers associated with other retirement plans. As one of the many supporters of this bill told me: '' [T]he Starter 401(k) is an idea whose time has come.''

In addition to the Starter 401(k), the private pension reforms I introduce today will help employers by simplifying reporting rules, easing discrimination testing safe harbor rules, allowing modernized electronic disclosure options, and encouraging the provision of lifetime income options for employees. These are commonsense and long-overdue reforms to our Nation' s retirement savings laws, especially with regard to small-and mid-sized employers.

Last but not least, title III of the legislation I introduce today will ensure that retirees continue to have affordable access to professional investment advice.

The Acting Secretary of Labor is set to rewrite a 1975 regulation and dramatically expand the ERISA fiduciary duty and prohibited transaction rules applicable to 401(k) plans. The Acting Secretary also intends to apply the new and restrictive rules to IRAs, which will cause investment advisers to stop providing advice to many IRA owners.

I have written to the Secretary of Labor in the past about the issue, but my concerns have not been addressed. In fact, there have been a number of letters from Members in both Houses of Congress and on both sides of the aisle imploring the Department of Labor to reconsider the issuance of the expansive and burdensome regulations. Forty Members of Congress have written the Labor Secretary on this issue just since February, to no avail. In light of the DOL's—the Department of Labor's—intransigence, my bill includes a legislative solution to the problem.

The IRA prohibited transaction rules are codified solely in the Internal Revenue Code and address transactions that involve self-dealing and conflicts of interest. Prior to the issuance of a 1978 Executive Order, Treasury had jurisdiction over the IRA prohibited transaction rules governing investment advice. The 1978 order transferred Treasury' s jurisdiction to the DOL.

The SAFE Retirement Act restores jurisdiction for IRA prohibited transaction rules to the Treasury Department. In addition, Treasury will be required to consult with the Securities and Exchange Commission when prescribing rules relating to the professional standard of care owed by brokers and investment advisers to IRA owners.

The 1978 Executive Order also transferred to the DOL some of the Treasury Department's joint jurisdiction over the prohibited transaction rules applicable to retirement plans. The bill I introduce today restores joint jurisdiction to Treasury and the DOL.

Joint jurisdiction makes sense in light of the DOL proposal to expand the 1975 regulation because Treasury must enforce prohibited transaction violations through the assessment of excise taxes. Treasury should have a role to play in any expansion of the rules because expanded rules will mean more excise tax cases for the IRS to process.

If the Acting Secretary of Labor believes that the 1975 fiduciary regulation that has governed retirement investment advice for nearly four decades should be revisited, then the 1978 decision to grant the Secretary of Labor additional ERISA regulatory authority also should be revisited.

After all, we do not know that the DOL would have been granted additional authority in 1978 if the sensible 1975 regulations had not been issued.

Make no mistake, the position I take today regarding IRA investment advice is not a partisan position. In the last Congress, 124 Members from both sides of the aisle and from both Chambers—including 75 Democrats, I might add—wrote to the Labor Secretary asking her not to take this course of action. The Secretary finally withdrew the proposal last year. But now that the Acting Secretary is again threatening to introduce this ill-conceived rule, dozens of Members of Congress have again written the Acting Secretary asking that IRAs be protected.

I ask unanimous consent that I be able to complete my remarks.

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

Mr. HATCH. I would like to submit for the RECORD two letters written in March and June of this year by a total of 40 Members of the House Democrat caucus once again asking the DOL to avoid the mistake it is about to make.

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

CONGRESS OF THE UNITED STATES,
Washington, DC, March 15, 2013.

Hon. SETH D. HARRIS,
Acting Secretary, U.S. Department of Labor, Washington, DC.

DEAR SECRETARY HARRIS: As Members of the Congressional Black Caucus and the House Financial Services Committee, we are following-up on the Department of Labor's

progress on a re-proposal defining the term ''fiduciary'' under the Employment Retirement Income Security Act of 1974 (ERISA). We appreciate the Department's efforts to examine this issue and protect investors from misleading investment advice. However, we maintain concerns that if the re-proposal reflects the Department's initial fiduciary proposal it could disparately impact retirement savers and investment representatives in the African American community.

The African American community has been hurt to a larger degree by the economic crisis and the challenge of day-to-day expenses is making long-term saving difficult. The service that an investment representative provides to these traditionally underserved families is critical for them to feel confident to understand and invest in the long-term retirement vehicles intended by Congress to help them. In fact, a Prudential study finds that for those African Americans who use a financial advisor, ''product ownership and detailed financial planning increase, and confidence in meeting key financial goals typically doubles.''

We are particularly concerned about the effects these regulations will have on savers in individual retirement accounts (IRAs). If brokers who serve these accounts are subject to ERISA's strict prohibitions on third-party compensation, they may choose to exit the market rather than risk the potentially severe penalties under ERISA for violations. If that occurs, it could cause IRA services to be unattainable by many retirement savers in the African American community.

Due to these concerns, we urge the Department to take full consideration of the rule's impact on African American communities in its economic impact study. Also, it is critical that the Department continue to work together with appropriate agencies and stakeholders on a balanced approach to both protect investors and maintain affordable access to retirement savings products during this time of economic uncertainty.

Thank you for your consideration of our concerns. We look forward to continue working with you on this critical issue.

Sincerely,

Gregory W. Meeks; Gwen Moore; Emanuel Cleaver; Al Green; Maxine Waters; Wm. Lacy Clay; Terri Sewell; David Scott.

CONGRESS OF THE UNITED STATES,
Washington, DC, June 14, 2013.

Hon. SETH HARRIS,
Acting Secretary, U.S. Department of Labor, Washington, DC.

DEAR SECRETARY HARRIS: We are writing to discuss the Department of Labor's proposed rule to amend the definition of ''fiduciary'' for purposes of the Employee Retirement Income Security Act of 1974 (ER1SA). We applaud the Department's efforts to engage on this important subject, but we arc concerned that the re-proposal will disadvantage those it aims to help.

One of our goals as Members of Congress is to work together on issues that affect the minority communities we represent. We write this letter because of our joint concern the re-proposed fiduciary definition could restrict our constituents' access to professional financial advisors.

At a time when many Americans arc struggling to ensure a secure retirement, we have concerns that the Department's re-proposal could severely limit access to low cost investment advice. After years of hard work, often for long hours and at low wages, many of our constituents face the challenge of planning for their retirement without access to professional investment advice and services. We are concerned that a new, more restrictive definition of fiduciary would add yet another barrier to accessing qualified retirement planning services. As you know, studies have shown that even savers with small IRA and 401k balances benefit greatly from the ability to sit with a trusted adviser to help plan for their future. We believe the Department should adopt policies that expand access to advice, particularly in light of the racial and gender disparities that currently exist in retirement savings.

We cannot overstate our desire to ensure that this re-proposed rule enhances investor protection without reducing investor access to affordable retirement advice, products and services. As many of us have expressed to the Department, any attempt to change the existing regulatory structure governing the fiduciary standard should be executed carefully, prudently, and in conjunction with the SEC to avoid uncertainty and disruption in the marketplace. We encourage the Department to learn from its earlier experience by ensuring that the reproposal addresses the concerns raised by a bipartisan, bicameral Congress that caused the Department to withdraw the original proposal in September 2011.

Thank you for consideration of our concerns, and we look forward to closely working with you on this issue.

Sincerely,

Frederica S. Wilson; Corrine Brown; Barbara Lee; Wm. Lacy Clay; Danny K. Davis; Donna M. Christensen; Cedric L. Richmond; Emanuel Cleaver; James E. Clyburn; Bobby L. Rush; Hakeem Jeffries; Gregory W. Meeks; Scott DesJarlais; Maxine Waters; Sanford D. Bishop, Jr.; Bennie G. Thompson.

Hank Johnson; Robin L. Kelly; Marcia L. Fudge; Karen Bass; Joyce Beatty; Jim Costa; Elijah E. Cummings; David Scott; G.K. Butterfield; Yvette D. Clarke; Charles B. Rangel; Eleanor H. Norton; Pedro R. Pierluisi; Ed Pastor; Terri Sewell; Tulsi Gabbard.

Mr. HATCH. These letters are proof positive that opposition to the Labor Department's fiduciary regulation continues to be both bipartisan and bicameral.

As I close, I also wish to have printed in the RECORD copies of the many letters I have received in support of the SAFE Retirement Act of 2013.

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

AMERICAN BENEFITS COUNCIL,
July 8, 2013.

Re SAFE Retirement Act of 2013.

Hon. ORRIN G. HATCH,
Hart Senate Office Building, Washington, DC.

DEAR SENATOR HATCH: On behalf of the American Benefits Council, I am writing to thank you for your leadership regarding the critical challenges facing our private employer-sponsored retirement plan system. Your bill, the SAFE Retirement Act of 2013, includes many provisions that would address important private retirement plan issues and builds on the success of the current system.

Your bill contains provisions that would broaden coverage, increase retirement adequacy, and make plan delivery of information more effective. In particular, the bill provision facilitating electronic communication would allow employers to use forms of disclosure that are far more effective in communicating with participants. Your bill would also facilitate greater use of automatic enrollment, which is critical to increasing the level of retirement savings. There are also many provisions that would broaden plan coverage among small employers, including an enhanced credit for establishing a plan. We believe these proposals are important to further strengthening the private employer-sponsored retirement system and helping workers obtain personal financial security.

We applaud your leadership and we look forward to the opportunity to work with you on this bill.

Sincerely,

LYNN D. DUDLEY,
Senior Vice President, Retirement and International Benefits Policy.

ALLIANCE BENEFIT GROUP—ROCKY MOUNTAIN,
June 24, 2013.

Hon. ORRIN HATCH,
Senate Finance Committee, Washington, DC.

DEAR SENATOR HATCH: On behalf of the Alliance Benefit Group (ABG), Alliance Benefit Group—Rocky Mountain (ABGRM), and our affiliates, we hereby would like to offer our sincere support of the SAFE Pension Act of 2013.

ABG is a national association of record keepers, third party administrators, and financial advisors dedicated to the goal of helping Americans securely retire through a strong system of public and private retirement programs. Alliance Benefit Group works with over 14,000 Defined Contribution and Defined Benefit plans across the country representing over $51 Billion in retirement savings and 1 million plan participants. We have been serving retirement and welfare plan participants in Utah since our foundation locally in 1980.

As a trusted service provider we deal firsthand with the challenges facing plan sponsors, plan fiduciaries, and plan participants across a wide spectrum. Many of these concerns are addressed by your legislation. We are especially encouraged by the provisions of the Act designed to increase auto enrollment and auto escalation, allow for new timing allowances designed to increased adoption of qualified plans, increase portability, address longevity risks, and provide for a more flexible safe harbor 401k environment.

Thank you for supporting the retirement system that all Americans depend on for their future to come.

Sincerely,

W. JEFFREY ZOBELL, QPA, QKA,
Chief Executive Officer, Alliance Benefit Group—Rocky Mountain.

ACLI,
July 3, 2013.

Re Safer Pension Act of 2013.

Hon. ORRIN G. HATCH,
U.S. Senate, Hart Senate Office Building, Washington, DC.

DEAR SENATOR HATCH: We want to express our appreciation for your leadership on retirement security issues. ACLI member companies offer insurance contracts and other investment products and services to qualified retirement plans, including defined benefit pension, 401(k) and 403(b) arrangements, and to individuals through individual retirement arrangements (IRAs) or on a non-qualified basis. For many years our members and their products have helped Americans accumulate retirement savings and turn those savings into guaranteed lifetime income.

Our members will be eager to study the provisions of the Safer Pension Act of 2013. We support enhancements to the current employer sponsored system with the goal of increasing simplification, coverage, and facilitating lifetime income options. We look forward to working with you on a number of enhancements including:

Facilitating electronic delivery of participant statements;

Expanding the ability of employers to offer annuities in defined contribution plans;

Encouraging multiple employer defined contribution plans; and

Expanding autoenrollment/autoescalation opportunities for workers.

As Congress considers tax reform, we appreciate your continued support of the current retirement security system. ACLI and its member companies look forward to working with you and your staff to improve retirement security for all Americans.

Sincerely,

WALTER C. WELSH.

ASPPA—WORKING FOR AMERICA'S RETIREMENT,

June 24, 2013.

Re Letter of Support for the SAFE Retirement Act of 2013

Hon. ORRIN HATCH,
Ranking Member, Senate Finance Committee, Washington, DC.

DEAR RANKING MEMBER HATCH: On behalf of the American Society of Pension Professionals & Actuaries (ASPPA) and its affiliates, we hereby express our strong support for the SAFE Retirement Act of 2013.

ASPPA is a national organization of more than 15,000 retirement plan professionals who provide consulting and administrative services for qualified retirement plans covering millions of American workers. ASPPA members are retirement professionals of all disciplines including consultants, investment advisors, administrators, actuaries, accountants, and attorneys. The large and broad-based ASPPA membership gives it unusual insight into current practical problems with the Employee Retirement Income Security Act and qualified retirement plans with a particular focus on the issues faced by small- to medium-sized employers. ASPPA membership is diverse and united by a common dedication to the private retirement plan system.

The private retirement system provisions in Title II of the SAFE Act will dramatically simplify the operation of qualified retirement plans by eliminating unnecessary paperwork and traps for the unwary, as well as providing new approaches to expanding the availability of workplace savings through qualified retirement plans, especially small business retirement plans. These common sense proposals will go a long way toward improving the retirement security of millions of working Americans.

ASPPA commends your offering of these proposals, and applauds your commitment to enhancing the private retirement system and the retirement security of our nation's workers.

Sincerely,

BRIAN H. GRAFF, ESQ., APM,
ASPPA Executive Director/CEO.

AMERICANS FOR TAX REFORMS,

JUNE 26, 2013.

Hon. ORRIN HATCH,
United States Senate, Washington, DC.

DEAR SENATOR HATCH: On behalf of Americans for Tax Reform, I write today in support of your new bill, the ''Secure Annuities for Employees (SAFE) Retirement Act of 2013.'' I would urge all senators to support this common-sense, job-creating legislation.

The SAFE Retirement Act provides net tax relief for retirement savings. Title II of the legislation spells out a host of common-sense and long-overdue reforms to our nation's retirement savings laws, especially with regard to small- and mid-sized employers. Pending a final score from the Joint Committee on Taxation, it seems self-evident that this section alone makes the SAFE Retirement Act a net tax cut for American families and employers.

The SAFE Retirement Act is good public policy for state and local taxpayers. Title I of the bill allows states to opt into an annuity-based alternative (a ''SAFE Retirement Plan'') to today's under-funded legacy defined benefit pension regime. A state wisely choosing to do so would give taxpayers the assurance that government employees won't strain state government funding obligations into perpetuity—the harsh reality facing many states today as they struggle with meeting the pension promises of an earlier era.

The SAFE Retirement Act builds upon the modernization efforts of the Pension Protection Act of 2006. This bill gives ordinary employers what they've been looking for—a cost-effective, easy to administer, and lower-hassle retirement planning structure they can work with. Common sense reforms like extending elective dates, providing safe harbors, and simplifying paperwork should be able to get broad support. In particular, the ''Starter 401(k)'' is an idea whose time has come.

The ''Secure Annuities for Employees (SAFE) Retirement Act of 2013'' is a great example of good, solid legislative blocking and tackling. I look forward to working with you on this legislation as it winds its way through the lawmaking process.

Sincerely,

GROVER NORQUIST.

Mr. HATCH. These letters come from businesses and organizations representing employers, life insurance companies, State insurance commissioners, State guarantee associations, and tax policy groups. These letters demonstrate that the SAFE Retirement Act is good policy and will make good law. America's retirement system deserves no less.

NOTICE OF HEARING

COMMITTEE ON INDIAN AFFAIRS

Ms. CANTWELL. Mr. President, I would like to announce that the Committee on Indian Affairs will meet during the session of the Senate on July 17, 2013, in room SD–628 of the Dirksen Senate Office Building, at 2:30 p.m., to conduct a legislative hearing to receive testimony on the following bills: S. 235, to provide for the conveyance of certain property located in Anchorage, Alaska, from the United States to the Alaska Native Tribal Health Consortium and S. 920, to allow the Fond du Lac Band of Lake Superior Chippewa in the State of Minnesota to lease or transfer certain land.

Those wishing additional information may contact the Indian Affairs Committee at (202) 224–2251.

AUTHORITY FOR COMMITTEES TO MEET

COMMITTEE ON HOMELAND SECURITY AND GOVERNMENTAL AFFAIRS

Mrs. MURRAY. Mr. President, I ask unanimous consent that the Committee on Homeland Security and Governmental Affairs be authorized to meet during the session of the Senate on July 9, 2013, at 10:30 a.m.

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

COMMITTEE ON THE JUDICIARY

Mrs. MURRAY. Mr. President, I ask unanimous consent that the Committee on the Judiciary be authorized to meet during the session of the Senate on July 9, 2013, at 10 a.m., in room SD–226 of the Dirksen Senate Office Building, to conduct a hearing entitled ''Nominations.''

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

SELECT COMMITTEE ON INTELLIGENCE

Mrs. MURRAY. Mr. President, I ask unanimous consent that the Select Committee on Intelligence be authorized to meet during the session of the Senate on July 9, 2013, at 2:30 p.m.

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

EXECUTIVE SESSION

EXECUTIVE CALENDAR

Ms. WARREN. Mr. President, I ask unanimous consent that the Senate proceed to executive session to consider the following nominations: Calendar Nos. 192, 193, 194; that the nominations be confirmed en bloc, the motions to reconsider be considered made and laid upon the table, with no intervening action or debate; that no further motions be in order to any of the nominations; that any related statements be printed in the RECORD; that the President be immediately notified of the Senate's action and the Senate then resume legislative session.

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

The nominations considered and confirmed are as follows:

DEPARTMENT OF STATE

Daniel R. Russel, of New York, to be an Assistant Secretary of State (East Asian and Pacific Affairs).

Geoffrey R. Pyatt, of California, a Career Member of the Senior Foreign Service, Class of Minister-Counsler, to be Ambassador Extraordinary and Plenipotentiary of the United States of America to Ukraine.

Tulinabo Salama Mushingi, of Virginia, a Career Member of the Senior Foreign Service, Class of Counselor, to be Ambassador Extraordinary and Plenipotentiary of the United States of America to Burkina Faso.

ELECTIONS IN AFGHANISTAN

Ms. WARREN. Mr. President, I ask unanimous consent that the Senate proceed to the immediate consideration of Calendar No. 94, S. Res. 151.

The PRESIDING OFFICER. The clerk will report the resolution by title.

The legislative clerk read as follows:

A resolution (S. Res. 151) urging the Government of Afghanistan to ensure transparent and credible presidential and provincial elections in April 2014 by adhering to internationally accepted democratic standards, establishing a transparent electoral process, and ensuring security for voters and candidates.

There being no objection, the Senate proceeded to consider the resolution, which had been reported from the Committee on Foreign Relations with an amendment to strike all after the resolving clause and insert the part printed in italic and strike the preamble and insert the part printed in italic.

S. RES. 151

[Whereas Afghanistan's Independent Election Commission has affirmed that Afghanistan will hold presidential and provincial elections in April 2014 and parliamentary elections in 2015;

[Whereas Afghanistan's current electoral process was established in 2004 by the Constitution of Afghanistan;

[Whereas the Tokyo Mutual Accountability Framework conditions some international assistance to Afghanistan on the holding of credible, inclusive, and transparent elections in 2014 and 2015, among other measures to improve governance;

[Whereas Afghanistan lacks a comprehensive and accurate voter registry, and previous voter registration drives have resulted in duplicate or fraudulent registrations, according to a report by the National Democratic Institute;

[Whereas security concerns and voter intimidation have impeded the ability of people in Afghanistan to cast votes reliably and safely in past elections;

[Whereas Afghan women in particular are prevented from meaningful participation in the electoral process due to the security environment, the scarcity of female poll workers, and lack of awareness of women's political rights and opportunities, according to the Free and Fair Election Foundation of Afghanistan;

[Whereas Afghanistan's 2009 presidential election was characterized by inadequate security for voters and candidates, low voter turnout, and widespread fraud, according to the National Democratic Institute;

[Whereas Afghan officials, including President Karzai and Attorney General Mohammad Ishaq Aloko, disputed the results of Afghanistan's 2010 parliamentary elections and established a Special Election Tribunal to investigate allegations of fraud;

[Whereas, following the 2010 parliamentary elections, Democracy International's Afghanistan Election Observation Mission concluded that comprehensive electoral reform is necessary to ensure a free, fair, and credible election process in 2014;

[Whereas the Honorable Hamid Karzai is the first democratically elected president of modern Afghanistan and has served two terms in that position;

[Whereas the Constitution of Afghanistan states, ''No one can be elected as president for more than two terms.'';

[Whereas President Karzai stated on January 11, 2013, alongside President Barack Obama, ''The greatest of my achievements [. . .] will be a proper, well-organized, interference-free election in which the Afghan people can elect their next president.'';

[Whereas, on several occasions since the late 1970s, civil war has broken out in Afghanistan over the legitimacy of the Afghan government;

[Whereas United States taxpayers have invested more than $89,500,000,000 in reconstruction and humanitarian assistance to Afghanistan since October 2001, according to the Special Inspector General for Afghanistan Reconstruction (SIGAR);

[Whereas a democratically elected and legitimate government that reflects the will of the Afghan people is in the vital security interests of Afghanistan, the United States, its partners in the NATO International Security Assistance Force (ISAF), and Afghanistan's neighbors; and

[Whereas the most critical milestone for Afghanistan's future stability is a peaceful and credible transition of power through presidential elections in 2014: Now, therefore, be it]

Whereas Afghanistan's Independent Election Commission has affirmed that Afghanistan will hold presidential and provincial elections in April 2014 and parliamentary elections in 2015;

Whereas Afghanistan's current electoral process was established in 2004 by the Constitution of Afghanistan;

Whereas the Tokyo Mutual Accountability Framework conditions some international assistance to Afghanistan on the holding of credible, inclusive, and transparent elections in 2014 and 2015, among other measures to improve governance;

Whereas Afghanistan lacks a comprehensive and accurate voter registry, and previous voter registration drives have resulted in duplicate or fraudulent registrations, according to a report by the National Democratic Institute;

Whereas security concerns and voter intimidation have impeded the ability of people in Afghanistan to cast votes reliably and safely in past elections;

Whereas Afghan women in particular are prevented from meaningful participation in the electoral process due to the security environment, the scarcity of female poll workers, and lack of awareness of women's political rights and opportunities, according to the Free and Fair Election Foundation of Afghanistan;

Whereas Afghanistan's 2009 presidential election was characterized by inadequate security for voters and candidates, low voter turnout, and widespread fraud, according to the National Democratic Institute;

Whereas Afghan officials disputed the results of Afghanistan's 2010 parliamentary elections and established a Special Election Tribunal to investigate allegations of fraud;

Whereas, following the 2010 parliamentary elections, Democracy International's Afghanistan Election Observation Mission concluded that comprehensive electoral reform is necessary to ensure a free, fair, and credible election process in 2014;

Whereas the current president of Afghanistan is serving a second elective term and the Constitution of Afghanistan states, ''No one can be elected as president for more than two terms.'';

Whereas the current president of Afghanistan has committed to not seeking another term in office;

Whereas, on several occasions since the late 1970s, civil war has broken out in Afghanistan over the legitimacy of the Afghan government;

Whereas United States taxpayers have invested more than $89,500,000,000 in reconstruction and humanitarian assistance to Afghanistan since October 2001, according to the Special Inspector General for Afghanistan Reconstruction (SIGAR);

Whereas a democratically-elected and legitimate government that reflects the will of the Afghan people is in the vital security interests of Afghanistan, the United States, its partners in the NATO International Security Assistance Force (ISAF), and Afghanistan's neighbors; and

Whereas one of the most critical milestones for Afghanistan's future stability is a peaceful and credible transition of power through presidential elections in 2014: Now, therefore, be it

Resolved, [That the Senate—

[(1) affirms that the electoral process in Afghanistan should be determined and led by Afghan actors, with support from the international community, and should not be subject to internal and external interference;

[(2) expresses its strong support for credible, inclusive, and transparent presidential and provincial elections in April 2014;

[(3) urges the Government of Afghanistan to conduct the elections in full accordance with the Constitution of Afghanistan, to include maintaining the quota for women's parliamentary participation;

[(4) honors the sacrifice of United States, coalition, and Afghan servicemembers who have been killed or injured since October 2001 in defense of the democratic rights of the Afghan people;

[(5) recognizes the substantial investment made by the United States taxpayers in support of stability and democracy in Afghanistan;

[(6) recognizes the contributions made by the government of President Hamid Karzai to the democratic progress of Afghanistan, including statements by President Karzai committing to hold presidential elections in 2014 and not seek a third term;

[(7) recognizes that transparent and credible elections will safeguard the legitimacy of the next Afghan government and will help prevent future violence by groups that may be ready to contest a process perceived as rigged or dishonest;

[(8) recognizes that a democratically elected and legitimate government is as important to ensuring the long-term stability of Afghanistan as the successful training and fielding of the Afghan National Security Forces;

[(9) urges the Government of Afghanistan to recognize the independence and impartiality of the Independent Electoral Commission (IEC) and an elections complaints mechanism with clear jurisdiction over the final results, and urges all parties not to interfere with their deliberations;

[(10) urges the Parliament of Afghanistan to pass legislation that will establish a consultative and inclusive process for appointing elections commissioners and allowing election disputes to be resolved transparently and fairly;

[(11) urges the IEC to adopt measures to better mitigate fraud, include marginalized groups, and improve electoral transparency of the polling and counting process and communicate these measures clearly and consistently to the people of Afghanistan;

[(12) urges the Government of Afghanistan to support a credible and effective electoral complaints mechanism whereby its members are perceived as impartial, it is given the ultimate authority on deciding whether a ballot or candidate is disqualified, and it has the time and resources to do its work;

[(13) urges close and continuing communication between the IEC and the Afghan National Security Forces to identify and provide security for vulnerable areas of the country during the election period;

[(14) urges the Afghan National Security Forces to make every necessary effort to ensure the safety of voters and candidates;

[(15) expresses its support for the full participation of Afghan civil society in the election process; and

[(16) urges the Secretary of State to condition financial, logistical, and political support for Afghanistan's 2014 elections based on the implementation of reforms in Afghanistan including—

[(A) increased efforts to encourage women's participation in the electoral process, including provisions to ensure their full access to and security at polling stations;

[(B) the implementation of measures to prevent fraudulent registration and manipulation of the voting or counting processes, including—

[(i) establishment of processes to better control ballots;

[(ii) vetting of and training for election officials; and

[(iii) full accreditation of and access for international and domestic election observers; and

[(C) prompt passage of legislation through the Parliament of Afghanistan that codifies the authorities and independence of the IEC and an independent and impartial election complaints mechanism.]

That the Senate—

(1) affirms that the electoral process in Afghanistan should be determined and led by Afghan actors, with support from the international community, and should not be subject to internal or external interference;

(2) expresses its strong support for credible, inclusive, and transparent presidential and provincial elections in April 2014;

(3) urges the Government of Afghanistan to conduct the elections in full accordance with the Constitution of Afghanistan, to include maintaining the constitutionally-mandated allocation of seats for women's parliamentary participation;

(4) honors the sacrifice of United States, coalition, and Afghan service members who have been killed or injured since October 2001 in defense of the democratic rights of the Afghan people;

(5) recognizes the substantial investment made by the United States taxpayers in support of stability, democracy, and the rule of law in Afghanistan, including efforts to end public corruption;

(6) recognizes the commitment of the Government of Afghanistan to hold presidential elections in 2014 and the current president's commitment not to seek a third term;

(7) recognizes that transparent and credible elections will help safeguard the legitimacy of the next Afghan government and will help prevent future violence by groups that may be ready to contest a process perceived as rigged or dishonest;

(8) recognizes that a democratically-elected and legitimate government is important to ensuring the long term stability of Afghanistan, as is the successful training and fielding of the Afghan National Security Forces;

(9) urges the Government of Afghanistan to respect and support the independence and impartiality of the Independent Electoral Commission (IEC) and the need for an independent and impartial elections complaints mechanism with clear jurisdiction over the final results, and urges all parties not to interfere with their deliberations;

(10) urges the Parliament of Afghanistan to pass legislation that will establish a consultative and inclusive process for appointing elections commissioners and allowing election disputes to be resolved transparently and fairly;

(11) urges the IEC to adopt measures to better mitigate fraud, include marginalized groups, and improve electoral transparency of the polling and counting process and communicate these measures clearly and consistently to the people of Afghanistan;

(12) urges the Government of Afghanistan to support a credible and effective electoral complaints mechanism whereby its members are perceived as impartial, it is given the ultimate authority on deciding whether a ballot or candidate is disqualified, and it has the time and resources to do its work;

(13) urges close and continuing communication between the IEC and the Afghan National Security Forces to identify and provide security for vulnerable areas of the country during the election period;

(14) urges the Afghan National Security Forces to make every necessary effort to ensure the safety of voters and candidates;

(15) expresses its support for the full participation of Afghan civil society in the election process;

(16) urges the President of the United States to ensure that all United States Government efforts in Afghanistan are well-coordinated and are fully consistent with the American taxpayers longstanding commitment to stability, democracy, and the rule of law in Afghanistan, including efforts to end public corruption; and

(17) urges the Secretary of State to condition financial, logistical, and political support for Afghanistan's 2014 elections based on the implementation of reforms in Afghanistan including—

(A) increased efforts to encourage women's participation in the electoral process, including provisions to ensure their full access to and security at polling stations;

(B) the implementation of measures to prevent fraudulent registration and manipulation of the voting or counting processes, including—

(i) establishment of processes to better control ballots;

(ii) vetting of and training for election officials; and

(iii) full accreditation of and access for international and domestic election observers; and

(C) prompt passage of legislation through the Parliament of Afghanistan that codifies the authorities and independence of the IEC and an independent and impartial election complaints mechanism.

Ms. WARREN. I further ask that the committee-reported substitute amendment be agreed to; the resolution, as amended, be agreed to; the committee-reported amendment to the preamble be agreed to; the preamble, as amended, be agreed to; and the motions to reconsider be considered made and laid upon the table, with no intervening action or debate.

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

The committee amendment in the nature of a substitute was agreed to.

The resolution (S. Res. 151), as amended, was agreed to.

The committee amendment in the nature of a substitute to the preamble was agreed to.

The preamble, as amended, was agreed to.

The resolution, as amended, with its preamble, as amended, reads as follows:

S. RES. 151

Whereas Afghanistan's Independent Election Commission has affirmed that Afghanistan will hold presidential and provincial elections in April 2014 and parliamentary elections in 2015;

Whereas Afghanistan's current electoral process was established in 2004 by the Constitution of Afghanistan;

Whereas the Tokyo Mutual Accountability Framework conditions some international assistance to Afghanistan on the holding of credible, inclusive, and transparent elections in 2014 and 2015, among other measures to improve governance;

Whereas Afghanistan lacks a comprehensive and accurate voter registry, and previous voter registration drives have resulted in duplicate or fraudulent registrations, according to a report by the National Democratic Institute;

Whereas security concerns and voter intimidation have impeded the ability of people in Afghanistan to cast votes reliably and safely in past elections;

Whereas Afghan women in particular are prevented from meaningful participation in the electoral process due to the security environment, the scarcity of female poll workers, and lack of awareness of women's political rights and opportunities, according to the Free and Fair Election Foundation of Afghanistan;

Whereas Afghanistan's 2009 presidential election was characterized by inadequate security for voters and candidates, low voter turnout, and widespread fraud, according to the National Democratic Institute;

Whereas Afghan officials disputed the results of Afghanistan's 2010 parliamentary elections and established a Special Election Tribunal to investigate allegations of fraud;

Whereas following the 2010 parliamentary elections, Democracy International's Afghanistan Election Observation Mission concluded that comprehensive electoral reform is necessary to ensure a free, fair, and credible election process in 2014;

Whereas the current president of Afghanistan is serving a second elective term and the Constitution of Afghanistan states, ''No one can be elected as president for more than two terms.'';

Whereas the current president of Afghanistan has committed to not seeking another term in office;

Whereas, on several occasions since the late 1970s, civil war has broken out in Afghanistan over the legitimacy of the Afghan government;

Whereas United States taxpayers have invested more than $89,500,000,000 in reconstruction and humanitarian assistance to Afghanistan since October 2001, according to the Special Inspector General for Afghanistan Reconstruction (SIGAR);

Whereas a democratically-elected and legitimate government that reflects the will of the Afghan people is in the vital security interests of Afghanistan, the United States, its partners in the NATO International Security Assistance Force (ISAF), and Afghanistan's neighbors; and

Whereas one of the most critical milestones for Afghanistan's future stability is a peaceful and credible transition of power through presidential elections in 2014: Now, therefore, be it

Resolved, That the Senate—

(1) affirms that the electoral process in Afghanistan should be determined and led by Afghan actors, with support from the international community, and should not be subject to internal or external interference;

(2) expresses its strong support for credible, inclusive, and transparent presidential and provincial elections in April 2014;

(3) urges the Government of Afghanistan to conduct the elections in full accordance with the Constitution of Afghanistan, to include maintaining the constitutionally-mandated allocation of seats for women's parliamentary participation;

(4) honors the sacrifice of United States, coalition, and Afghan service members who have been killed or injured since October 2001 in defense of the democratic rights of the Afghan people;

(5) recognizes the substantial investment made by the United States taxpayers in support of stability, democracy, and the rule of law in Afghanistan, including efforts to end public corruption;

(6) recognizes the commitment of the Government of Afghanistan to hold presidential elections in 2014 and the current president's commitment not to seek a third term;

(7) recognizes that transparent and credible elections will help safeguard the legitimacy of the next Afghan government and will help prevent future violence by groups that may be ready to contest a process perceived as rigged or dishonest;

(8) recognizes that a democratically-elected and legitimate government is important to ensuring the long term stability of Afghanistan, as is the successful training and fielding of the Afghan National Security Forces;

(9) urges the Government of Afghanistan to respect and support the independence and impartiality of the Independent Electoral Commission (IEC) and the need for an independent and impartial elections complaints mechanism with clear jurisdiction over the

final results, and urges all parties not to interfere with their deliberations;

(10) urges the Parliament of Afghanistan to pass legislation that will establish a consultative and inclusive process for appointing elections commissioners and allowing election disputes to be resolved transparently and fairly;

(11) urges the IEC to adopt measures to better mitigate fraud, include marginalized groups, and improve electoral transparency of the polling and counting process and communicate these measures clearly and consistently to the people of Afghanistan;

(12) urges the Government of Afghanistan to support a credible and effective electoral complaints mechanism whereby its members are perceived as impartial, it is given the ultimate authority on deciding whether a ballot or candidate is disqualified, and it has the time and resources to do its work;

(13) urges close and continuing communication between the IEC and the Afghan National Security Forces to identify and provide security for vulnerable areas of the country during the election period;

(14) urges the Afghan National Security Forces to make every necessary effort to ensure the safety of voters and candidates;

(15) expresses its support for the full participation of Afghan civil society in the election process;

(16) urges the President of the United States to ensure that all United States Government efforts in Afghanistan are well-coordinated and are fully consistent with the American taxpayers longstanding commitment to stability, democracy, and the rule of law in Afghanistan, including efforts to end public corruption; and

(17) urges the Secretary of State to condition financial, logistical, and political support for Afghanistan's 2014 elections based on the implementation of reforms in Afghanistan including—

(A) increased efforts to encourage women's participation in the electoral process, including provisions to ensure their full access to and security at polling stations;

(B) the implementation of measures to prevent fraudulent registration and manipulation of the voting or counting processes, including—

(i) establishment of processes to better control ballots;

(ii) vetting of and training for election officials; and

(iii) full accreditation of and access for international and domestic election observers; and

(C) prompt passage of legislation through the Parliament of Afghanistan that codifies the authorities and independence of the IEC and an independent and impartial election complaints mechanism.

ORDERS FOR WEDNESDAY, JULY 10, 2013

Ms. WARREN. Mr. President, I ask unanimous consent that when the Senate completes its business today, it adjourn until 10 a.m. on Wednesday, July 10, 2013; 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 the majority leader be recognized and that following the remarks of the two leaders, the time until 12 p.m. be equally divided and controlled between the two leaders or their designees, with Senators permitted to speak therein for up to 10 minutes each; further, that at 12 p.m. the Senate proceed to vote on the motion to invoke cloture on the motion to proceed to S. 1238, the student loan bill.

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

PROGRAM

Ms. WARREN. At noon tomorrow, there will be a cloture vote on the motion to proceed to the student loan bill.

ADJOURNMENT UNTIL 10 A.M. TOMORROW

Ms. WARREN. If there is no further business to come before the Senate, I ask unanimous consent it adjourn under the previous order.

There being no objection, the Senate, at 7 p.m., adjourned until Wednesday, July 10, 2013, at 10 a.m.

NOMINATIONS

Executive nominations received by the Senate:

EXPORT-IMPORT BANK OF THE UNITED STATES

WANDA FELTON, OF NEW YORK, TO BE FIRST VICE PRESIDENT OF THE EXPORT-IMPORT BANK OF THE UNITED STATES FOR A TERM EXPIRING JANUARY 20, 2017. (REAPPOINTMENT)

DEPARTMENT OF STATE

MARK BRADLEY CHILDRESS, OF VIRGINIA, TO BE AMBASSADOR EXTRAORDINARY AND PLENIPOTENTIARY OF THE UNITED STATES OF AMERICA TO THE UNITED REPUBLIC OF TANZANIA.

TOMASZ P. MALINOWSKI, OF THE DISTRICT OF COLUMBIA, TO BE ASSISTANT SECRETARY OF STATE FOR DEMOCRACY, HUMAN RIGHTS, AND LABOR, VICE MICHAEL H. POSNER, RESIGNED.

CARLOS ROBERTO MORENO, OF CALIFORNIA, TO BE AMBASSADOR EXTRAORDINARY AND PLENIPOTENTIARY OF THE UNITED STATES OF AMERICA TO BELIZE.

EVAN RYAN, OF VIRGINIA, TO BE AN ASSISTANT SECRETARY OF STATE (EDUCATIONAL AND CULTURAL AFFAIRS), VICE JUDITH ANN STEWART STOCK, RESIGNING.

DEPARTMENT OF DEFENSE

DENNIS V. MCGINN, OF MARYLAND, TO BE AN ASSISTANT SECRETARY OF THE NAVY, VICE JACKALYNE PFANNENSTIEL, RESIGNED.

FOREIGN SERVICE

THE FOLLOWING-NAMED PERSONS OF THE DEPARTMENT OF STATE TO BE CONSULAR OFFICERS AND SECRETARIES IN THE DIPLOMATIC SERVICE OF THE UNITED STATES OF AMERICA:

KATHLEEN M. ADAMS, OF FLORIDA
CHARLES J. ADDISON, OF VIRGINIA
STERLING K. AINSWORTH, OF VIRGINIA
CLAUDIA A. ALVAREZ, OF VIRGINIA
NAVDEEP AULJA, OF WASHINGTON
ROBERT N. BADENHOP, OF VIRGINIA
BETHANY BARRIENTEZ, OF VIRGINIA
KATHRYN M. BOSWELL, OF MARYLAND
ANNA MARIE BOULOS, OF NEW HAMPSHIRE
DORCAS D. BRANNOCK, OF VIRGINIA
DAVID BYRNES, OF VIRGINIA
JUAN C. CACERES, OF VIRGINIA
KARN L. CARLSON, OF TEXAS
CARRINGTON R. CARTER, SR., OF MARYLAND
FLACELIA CELSULA, OF VIRGINIA
TAMARA SAITO CHAO, OF CALIFORNIA
CHRISTOPHER M. CLOSE, OF VIRGINIA
KEVIN M. COATS, OF FLORIDA
CHIANA N. COLEMAN, OF THE DISTRICT OF COLUMBIA
KATHLEEN L. COLGAN, OF VIRGINIA
STEVEN CUPIC, OF VIRGINIA
MATTHEW T. DAVIS, OF VIRGINIA
MICHAEL DAVIS, OF VIRGINIA
BYRON H. DENNEY, OF VIRGINIA
MICHAEL R. DISNER, OF VIRGINIA
SEAN DOHERTY, OF VIRGINIA
COCO DOWNEY, OF VIRGINIA
LEON PAUL D'SOUZA, OF VIRGINIA
KEVIN Q. DUONG, OF VIRGINIA
FRANZ W. DURDLE, OF VIRGINIA
STACEY C. DUVALL, OF MARYLAND
KATHRYN EDWARDS, OF PENNSYLVANIA
KURT M. EILHARDT, OF THE DISTRICT OF COLUMBIA
THOMAS ELFMONT, OF THE DISTRICT OF COLUMBIA
RANDALL T. EVERS, OF MARYLAND
KAYLAN M. FILLINGHAM, OF MARYLAND
JACOB K. FISHER, OF FLORIDA
SARAH LINDSEY FLEWELLING, OF MAINE
DAVY E. FOGLER, OF VIRGINIA
RAPHAEL A. GARCIA, OF FLORIDA
JENNIFER K. GORMAN, OF VIRGINIA
KEVIN GRIFFITH, OF MARYLAND
LEKISHA R. GUNN, OF ALABAMA
ERIC C. HAMMARSTEN, OF OKLAHOMA
KINGSPRIDE HAMMOND, OF VIRGINIA
BRETT ETHAN HANSEN, OF VIRGINIA
JOSHUA D. HATCH, OF TEXAS
CALVIN HAYES, OF FLORIDA
GABRIEL LAVON HURST, OF NEW YORK
BRIAN JEFFREY HUSAR, OF ILLINOIS
CHEN-TZE GEORGE HWANG, OF VIRGINIA
GREGORY A. JENTZSCH, OF OREGON
DAMION R. JOHNSON, OF NEW YORK
BRANDON W. KAPPUS, OF VIRGINIA
KEVIN J. KELLENBERGER, OF VIRGINIA
KATHERINE KIGUDDE, OF CALIFORNIA
CAITLYN KIM, OF NEW YORK
AMY ELIZABETH KORNBLUTH, OF FLORIDA
JULIE A. LABORDE, OF NEVADA
MARIANNE E. LEE, OF FLORIDA
ADAM A. LUND, OF OREGON
JESSE LYNCH, OF FLORIDA
NICHOLE L. MADDEN, OF PENNSYLVANIA
TIMOTHY A. MILLER, OF VIRGINIA
CAROLYN I. MOORE, OF MISSOURI
KARA M. MOORE, OF VIRGINIA
JESSICA A. MORRIS, OF NEW YORK
KENT MULLEN, OF VIRGINIA
STEVEN MULLEN, OF MARYLAND
EMILY M. R. NELSON, OF NEW YORK
PHOEBE J. NEWMAN, OF MAINE
BRUNO E. NOJIMA, OF VIRGINIA
LAUREN FORBES O'DOHERTY, OF NORTH CAROLINA
ALEXANDER JOZEF PARCAN, OF PENNSYLVANIA
WILLIAM HAIGH PAYNE, OF VIRGINIA
MARY JO ANN PHAM, OF MASSACHUSETTS
ROBYN A. PUCKETT, OF GEORGIA
GREGORY W. QUICK, OF PENNSYLVANIA
SEONG HEON RA, OF VIRGINIA
VALERIE M. REED, OF VIRGINIA
EILEEN R. REQUENA, OF VIRGINIA
NATHAN W. RHOADS, OF VIRGINIA
AMANDA J. RIVERS, OF VIRGINIA
SARAH K. G. ROGERS, OF CALIFORNIA
JOSEPH AARON ROZENSHTEIN, OF NEW YORK
PATRICK RUMLEY, OF FLORIDA
WILBER N. SAENZ, OF VIRGINIA
SARA E. SAUKAS, OF VIRGINIA
ROBERT ALLEN SCOTT, OF IOWA
JOSEPH J. SENCHYSHYN, OF NEW YORK
JOSEPH F. SKRTIC, OF VIRGINIA
JOSEPH B. SOLLENBERGER, OF THE DISTRICT OF COLUMBIA
SUSAN SKODA SOLLENBERGER, OF THE DISTRICT OF COLUMBIA
ANDREA R. STARKS, OF MARYLAND
JOEL STEWART, OF THE DISTRICT OF COLUMBIA
DANIEL STREITFELD, OF TEXAS
ELLEN TAMARKIN, OF THE DISTRICT OF COLUMBIA
KIMBERLY S. TIGHEARNAIN, OF VIRGINIA
JEFFERY ALAN TOMASEVICH, OF THE DISTRICT OF COLUMBIA
VALERIE L. ULLRICH, OF NEW HAMPSHIRE
LAURA J. VERBISKY, OF MICHIGAN
ERIC WASHABAUGH, OF VIRGINIA
RYAN MICHAEL WAYE, OF GEORGIA
MICHAEL A. WELCH, OF VIRGINIA
MARK A. WELLS, OF VIRGINIA
REBECCA R. WHITE, OF THE DISTRICT OF COLUMBIA
JOHN F. WIEDOWER, OF THE DISTRICT OF COLUMBIA
DAVID LEE WILLEY, OF SOUTH DAKOTA
TIARA WILLIAMS, OF VIRGINIA
ODESSA M. WORKMAN, OF THE DISTRICT OF COLUMBIA
HAENIM YOO, OF CALIFORNIA
SEAN YOUNG, OF VIRGINIA

IN THE COAST GUARD

THE FOLLOWING OFFICER FOR APPOINTMENT TO THE GRADE INDICATED IN THE U.S. COAST GUARD PURSUANT TO THE AUTHORITY OF SECTION 271(D), TITLE 14, U.S. CODE:

To be rear admiral

RICHARD T. GROMLICH

IN THE AIR FORCE

THE FOLLOWING NAMED OFFICER FOR APPOINTMENT IN THE UNITED STATES AIR FORCE TO THE GRADE INDICATED WHILE ASSIGNED TO A POSITION OF IMPORTANCE AND RESPONSIBILITY UNDER TITLE 10, U.S.C., SECTION 601:

To be lieutenant general

LT. GEN. JAMES M. KOWALSKI

IN THE NAVY

THE FOLLOWING NAMED OFFICER FOR APPOINTMENT IN THE UNITED STATES NAVY TO THE GRADE INDICATED WHILE ASSIGNED TO A POSITION OF IMPORTANCE AND RESPONSIBILITY UNDER TITLE 10, U.S.C., SECTION 601:

To be vice admiral

VICE ADM. KURT W. TIDD

IN THE ARMY

THE FOLLOWING NAMED OFFICER FOR REGULAR APPOINTMENT IN THE GRADE INDICATED IN THE UNITED STATES ARMY UNDER TITLE 10, U.S.C., SECTION 531:

To be lieutenant colonel

DEAN C. ANDERSON

THE FOLLOWING NAMED OFFICER FOR APPOINTMENT IN THE GRADE INDICATED IN THE RESERVE OF THE ARMY UNDER TITLE 10, U.S.C., SECTION 12203:

To be colonel

CHRISTOPHER D. PERRIN

THE FOLLOWING NAMED OFFICERS FOR APPOINTMENT TO THE GRADE INDICATED IN THE UNITED STATES ARMY DENTAL CORPS UNDER TITLE 10, U.S.C., SECTIONS 624 AND 3064:

To be major

SHEENA L. ALLEN
MICHAEL M. ARMSTRONG
DAVID A. AYALA
ANDREW M. BAKER
MICHAEL D. BARNO
MICHAEL J. BEKE
BRENT H. BETHERS
BERNARDO F. BIANCO
JENNIFER D. BRITT
MICHAEL J. BROWNING
AARON G. CAMPBELL
STEVEN W. CAMPBELL
CHRISTOPHER K. CHANG
MILES R. CONE
MATTHEW J. COZBY
PETER K. CUDJOE
KIRK R. DAHLKE
MINDY M. M. DAUGHERTY
EDUARDO A. DECARDONAJULIA
CANDACE K. DEVEAUX
JEFFRY D. FLETCHER
GREGORY S. FURDEK
JOHN O. GREEN
KYLE R. GRIFFITH
JONATHAN M. HARDY
MICHAEL A. HOFFMAN
FREDWIN R. HOLOMON
BRYAN L. HORSPOOL
MIGUEL A. JUSINOPEREZ
YONG S. KIM
MITCHELL P. KREUZE
KWAME O. KWATENG
KHAI Q. LE
DONG S. LEE
MEGAN E. LICHTWARDT
NATHAN R. LUND
MATTHEW D. MORRIS
JADELIN M. S. MORTON
RUTH A. NELSON
RYAN L. OLSON
BRETT R. POTTER
JENNIFER S. PRITTS
DEMARCIO L. REED
ALEXANDRA M. RIHANI
RYAN P. ROMERO
SHETEKA K. ROSSGOODLETT
MATTHEW D. SCHAFER
RUSSELL K. SEARLE
REZA J. SHARIFI
CLINT T. SHELLEY
AARON D. SIMMONS
JONATHAN D. SPENN
MARY S. STUART
NATHAN R. THOMPSON
STEVEN J. TODD
ERNESTO M. VERA, JR.
NAM T. VO
DOUGLAS N. WATERMAN
LEAH M. WIGER
GARRETT G. WOOD
MIAO X. ZHOU

THE FOLLOWING NAMED OFFICERS FOR APPOINTMENT TO THE GRADE INDICATED IN THE UNITED STATES ARMY UNDER TITLE 10, U.S.C., SECTION 624:

To be lieutenant colonel

COURTNEY L. ABRAHAM
ROBERT S. ADCOCK
ANDREW J. AIELLO III
AMANDA B. AKERS-VORNHOLT
EVERARDO ALANIS
TROY V. ALEXANDER
TODD J. ALLISON
LUIS M. ALVAREZ
JASON M. ALVIS
MATTHEW K. ANASTASI
CHRISTIAN O. ANDERSON
BRANDY M. ANDREWS
JUDY C. ANTHONY
AUGUST A. ARDUSSI
JOHN L. ARGUE
WILLIAM C. ARNOLD
CARLA J. AUGUSTINE
CARMEN M. AVILESECHEVARRIA
MICHAEL A. BAKER
ROBERT E. BAKER
BRAD A. BANE
MARCUS L. BATES
LOYD BEAL III
BRIAN D. BEINER
CHICO D. BENNETT
DEREK A. BIRD
CATHERINE M. BLACK
SETH T. BLAKEMAN
KENYA M. BOOKER
FREDA V. BOUCHELAGHEM
KEVIN D. BOUREN
TERRY D. BRANNAN
GARY W. BROCK, JR.
CHRISTOPHER M. BROWN
CAPRISSA S. BROWNSLADE
LAHAVIE J. BRUNSON
THOMAS A. BUCHHOLZ
ZACHARY J. BUETTNER
JAMES M. BUNYAK, JR.
PETER Q. BURKE
SHAWN R. BURTON
WOODWARD H. CALDWELL
LAWRENCE F. CAMACHO
CHAD M. CARLSON
ROGER D. CARROLL, JR.
MATTHEW P. CASHDOLLAR
ANTHONY J. CASSINO
GLOVER H. CASTRO
SANDRA L. CHAVEZ
EDWIN L. CHILTON II
MICHAEL J. CHRISTIANSEN
STEVEN M. CLARK
NILE L. CLIFTON, JR.
KEVIN R. CLINE
SCOTT T. CLUTTER
PATRICK L. COBB
OCTAVIA T. COLEMAN
MANUEL COLON
JASON R. CONDE
TRENTON J. CONNER
STEPHEN D. COOK
DOUGLAS W. COPELAND
MYRTA I. CRESPO
MARTIN L. CROUSE
FRANKIE J. CRUZ
HERMINIO N. CRUZ
SHANE R. CUELLAR
BRADLEY T. CULLIGAN
PAUL J. CURRY
BENJAMIN K. DENNARD
JOEL L. DILLON
KEVIN S. DIXON
GARRY DODARD
STEVEN M. DOWGIELEWICZ, JR.
SARA E. DUDLEY
FELICIA R. EADDY
JAMES S. EDWARDS
DANIELLE L. ELEY
LUKE E. EMERSON
CHRISTOPHER ENDERTON
MELISSA R. ESLINGER
MICHAEL E. FELLURE
MICHAEL P. FITZGERALD
TEVINA M. FLOOD
RUSSELL J. FOSTER
JACOB H. FREEMAN
DANIEL P. FRESH
KIMBERLY K. FUHRMAN
JOHN R. GAIVIN
TIMOTHY M. GALLAGHER
JAMES E. GANNON
SAFIYYA GAYTON
JOEL A. GEGATO, JR.
MILES T. GENGLER
ANTHONY R. GIBBS
PETER L. GILBERT
JASON D. GOOD
SETH C. GRAVES
LACHER M. GREEN
RONNARD GREEN
GYLES E. GREGORY III
JEREL R. GRIMES
MICHAEL J. HALLEY
TODD W. HANDY
JASON J. HANIFIN
DIANA B. HARE
CURTIS N. HARPER
ALFRED L. HARRIS, JR.
FREDERICKA R. HARRIS
JON C. HAVERON
TIMOTHY W. HAYLETT
PRESTON J. HAYWARD
JASON H. HEARN
ROY E. HEFFNER
RAPHAEL S. HEFLIN
MARK P. HENDERSON
CARL L. HENNEMANN
JUSTIN S. HERBERMANN
WAYNE F. HIATT
RALPH G. HILLMER III
GREGORY J. HIRSCHEY
RUSSELL V. HOFF
SCOTT E. HOLDEN
JONATHAN R. HOLLAND
JOEL R. HOLMSTROM
WANDA I. HUDDLESTON
IAN W. HUMPHREY
ROBERT W. HUMPHREYS
DAVINA L. HUNT
CURTIS L. JOHNSON
LEE M. JOHNSON
KEITH JONES, JR.
LATONYA N. JORDAN
LOUIS J. KARNES
GLEN P. KEITH
CHRISTOPHER S. KENNEDY
RYAN R. KING
TROY T. KIRBY
RUSSELL W. KLAUMAN
JOHN W. KREDO
BRIAN D. KUHN
MICHAEL F. LABRECQUE
KEIRYA R. LANGKAMP
STACEY L. LEE
ROBERT L. LEIATO
MICHAEL L. LINDLEY
BENJAMIN M. LIPARI
TODD R. LITTLE
STEVEN S. LITVIN
MICHAEL E. LUDWICK
RYAN P. LUEDERS
SCOTT A. MADDRY
SCOTT J. MADORE
JOHN J. MAHER
TRAHON T. MASHACK
CARL E. MASON
CHRISTINE A. MASSEY
AMBROSE U. MBONU
MICHAEL D. MCBRIDE
MICHAEL R. MCBRIDE
JEFFREY A. MCCARTNEY
PATRICK J. MCCLELLAND
WADE M. MCCOLLIN
ERIC A. MCCOY
CHRISTOPHER M. MCCREERY
JAMES T. MCDONALD
TIMOTHY D. MCDONALD
BEN P. MCFALL III
KYLE A. MCFARLAND
MARK T. MCGOVERN
SHAWANA J. MCKNIGHT-BRAZZLE
CHARLES W. MCPHAIL
IVAN K. MCPHERSON
ROBB A. MEERT
ADAM MELNITSKY
LUKE J. MEYERS
BURR H. MILLER
DOUGLAS M. MILLER
ERIN C. MILLER
SAMUEL S. MILLER
DANIEL MISIGOY
JARRETT S. MOFFITT
ERIC J. MOLFINO
ROBIN W. MONTGOMERY
GORDON R. MOON
LATASSHA R. MOORE
JAMES J. MORGAN
COLETTE M. MOSES
JARRETT R. MOSES
CHAD M. NANGLE
GEORGE G. NASIF
DAVID L. NELSON, JR.
PATRICK NIESTZCHE
ALTHERIA M. NILES, JR.
DONNIE NOWLIN
MICHAEL T. NUCKOWSKI
RYAN P. OQUINN
DENNIS J. ORTIZ
LESLEY G. ORTIZ
ROBERT M. OVERGAARD, JR.
ADALBERTO PAGANFIGUEROA
CHRISTOPHER L. PAONE
MICHAEL N. PARENT
JONATHAN M. PATRICK
JASON D. PEREZ
LETSY A. PEREZ-MARSDEN
RICHARD H. PFEIFFER, JR.
WAYNE N. PICKETT
JASON D. PIKE
JOHN S. PIRES
REGINA PISTONE
WILLIAM J. PONTES
MICHAEL P. POST
JOHN W. PRATT
JOHN E. PRICE
CLYDELLIA S. PRICHARD ALLEN
CLYDEA M. PRICHARD-BROWN
GARY J. PRUIETT, JR.
BRUCE R. PULVER
RYAN L. RAYMOND
MARK D. REA II
SCOTT M. REED
ERIN D. REEDER
RYAN L. REID
DARIN S. REILING
NICOLE U. REINHARDT
CHRISTINE H. RICE
TRINA RICE
DANNY L. ROBINSON
PERNELL A. ROBINSON
ROBERT B. ROCHON
HECTOR ROMAN
CHRISTINE D. RONEY
EVANGELINE G. ROSEL
JOHN P. T. ROUB
EDWARD K. ROWSEY
JAY C. SAWYER
BRYANT L. SCHUMACHER
RICARDO L. SIERRAGUZMAN
ROBERT W. SLEASMAN
JACQUELINE A. SMITH
CHRISTOPHER W. SNIPES
BRIAN E. SOUHAN
GREGORY S. SOULE
LYNNA M. SPEIER
JONATHAN W. SPURLOCK
MICHAEL D. STEALEY
KELLY K. STEELE
TONEY R. STEPHENSON
JAYSON L. STEWART
MARK W. SUSNIS
LARRY A. SWINTON
MATTHEW D. TATMAN
STEPHEN R. TAUTKUS
MARK R. TAYLOR
CHESLEY D. THIGPEN
DOUGLAS C. THOMPSON
HERB L. THOMPSON
KENNETH D. THOMPSON
FRANCIS P. TOBIN
ANNA C. TRUESDALE
JASON A. TUCKER
MICHAEL K. J. TYLER
BRIAN T. UNGERER
LAURA C. UPDEGRAFF
ERIC J. VANDEHEY
ERIC D. VANDEWEG
CHAD E. VAUGHN
STEPHEN F. VENSOR
MATTHEW H. VINING
DEREK M. VINSON
WAYNE A. VORNHOLT
TRACY L. WADLE
RONALD D. WALCK

LISA K. WALSH
JASON B. WAMSLEY
SHAWN P. WARD
MARIO A. WASHINGTON
JASON WEHRMAN
JAMES R. WILEY
ARCHIE L. WILLIAMS, JR.
HURCHEL L. WILLIAMS
JAY J. WILLIAMS
JOHN M. WILLIAMS
ONEAL A. WILLIAMS, JR.
SCOTT L. WILLIAMS
BRIAN N. WITCHER
AARON M. WOLFE
BRIAN P. WOLFORD
AUDREY S. L. WOO
JUSTIN M. ZIMMER
ANTHONY E. ZUPANCIC
D003084
D003915
D010505
D010567
D010658
D010859
D010897
D010955
D011115
D011386
D011394
D011398
D011476

THE FOLLOWING NAMED OFFICERS FOR APPOINTMENT TO THE GRADE INDICATED IN THE UNITED STATES ARMY MEDICAL CORPS UNDER TITLE 10, U.S.C., SECTIONS 624 AND 3064:

To be major

CHRISTOPHER L. AARON
ROMAN A. ACIERTO
JOSHUA A. ADAMS
ATIF U. AHMED
TROY W. AKERS
JASON B. ALISANGCO
DAVID M. ANDERSON
MARK R. ANDERSON
ALLAN A. ANDRES
PETER S. ARMANAS
JUSTIN M. ATKINS
SARKIS BABIKIAN
MEGAN L. BARNWELL
ROBERT M. BARNWELL
KATE L. BARRONMICHEL
NATHAN S. BECKERMAN
KELLY E. BEEKEN
ADRIANE E. BELL
JAIME L. BELLAMY
CHRISTOPHER J. BERMUDEZ
JOHN C. BERRY
ADAM J. BEVEVINO
TODD A. BIALOWAS
MARK A. BLACK
JAMES A. BLAIR
BRITTONY L. BLAKEY
ANDREW F. BOGNANNO
LESLIE B. BOOTHBY
DANTAE L. BOWIE
JOSEPH M. BOYER
JACQUELINE BRADEN
SAMANTHA L. BRANDON
DEAN M. BREWER
RACHEL M. BREWSTER
ANDREW T. BRIGG
JOEL R. BROCKMEYER
STERLING L. BRODNIAK
JIM A. BROOKS
JOHN A. BROOKS
GREGORY S. BROWN
KRISTEN P. BUNCH
SCOTT R. BUNKER
KRISTINA G. BURGERS
JASON M. CAGE
DAVID M. CALLENDER
ANTHONY P. CARDILE
PAUL A. CAREY
MICKEY S. CHABAK
DAVID M. CHAMBERS
CHRISTOPHER P. CHANEY
WILLIAM T. CHANG
ANDREW W. CHAPMAN
LISA M. CHAPMAN
GRIGORY CHARNY
TONY T. CHOI
SCOTT R. CHRISTENSEN
VITO V. CIRIGLIANO
GREGORY C. CLAIBORN
JACOB R. CLAWSON
BRIAN M. COHEE
JOHN C. COLEMAN
SUSAN M. COLLA
DHRUTI CONTRACTOR
DANIEL G. CONWAY
STEVEN C. CORDERO
DANIEL J. CORREA
LUIZ F. CORREA
DEVEN D. COX
JAMES A. COX
JERIS M. COX
MICHAEL J. CRIMMINS
BETHANY S. CUNNINGHAM
BENJAMIN D. DAGGETT
CASY A. DANIELSEN
MIA D. DEBARROS
ERIK A. DEDEKAM
MICHAEL A. DEMARCANTONIO
KATHERINE L. DENGLER
LAURA L. DESADIER
JOHNNY A. DIAS
JEFFREY M. DIFFENDERFER
MICHAEL S. DIGBY
MICHAEL A. DIMEOLA
PETER Q. DINH
MARY S. DOELLMAN
JOSEPH W. DOMBROWSKY
MICHAEL S. DONOVAN
DANIEL R. DOUCE
MARIT C. DUFFY
SEAN P. DUFFY
CHRISTOPHER R. ENGLAND
GRANT H. EVANS
J R. L. EVANSON
JAMES A. FALCON
CHRISTOPHER A. FARABAUGH
ALLYSON E. FEWELL
KELLY V. FITZPATRICK
CHRISTOPHER M. FORBUSH
JILLIAN M. FRANKLIN
TRACY L. FRANZOS
DEREK M. FRAZIER
ESTEPHAN J. GARCIA
BRANDON I. GARDNER
JENNIFER M. GARRISON
ROBERT B. GAYLE
SARAH K. GIBBONS
JOSEPH E. GILLHAM
JOHN L. GLOMSET III
RONALD P. GOODLETT
CHASE A. GRAMES
RACHEL A. GRAVEL
KATHLEEN A. GREEN
RICHARD N. GREENE, JR.
JESSE D. GREER
LAUREN T. GREER
LESTER L. GREER
SAMUEL L. GRINDSTAFF
BRIAN GROGAN
KELLY L. GROOM
ROBERT J. GRUMBO
LOUIS K. HAASE
JOSH E. HANSEN
MEGAN M. HANSON
CHRISTOPHER B. HARTNESS
FREDERICK A. HAUSER
KATHERINE M. HETZ
CATON L. HILL
CHAD A. HILLS
ELIZABETH C. HINES
ZACHARY S. HOFFER
JASON L. HOKE
LINCOLN A. HOLDAWAY
CARL F. HOOGESTEGER
MARK E. HOOSTE
MICHELLE B. HORNBAKERPARK
SONYA B. HORWELL
DAVID C. HOSTLER
JOHN E. HOUK
CHARLES T. HOUNSHELL
AICHA M. HULL
DAVID W. HUMPHREY
APRIL J. HURLSTON
MARIAN N. HYATT
DMITRI IGONKIN
BENJAMIN J. JABARA
KEITH L. JACKSON
POOJA B. JASANI
JOSEPH D. JENKINS
LESLIE A. JETTE
GABRIEL H. JOHNSON
LYNNETTE M. JOHNSON
SYLVIA B. JOHNSON
WARREN P. JOHNSON
CHRISTOPHER P. JORDAN
CONOR M. KAIN
JOSEPH H. KAMERATH
DANIEL G. KANG
MADEERA KATHPAL
MICHAEL J. KELLY
DIANA L. KENYON
JESSICA J. KEPCHAR
OWEN R. KIERAN
JONATHAN K. KIM
JAMES W. KOCH
MONIKA A. KRZYZEK
GINA D. KUBICZ
EDWARD Y. KWON
CHRISTIAN A. LABRA
MARIO D. LAGIGLIA
SHERRELL T. LAM
MILES C. LAYTON
DARA S. LEE
EARL LEE
JOSEPH S. LEE
THERESA M. LONG
AMBER A. LOVELACE
LUIS E. LOZADAMARRERO
MYRO A. LU
JASON A. MACDONNELL
CRISTIAN S. MADAR
HOWARD K. MAHONEY
ANNA MAKELA
JULIAN G. MAPP
KEVIN D. MARTIN
DEANNA L. MASCHOCAWLEY
RYAN M. MASCIO
AARON G. MATLOCK
JENNIFER L. MCCAIN
JOHN P. MCCALLIN III
KAREN M. MCGRANE
ADAM B. MEHRING
JASPER K. MESARCH
MATTHEW E. MILLER
CHRISTOPHER A. MITCHELL
JUSTIN S. MITCHELL
JACQUELINE D. MOORE
MATTHEW B. MOTE
MARVIN S. MOUL
RITA P. MUNSON
KRISTEN E. NATALE
JESS T. NELSON
MARSHALL S. NICKEL
MICHAEL D. NICKERSON
CHRISTOPHER M. NOVAK
BENNETT J. OBERG
ARTHUR C. OKWESILI
RYAN T. OLESZEWSKI
JONATHAN R. OLIVA
MICHAEL I. ORESTES
NICHOLAS H. ORR
PATRICK D. OWSIAK
NATHALIE D. PAOLINO
JAMES R. PASCUAL
JEANNE C. PATZKOWSKI
MICHAEL S. PATZKOWSKI
ZAAL H. PAYMASTER
SAMUEL M. PEIK
JENNIFER M. PENA
DANIEL L. PERRAULT
SHANNA B. PETTIE
TYLER A. PEZALSKI
NATALIE W. PHILBRICK
BRANDON N. PHILLIPS
BRUCE D. PIER
RICHARD A. PIERRE
JUSTIN D. PILGRIM
WALDA S. PINN
ZACHARY J. PLOTZ
DANIEL R. POSSLEY
AARON M. PROFFITT
JASON S. RADOWSKY
UMA E. RAMADORAI
ENRIQUEZ E. RAMIREZ
RICHARD H. RAWSON
JASON M. REESE
ELIZABETH A. RHYNE
MARK L. RIDDLE
JULIE A. RIZZO
RYAN L. ROBERTS
SCOTT H. ROBINSON
ERIK Q. ROEDEL
LUIS O. ROHENA
IVAN R. ROHENAQUINQUILLA
NATHAN J. ROHLING
PHILIP A. ROSEN
CLARK M. ROSENBERRY
MARK J. ROSENGREN
KEVIN D. ROWLEY
LAURA RUBINATE
DAWN M. RUMINSKI
CHRISTOPHER A. RUMSEY
RYAN C. RUSNOK
SCOTT R. SANDERSON
KENT A. SAUNDERS
ANDREW T. SCHLUSSEL
DONALD A. SCHULTZ
WILLIAM F. SCULLY III
ALAN K. SEARS
AARON A. SEE
REBECCA M. SEIFRIED
JERRY P. SEILER
DANIEL J. SESSIONS
OMAR SHAMI
JAMES R. SHAUBERGER
RICHARD SHERIDAN
MICHAEL J. SHIGEMASA
EMILY H. SHIN
TERRY SHIN
RYAN N. SIEG
EMILY A. SIMMONS
TYSON J. SJULIN
JASON M. SMALLEY
JENNIFER M. SMITH
JONATHAN K. SMITH
MORI S. SPEAKMAN
JAY M. STANLEY
JUSTIN P. STERNE
CHRISTOPHER B. SUGALSKI
RACHEL M. R. SULLIVAN
JONATHAN P. SWISHER
ROBERTO TAAREA
MELINDA A. THIAM
DIMITRI M. THOMAS
DUSTIN M. THOMAS
KENDRA L. THOREN
JEFFREY THORMEYER
JOHN S. THURLOW
EVAN T. TRIVETTE
SANDRA A. VANHORN
KRISTEN E. VINES
DRUMMOND G. VOGAN
MARC R. WALKER
JONATHAN M. WALSH
ROBERT J. WALTER
MATTHEW A. WESTHOFF
AARON B. WICKLEY
DOUGLAS B. WIDENER
INDY M. M. WILKINSON
MOLLY E. WILLIAMS
NICOLE A. WILLIAMSON
CHRISTOPHER E. WILSON
KRISTOPHER C. WILSON
BRIAN P. WINSTON
WAYNE O. WOLVERTON
MATTHEW S. WRIGHT
AHMAD H. YASSIN
CHONG K. YI
JOSHUA C. ZINNER
NATHAN P. ZWINTSCHER

THE FOLLOWING NAMED OFFICERS FOR APPOINTMENT TO THE GRADE INDICATED IN THE UNITED STATES ARMY UNDER TITLE 10, U.S.C., SECTION 624:

To be lieutenant colonel

RICHARD R. ABELKIS
JEFFREY W. ADAMS
CHRISTOPHER G. ALESHIRE
ERIC A. ANDERSON
TERRI L. ANDREONI
GREG W. ANK
VALERO R. AQUINO, JR.
DAVID C. ASHCRAFT II
CHARLES L. ASSADOURIAN
ROBERT L. ATIENZA
CHRISTOPHER A. BACHL
STEPHANIE A. BAGLEY
TAMIKA B. BAILEY
JAMES W. BAKER
ERIK S. BARKEI
TIMOTHY S. BEAN
TIA L. BENNING
JAMES K. BJERKAAS
ERIC R. BJORKLUND
BRIAN S. BLACKSTONE
JAMES N. BLAIN, JR.
REX L. BLAIR, JR.
CRAIG M. BLANDO
MICHAEL A. BONURA
MARIA C. BORBON
RANDY BOUCHER
ALEXANDER BRASZKO, JR.
SEAN M. BRATTON
CHRISTOPHER T. BRIDGES
CARL R. BROOKS
JAMES D. BROWN, JR.
STEPHEN C. BROWNE
TIMOTHY T. BRUCE
MICHAEL C. BURGOYNE
MICHAEL L. BURGOYNE
JONATHAN D. BURNETT
ERIC D. BUTLER
CHRISTOPHER J. BYRD
KEVIN G. CAHILL
ADISA O. CARTER
CARL T. CARTER, JR.
BRIAN D. CASTELLANI
CHRISTOPHER B. CHAMBLISS
PETER H. CHAPMAN
JAMES M. CHASTAIN
JOSEPH B. CHESTNUT II
JOHN A. CHISOLM
ARI A. CLAIBORNE
JASON P. CLARK
RONALD H. COHEN
KACI H. COLE
PAUL B. COLE IV
ALEXANDER D. CORBIN
JACULYN R. COSEY
JEFFREY A. COULON
DAVID F. COY
MICHAEL P. CULLINANE
BRIAN H. CUNNINGHAM
NICOLE H. CURTIS
ANDREW J. CYCKOWSKI
LAN T. DALAT
WILLIAM R. DANIEL II
MARC D. DANIELS
BRANDON J. DARBY
BENJAMIN A. DAWSON
KEITH W. DEGREGORY
MATTHEW A. DELOIA
MICHAEL F. DEROSIER
THOMAS M. DEVEANS
GARRETT S. DEWITT
JERRY W. DIAMOND, JR.
ROBERT T. DIXON
DANIEL K. DORADO
ROBERT F. DUFFY, JR.
BRIAN E. DUGAN
JONATHAN S. DUNN
REGINAL K. DYKES
PAMELA L. DZIEDZIC
MATTHEW D. EBERHART
ERIC J. EBERLINE
BRIT K. ERSLEV
BENTON J. FABER
ADAM T. FAIN
JEFFREY J. FAIR
TYLER K. FAULK
CARLOS K. FERNANDEZ
EFRAIN FERNANDEZANAYA
MARCUS M. FERRARA
JAY D. FINE
MICHAEL J. FLENTIE
DOUGLAS M. FLETCHER
MARC J. FRANCISZKOWICZ
JAMIE GARCIA
BENJAMIN A. GARDNER
RICHARD E. GARNER, JR.
JIMMY T. GAW
DOUGLAS F. GIBSON
BRIAN C. GOINGS
JEREMY J. GRAY
THOMAS D. GREENE
JASON P. GRESH
MARCUS W. GRIMES
JACQUELINE A. GUILLORY
CHRISTIAN A. HAFFEY
MICHAEL L. HALL
ROBERT E. HAMILTON
STEPHEN S. HAMILTON
KURT A. HAMMOND
JOSEPH A. HARRIS, JR.
CHRISTOPHER W. HARTLINE
HEATH D. HARTSOCK
ERIC HARTUNIAN
CHRISTOPHER J. HEATHERLY
ROBERT M. HEFFINGTON
RYAN C. HELLERSTEDT
COURTNEY L. HENDERSON
CORA D. HENRY
RANDAL E. HICKMAN
TIMOTHY M. HILL
WILLIAM R. HOGAN
BRYAN E. HOOPER
JONATHAN W. HUGHES
CAROLYN E. HUNT
EARL J. HUNTER
PAMELA S. HUNTER
TERENCE M. HUNTER
GUY C. HUNTSINGER
AMANDA L. IDEN
JAMES D. JACKSON
KEE Y. JEONG
ALTON J. JOHNSON
MARK H. JOHNSON
DIKILA L. JONES
ROBERT L. JONES III
ROBERT M. KAM
GALEN R. KANE
DEXTER J. KELLY
EDWARD W. KENDALL
MARVIN L. KING III
JOSEPH A. KLING
NED A. KRAFCHICK
JACOB M. KRAMER
JOHN P. KUNSTBECK
DAVID C. LAMBERT, JR.
GARRETT L. LANDERS
MICHAEL E. LEE
SHANE E. LEE
KURTIS A. LEFFLER
ANDREW M. LEONARD
DENE R. LEONARD III
MICHAEL LEWCZAK
JORIN C. LINTZENICH
LISA J. LIVINGOOD
JONATHAN E. LONG
CHRISTOPHER J. LONGO
JEFFREY T. LOPEZ
DIANA C. LOUCKS
GARY A. LOUCKS
CRAIG R. LOVE
GARY A. LOVE
SETH T. LUCENTE
FERNANDO M. LUJAN
CHARLES C. LUKE
RODOLFO U. LUNASIN
KIRK E. MACDONALD
BRIGHAM J. MANN
CHRISTOPHER D. MARCHETTI
CRAIG A. MARTIN
MICHAEL W. MARTIN
RODOLFO MARTINEZ, JR.
LATASHA M. MATTHEWS
RANDALL D. MCCAULEY
HEATH L. MCCORMICK
KEVIN M. MCKIERNAN
MATTHEW L. MCMILLEN
WILLIAM S. MCNICOL
PATRICIA E. MCPHILLIPS
ALEXANDER S. MENTIS
SHAWN E. MERGES
DANIEL R. MILLER
JOHN T. MILLER
BRADLEY W. MILLS II
ROGER MIRANDA
JAMES F. MONTGOMERY
SHON R. MOORE
JARROD P. MORELAND
GREGORY MORRIS
ANDREW A. MORRISON
STEVEN D. MOSELEY
SHANE A. MOYER
JEFFREY A. MUIR
DAVID J. MULACK
JOHN J. MYERS
THOMAS J. NAGLE, JR.
JOSHUA R. NAGTZAAM
TODD A. NAPIER
ERIC P. NEBEKER
ANTHONY W. NELSON
KEVIN M. NEUMANN
ANTHONY J. NEWTSON
CHI K. NGUYEN
THO D. NGUYEN
SEAN C. NOWLAN
CHRISTY L. H. NYLAND
PAUL S. H. OH
GREGORY G. ORRELL
GARY S. OSCAR
TIMOTHY R. OSULLIVAN
JONATHAN A. OTTO
DAVID P. OWEN
IVAN A. PALACIOS
RONNIE PARK
MICHAEL D. PARKER
STEPHEN M. PARRISH, SR.
STACEY D. PATTERSON
LIVIA A. PAYNE
JASON B. PERIATT
STEPHEN J. PETERS
DWIGHT E. PHILLIPS, JR.
SHAW S. PICK
WILLIAM L. PLATTE
JAMES J. POCHOPIEN
GEORGE POLOVCHIK III
DALLAS A. POWELL, JR.
THOMAS S. PUGSLEY
DOUGLAS M. PULLEY
JORN A. PUNG
CHAD B. QUAYLE
KAREN F. RADKA
FRANCISCO J. RANEROGUZMAN
PETER J. RASMUSSEN
STANLEY M. REED, SR.
GREG C. REESON
SHANE R. REEVES
RANDALL L. ROCKROHR
ALFREDO RODRIGUEZ III
MICHAEL J. RODRIGUEZ
MATTHEW A. ROSS
ROBERT K. ROSS
DAVIDMICHAEL P. ROUX
CHADDRICK L. RUSSELL
DARCY R. SAINTAMANT
NATHAN T. SAMMON
SCOTT M. SANFORD, SR.
BRIAN J. SCHMANSKI
MATTHEW J. SCHREIBER
CHRISTOPHER L. SCHREINER
THOMAS A. SCOTT
SCOTT B. SEIDEL
JESSE T. SESSOMS
MICHAEL T. SHAW
COREY N. SHEA
JEFFREY A. SHEEHAN
NICHOLAS R. SIMONTIS
WILLIAM L. SKIMMYHORN
BRENT O. SKINNER
JONATHAN P. SLOAN
ACETRION L. SMALLWOOD
CHARLES D. SMITH
CHRISTOPHER M. SMITH
DENNIS A. SMITH
JAY B. SMITH
MICHAEL L. SMITH
TRACEY E. SMITH
TRAVIS A. SMITH
WALLACE N. SMITH
THOMAS W. SPAHR
CHRISTOPHER J. SPRINGER
WILLIAM J. STARR, JR.
HUBERT L. STEPHENS
SHARON STEPHENS
KEVIN C. STEYER
KIM A. STONE
DANIEL A. STRODE
WILLIAM E. SUMNER
AARON C. SWAIN
JAMES M. SWARTZ
CHRISTOPHER R. SYBERT
MOMOEVI S. TAWAKE
MATTHEW A. TEMPLEMAN
CHRISTIAN G. TEUTSCH
GINA A. THOMAS
MICHAEL S. TOKAR
ERNEST TORNABELL IV
STEVEN J. TOTH
JOHN S. TRANSUE, JR.
JOHN J. TRYLCH
RONALD E. TURNAGE
MELANIE C. VINTON
BRIAN D. VOGT
JOSEPH C. WALCHKO
ERIC M. WALTHALL
CHRISTOPHER D. WASHINGTON
AARON S. WELCH
BRIAN K. WELCH
RICHARD D. WELLMAN, JR.
EDWIN B. WERKHEISER II
CHRISTIAN L. WERNER
JOHN F. WHITFIELD, JR.
ROBERT S. J. WHITTINHAM
ANNE M. R. WIERSGALLA
KENNETH J. WILKINSON
DEMITRA L. WILLIAMSON
JAMES E. WINLAND
JASON P. WRIGHT
CHRISTOPHER M. YOUNG
WALTER D. ZACHERL
MARK M. ZAIS
SEAN L. ZINN
LORI L. P. ZUBIETA
D001295
D001743
D010096
D010156
D010175
D010330
D010347
D010728
D010910
D011007
D011232
D011293
D011311
D011392
D011397
D011530
D011694
D011712
G001129
G001133
G001316
G001345
G001407

THE FOLLOWING NAMED OFFICERS FOR APPOINTMENT TO THE GRADE INDICATED IN THE UNITED STATES ARMY UNDER TITLE 10, U.S.C., SECTION 624:

To be lieutenant colonel

JOSEPH H. ALBRECHT
JOSEPH M. ALBRIGHT
JAMES G. ALDEN
JORDAN A. ALEXANDER
MATTHEW S. ALLISON
CHRISTOPHER T. ALTAVILLA
EDGAR J. ALVAREZ
RICHARD F. AMADON
MICHAEL T. ANDERS
MARK C. ANDRES

AARON ANGELL
MATTHEW T. ARCHAMBAULT
LUIS R. ARZUAGAMALAVE
JAMES M. ASHBURN
ARIEYEH J. AUSTIN
MICHAEL S. AVEY
MICHAEL T. BAILEY
MICHAEL D. BAJEMA
RODNEY S. BAKER
MATTHEW S. BALINT
JULIE A. BALTEN
ELLIS H. BARNES IV
DALE E. BARNETT, JR.
SAMUEL L. BATTAGLIA
JEFFREY R. BAVIS
MARC P. BECKAGE
CALMER R. BEESON
MARK D. BELINSKY
SUNSET R. BELINSKY
JEREMY D. BELL
LAWSON F. BELL
ANDREW T. BELLOCCHIO
DEREK J. BELLOWS
BENJAMIN A. BENNETT
MICHAEL A. BERDY
LARRY J. BERGERON, JR.
AUGUSTO J. BERNARDO
STEVEN A. BESEDA
STEPHEN M. BESINAIZ
JOSEPH B. BETHEL
ANDREW M. BEYER
DANIEL D. BLACKMON
MATTHEW R. BOCKHOLT
LEE E. BOKMA
ROY L. BOLAR
JOSHUA R. BOOKOUT
JARED D. BORDWELL
KENRIC F. BOURNE
DAVID D. BOWLING
SILAS R. BOWMAN
RYAN P. BOYLE
JEFFREY A. BRACCO
JAMES A. BRADY
KENNETH J. BRAEGER
JEFFERY J. BRAGG
KARST K. BRANDSMA
BRUCE A. BREDLOW
MATTHEW P. BREWSTER
CHRISTOPHER D. BRINGER
KIRK E. BRINKER
WENDY E. BRINSON
BRIAN D. BROBECK
MICHELLE B. BRONELL
COLIN N. BROOKS
MERVIN G. BROTT
ALAN S. BROWN
WADE D. BROWN
ELDRIDGE D. BROWNE
COREY A. BRUNKOW
ROBERT K. BRYANT
FRANK M. BUCHHEIT
TERRENCE H. BUCKEYE
MICHAEL E. BUGAJ
ALEXANDER L. BULLOCK
MATHEW F. BUNCH
DAVID R. BUNKER
JASON T. BURGESS
JEFFREY T. BURGOYNE
JOHN M. BUSHMAN
DARREN W. BUSS
JEFFREY S. BUTLER
TODD S. BZDAFKA
TYLER G. CANTER
STEPHEN E. CAPEHART
BRIAN F. CARLIN
JASON A. CARR
BRUCE J. CARTER
DANIEL A. CASTRO
WILLIAM C. CAVIN
ADAM M. CHALMERS
CHRISTOPHER N. CHAPMAN
JEREMY J. CHAPMAN
CARL A. CHASTEEN
FRITZ B. CHERILUS
DANIEL V. CHERRY
VARMAN S. CHHOEUNG
CURRAN D. CHIDESTER
CRAIG S. CHILDS
KYUNGHO CHO
DOMINIC J. CIARAMITARO
WILLIAM C. CLARK, JR.
BRENT A. CLEMMER
MICHAEL K. COLE
BRENNAN F. COOK
KATRINA S. COOLMAN
AARON K. COOMBS
EDWARD C. COONEY
GEORGE I. CORBARI
ELVIS CORONADO
SEAN D. COULTER
WILLIAM N. CRAIG III
JAMES R. CRANE
MICHAEL P. CRANE
JESSICA L. CRANFORD
KENNETH T. CRAWFORD
ERIC D. CRISPINO
LARRY J. CROUCHER
PAUL B. CULBERSON
JOHN K. CURRY
MATTHEW W. DALTON
JASON S. DAVIS
JASON W. DAVIS
MICHAEL E. DAVIS
ANDREW J. DEATON
BRIAN E. DECKER
TONY L. DEDMOND, JR.
SCOTT M. DELLINGER
MARK J. DEROCCHI
RYAN C. DICKERSON
NICHOLAS J. DICKSON
HANNON A. DIDIER
TIMOTHY J. DILEY
NATHAN T. DIVELBESS
HANSJORG W. DOCHTERMANN
JAYSON B. DODGE
ROBERT J. DUCHAINE
ANTWAN L. DUNMYER
WILLIAM M. DUNN
JAMES R. DUNWOODY
RAFAEL A. DURANMARIOT
SONJA G. DYER
JASON A. EDDY
THOMAS P. EHRHART
RYAN R. EHRLER
ROBERT C. ELDRIDGE
KIMBERLY A. ELNIFF
JAMES R. EMBRY
JASON S. ENYART
GEORGE S. EYSTER V
CHRISTOPHER T. FAHRENBACH
STEPHEN A. FAIRLESS
BRIAN K. FEDDELER
MARK D. FEDEROVICH
LEE S. FENNEMA
RICHARD M. FINFERA
DEREK S. FINISON
BRADLEY C. FOOSE
SHEFFIELD F. FORD III
CHAD R. FOSTER
LAWRENCE E. FOULKS II
PAUL A. FOWLER
ADAM B. FREDERICK
WILL B. FREDS
ALEXANDER S. FUERST
JOHN A. GAGAN
BRADY A. GALLAGHER
ROBERT M. GAMBRELL, JR.
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THOMAS M. GENTER
JOSEPH C. GERACI III
JOHN E. GIANELLONI
JEREMY A. GILKES
JUDSON B. GILLETT
RYAN R. GILLOGLY
KELVIN L. GLASS
PETER C. GLASS
PETER F. GODFRIN, JR.
TIMOTHY A. GODWIN
ANDREW R. GRAHAM
CHARLES B. GRAY
JOSEPH E. GRAY
ROBERT E. GRAY
DEMETRIUS A. GREEN
STUART C. GREER
MICHAEL E. GRISWOLD
JEANMICHEL T. GUERIN
EDDIE J. GUERRERO
ROBERT K. GUNTHER
TRAVIS M. HABHAB
SAMUEL HALL
ERIC R. HANES
MICHAEL A. HARDING
MATTHEW J. HARDMAN
MATTHEW F. HARMON
REGINALD R. HARPER
DAMON K. HARRIS
MATTHEW B. HASH
DAVID J. HASKELL
IRVIN R. HAWKINS
DAVID L. HAYNES
SHAWN M. HEBERT
DANIEL K. HEDMAN
RALPH R. HEIDEL, JR.
TODD W. HEINTZELMAN
ROBERT J. HELLNER III
BRIAN J. HENDERSON
MARK E. HEROLD
BRIAN L. HERZIK
WILLIAM O. HICKOK
AARON T. HILL, JR.
JOHN E. HILL
MARK R. HIMES
JOSEPH E. HISSIM
RUSSELL G. J. HOGAN, JR.
CARSON S. HOKE
TODD W. HOOK
BARRY L. HORSEY
BRIAN C. HOWARD
MATTHEW R. HOWELL
JAMES D. HOYMAN
ANTHONY W. HUDSON
JOSEPH A. HUGH III
JEFFREY M. HUSTON
MATTHEW L. INGRAHAM
DANIEL L. ISABELL
MARK IVEZAJ
JOEL S. JACKSON
JOSEPH A. JACKSON
RATASHA L. JACKSON
ROBERT G. JENKINS, JR.
ROBERT L. JENKINS
MICHAEL C. JENSIK
JENEEN G. JOHNSON
MATTHEW K. JOHNSON
MICHAEL S. JOHNSON
JASON A. JOHNSTON
MICHAEL A. JOHNSTON
LARRY R. JORDAN, JR.
MELVIN D. JUAN
JACKIE K. KAINA
THEODORE J. KAISER
JENNIFER J. KASKER
SUNG K. KATO
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WILLIAM R. KEATING
JAMES D. KEMTER
WALTER E. KENT III
GARY A. KERR
DON M. KING
PHILLIP J. KINIERY III
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SPRING A. KIVETT
JAMES S. KLEAGER
THEODORE W. KLEISNER
MICHAEL F. KLOEPPER
VANCE J. KLOSINSKI
JASON M. KNIFFEN
TIMOTHY G. KNOTH
ERIK K. KOBER
AARON T. KOHLER
STEPHEN J. KOLOUCH
KEITH A. KRAMER
PETER N. KREMZAR
MICHAEL R. KUHN
TIMOTHY D. LABAHN
ROBERT B. LACKEY
JASON A. LACROIX
MARK A. LASTORIA
DAVID LAW
GERALD S. LAW
AYODELE O. LAWSON
CLINTON L. LEE, JR.
EDDY J. LEE
RANCE A. LEE
BRENT L. LEGREID
JOHN C. LEMAY
RICHARD D. LENCZ
AARON M. LEONARD
HEATHER A. LEVY
MATTHEW P. LILLIBRIDGE
BRENT W. LINDEMAN
RAFAEL E. LINERARIVERA
GARY L. LLOYD
JOSEPH E. LONG
THOMAS C. LONG
MICHAEL S. LONGACRE
ERIC D. LOPEZ
JOHN LOPEZ
BRIAN F. LOVE
CHRISTOPHER T. LOWMAN
KAREN LUGODEAN
KURT W. LUMBERT
MATTHEW W. LUZZATTO
JOHN D. LYBARGER
LARRY J. LYLE, JR.
DOUGLAS LYNCH
CHRISTOPHER S. MAHAFFEY
RICHARD W. MALTBIE, JR.
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ANGEL M. MARTINEZRODRIGUEZ
ALICIA M. MASSON
DAVID N. MAYO, JR.
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RYAN D. MCAFEE
JAMES S. MCCULLAR
KERNAA D. MCFARLIN III
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KEVIN E. MCHUGH
TRAVIS L. MCINTOSH
WILLIAM B. MCKANNAY
JOSEPH P. MCLAINE
JOHN A. MCLAUGHLIN
DONALD R. MEEKS, JR.
TROY A. MEISSEL
JUSTIN T. MEISSNER
BILLY MEREDITH, JR.
JOHN D. MILLAY
BRYAN M. MILLER
DANIEL G. MILLER
FRED W. MILLER
HAROLD E. MILLER
JABARI M. MILLER
JEFFREY S. MILLER
YVONNE C. MILLER
KENNETH D. MITCHELL
JACOB A. MONG
JASON G. MONTGOMERY
FERNANDO MONTOYA
ALLEN T. MOORE, JR.
CLAY A. MORGAN
CORNELIUS L. MORGAN
MATTHEW T. MORGAN
RYAN J. MORGAN
JAMERSON W. MOSES
KELVIN E. MOTE
JAMES A. MOYES
MATTHEW W. MULARONI
CHRISTOPHER J. MULLIGAN
JOSEPH D. MUNGER
ALEXANDER C. MURRAY
CHAD T. MURRAY
JEREMY S. MUSHTARE
DARREN E. MUSICO
WILLIAM B. NELSON
JEFFREY J. NERONE
ROBERT P. NESBIT
MICHAEL C. NICHOLSON
DAVID W. NOBLE
DENNIS E. NUTT
JEREMY J. ODONNELL
RICHARD N. OJEDA II
JONATHAN L. OLSON
NATHANIEL J. ORLOWSKI
CHRISTOPHER T. OWEN
STEPHEN W. OWEN
MICHAEL D. OWENS
IAN C. PALMER
JOSEPH H. PARKER
NEIL T. PARKS
GITTIPONG PARUCHABUTR

DAVID J. PASQUALE
SEBASTIAN A. PASTOR
RYAN W. PATNODE
CHRISTOPHER D. PAYANT
CHRISTOPHER A. PAYEUR
BRANDON Y. PAYNE
MIKE L. PEARCE
JEREMY L. PEIFER
ROBERT S. PERRY
STEPHEN T. PETERSON
MATHIEU N. PETRAITIS
STEPHEN C. PHILLIPS
GARY L. PINA
MICHAEL G. POIRIER
JOHN M. POOLE
WILLIAM H. POOLE IV
SANTEL H. POWELL II
WILLIAM R. PRAYNER, JR.
CHARLES E. PRICE
MATTHEW K. PROHM
JAYSON H. PUTNAM
CASEY M. RANDALL
LYNN W. RAY
JAMES V. RECTOR
KENNETH J. REED
JAMES C. REESE
JUSTIN Y. J. REESE
MONICA M. REID
JACQUELINE M. REINI
DANIEL T. REMPFER
JENNIFER A. REYNOLDS
PHILIP W. REYNOLDS
JASON R. RIDGEWAY
BRIAN G. RIDLEY
KURT D. RITTERPUSCH
BENJAMIN RIVERAOTERO
ROBERT A. ROBINSON II
PATRICK M. RODDY, JR.
CHAD M. ROEHRMAN
JAMES J. ROGERS, JR.
MATTHEW B. ROGERS
CURTIS L. ROWLAND, JR.
MICHAEL S. RUPPERT
JAMES D. RYE
ROY C. SABALBORO, JR.
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IVAN SALGADO
CHRISTOPHER A. SAMPLES
JANE W. SANDER
ERIC F. SAUER
DEAN S. SCALETTA
JAMES N. SCHAFER
JEFFREY S. SCHMIDT
MICHAEL D. SCHOENFELDT
BRYAN D. SCHOTT
JOE M. SCHOTZKO
BRADD A. SCHULTZ
CONRAD A. SCHUPAY
MICHAEL S. SCIOLETTI
SEAN A. SCOTT
JAMES D. SCROGIN
RYAN D. SEAGREAVES
JOHN R. SEGO
JOHNNY D. SELLERS, JR.
DARON L. SETTLES
MATTHEW J. SHEIFFER
WILLIAM C. SHEPHERD, JR.
CHADWICK W. SHIELDS
RICHARD K. SHOWALTER
BENJAMIN F. SIEBOLD
THOMAS J. SIEBOLD
PETER M. SITTENAUER
BRIAN S. SMITH
KENNETH E. SMITH
KENRIC M. SMITH
NIEL A. SMITH
RANDALL M. SMITH
THOMAS B. SMITH
NEIL N. SNYDER IV
BRIAN L. SPEARS
GARY J. SPIVEY
NATHAN R. SPRINGER
PAUL W. STAEHELI
KURT N. STEPHAN
JEREMY A. STERMER
DAVID C. STEVENSON
DONALD E. STEWART
RUSSELL C. STEWART
CHAD A. STOVER
JOSHUA U. STRINGER
MICHAEL C. STULL
STEPHEN A. SUHR
JOSEPH A. SULLIVAN
DARREN A. SUNDYS
ERIC R. SWENSON
PATRICK D. SYLVESTRE
ANDREW S. TACKABERRY
FRED W. TANNER
SHANE L. TARRANT
RHETT A. TAYLOR
TIMOTHY A. TERESE
ROBERT M. THELEN
PHILLIP W. THOMAS
RHETT D. THOMPSON
SONNY A. THOMPSON, JR.
JUSTIN L. TICKNOR
KEVIN R. TONER
MICHELLE G. TOPE
KEVIN L. TURPIN
EDWARD S. TWADDELL III
SHAWN M. UMBRELL
SHAWN P. UNDERWOOD
ERIC A. VANEK
JOSE M. VASQUEZ
BENEFSHEH D. VERELL
TONY K. VERENNA
GREGORY S. VINCIGUERRA
SCOTT M. VIRGIL
MICHAEL P. WAGNER
FOY S. WALDEN
EUGENE M. WALDENFELS
LELAND W. WALDRUP II
GREGORY H. WALL
BRIAN L. WALLACE
CHRISTOPHER L. WALLS
EDWARD S. WALTON
WILLIAM J. WARD
CHRISTOPHER A. WASHINGTON
MATTHEW W. WEBER
RYAN K. WELCH
STEVEN B. WELIVER
GABRIEL D. WELLS
MICHAEL R. WEST
JOHN T. WETTACK
ANDREW D. WHISKEYMAN
JOSHUA D. WHITE
JASON M. WHITTEN
SCOTT R. WHITTENBURG
DAVID C. WILLETTE
EDWIN A. WILLIAMS IV
JOHN D. WILLIAMS
SEAN P. WILLIAMS
STEVEN M. WILLIAMS
TROY A. WILLIAMS
JAMES WILLS
JOHN M. WILSON
KEITH W. WILSON
JEFFERY E. WINEGAR
MATTHEW H. WINTERS
JEFFREY L. WITHERS II
CHRISTOPHER L. WONG
ADLAI B. WOOD
STEVEN A. WOOD
EARL D. WRIGHT, JR.
RYAN B. WYLIE
JASON A. YANDA
JAMES R. YASTRZEMSKY
PHILIP A. YOUNG
TIMOTHY M. ZAMORA
JUAN C. ZAPATA
MARK C. ZIMMERMAN
MICHAEL A. ZOPFI
D001284
D001378
D002253
D005492
D005731
D006286
D010055
D010251
D010369
D010537
D010675
D010975
D011309

IN THE NAVY

THE FOLLOWING NAMED OFFICERS FOR APPOINTMENT TO THE GRADE INDICATED IN THE UNITED STATES NAVY UNDER TITLE 10, U.S.C., SECTION 624:

To be commander

PHILIP B. BAGROW
CARL M. BARNES
CARLA M. BARRY
JOSEPH S. BLAIR
LYNN W. CHRISTENSEN
BRYAN K. CRITTENDON
MICHAEL E. FOSKETT
TIMOTHY D. GAULT
BRANDON S. HARDING
PATRICK S. JOYNER
JOSEPH KOCH
STEVEN D. MILLS
RICHARD H. RYAN, JR.
BENNETT C. SANDFORD
CLIFFORD A. STUART
DAVID B. THAMES
DAVID M. TODD

THE FOLLOWING NAMED OFFICERS FOR APPOINTMENT TO THE GRADE INDICATED IN THE UNITED STATES NAVY UNDER TITLE 10, U.S.C., SECTION 624:

To be commander

TANYA CRUZ
KATHLEEN A. ELKINS
NELL O. EVANS
BRIAN J. HALLIDEN
JAMES R. HOFFMAN
JASON L. JONES
THERON R. KORSAK
JASON M. LEVY
JEROD L. MARKLEY
ANNE Y. MARKS
WAYNE A. MIANI, JR.
MEGAN K. SMITH
SARAH A. STANCATI
SCOTT W. THOMAS
JEFFREY G. TRANSTROM
WILLIAM H. WEILAND
DANIEL WERNER
EDWARD K. WESTBROOK II
CHRISTOPHER M. WILLIAMS
JEANINE B. WOMBLE

THE FOLLOWING NAMED OFFICERS FOR APPOINTMENT TO THE GRADE INDICATED IN THE UNITED STATES NAVY UNDER TITLE 10, U.S.C., SECTION 624:

To be commander

RENE J. ALOVA
PETER R. BARNDT
THOMAS E. BERCHTOLD
TROY W. BROOKS
JEFFREY D. DOMARK
MARTIN E. EVERS
JENNIFER E. FERREIRA
MICHAEL D. FERREIRA
BRIAN M. GILLEN
JAMES L. HARRIS III
JEFFREY L. HOCKETT
JOHN B. HOYOS
BRADLEY E. JONES
NIMA A. KHORASSANI
ROBERT M. LAUGHLIN
THU N. LUU
JAMES H. MACDOWELL
MICHAEL T. MOONEY
ZHENGSHI SONG
JAMES M. THOMPSON, JR.
JOYCE Y. TURNER

THE FOLLOWING NAMED OFFICERS FOR APPOINTMENT TO THE GRADE INDICATED IN THE UNITED STATES NAVY UNDER TITLE 10, U.S.C., SECTION 624:

To be commander

JAMES ALGER
WILLIAM R. BUTLER
JASON CHUNG
JASON A. CROSBY
BOBBY D. DASHER, JR.
STEPHEN J. FICHTER
JOSHUA J. GAMEZ
LUKE B. GREENE
LUIS A. HOLKON, JR.
JEFFREY D. JASINSKI
DAVID M. JAYNE
CARL V. KIRAR
JASON G. KRANZ
WARREN R. LEBEAU
BENJAMIN D. LEPPARD
BRIAN J. LONGBOTTOM
MICHAEL W. MENO, JR.
NATHAN R. PAUKOVITS
BRENT C. PAUL
ANGEL L. SANTIAGO
JESUS M. SANTIAGO
GRIFFIN K. STAUFFER
JOEL R. STRAUS
OMARR E. TOBIAS
SUSANNE M. WIENRICH
MARCUS E. WILLIAMSON
WILLIAM E. WINDUS
JASON N. WOOD

THE FOLLOWING NAMED OFFICERS FOR APPOINTMENT TO THE GRADE INDICATED IN THE UNITED STATES NAVY UNDER TITLE 10, U.S.C., SECTION 624:

To be commander

CHRISTOPHER W. ABBOTT
ZIAD T. ABOONA
MARIA L. BAREFIELD
KEITH M. BASS
DANIEL E. BIBLE
KELLY M. BOARDWAY
JORI S. BRAJER
DAVID M. BURKE
THOMAS F. BURKE III
JOHN H. CALLAHAN
SCOTT D. COON
KATHLEEN K. COOPERMAN
MICHAEL J. GREGONIS
JAMES R. HAGEN
BRIAN C. HATCH
HEATHER D. HELLWIG
MARC D. HERWITZ
S. J. KENTON
MICHAEL J. KLEMANN
ANGELICA A. KLINSKI
DAVID G. LANG
COREY J. LITTEL
JOHN L. MELTON
JAIME L. MONTILLA
RAYMOND C. NAIRN
MARCELLA R. ODEN
NICHOLE A. OLSON
HENRY L. PHILLIPS IV
MARY A. PILIWALE
MARGARET M. READ
LESLIE E. RIGGS, JR.
THOMAS E. SATHER
LORENZO TARPLEY, JR.

THE FOLLOWING NAMED OFFICERS FOR APPOINTMENT TO THE GRADE INDICATED IN THE UNITED STATES NAVY UNDER TITLE 10, U.S.C., SECTION 624:

To be commander

MARY R. ANKER
JESSICA S. BAIN
ERIC J. BOPP
GARRY P. CLOSAS
CATHERINE B. CORBETT
LAURI T. DEWITT
TIMOTHY S. DRILL
MELINDA R. EWING
TRACY L. FAHEY
KEITH L. FERGUSON
JOHN A. FLEMING
CHRISTINA E. FRIX
MARIA P. FUENTEBELLA
URSULA V. GALVEZ
RALPH J. GARGIULO
KAREN M. GRAY
STEPHEN L. GUIDRY
ANNE S. H. HOLLIS
JEREMY M. KILDAY
BRIAN A. KING
ROBERT W. KREJCI

RICHARD B. LAWRENCE
JOHN E. LENAHAN
JEANNE M. LEWANDOWSKI
LORRIE L. MEYER
TARA K. MOORE
JAMES R. MORRIS
ERLINA P. NAVAL
REBECCA L. NAVARRETE
KATHERINE E. NOEL
THOMAS OLIVERO
JASON T. PENFOLD
MARY E. PHILLIPS
PROTEGENIE REED
DORA O. REID
BRENDA K. RESETER
MATTHEW D. SEYMOUR
DETRIK F. SIMMON
VORACHAI SRIBANDITMONGKOL
ANDREW D. TARRANT
MARK A. THOMAS
CRAIG T. VASS
ALLECIA V. WEBSTER
WALTER D. WILLIAMSON
JENNIFER M. ZICKO
GEORGINA L. ZUNIGA

THE FOLLOWING NAMED OFFICERS FOR APPOINTMENT TO THE GRADE INDICATED IN THE UNITED STATES NAVY UNDER TITLE 10, U.S.C., SECTION 624:

To be commander

LILLIAN A. ABUAN
DON N. ALLEN, JR.
CIELO I. ALMANZA
SEAN M. ANDREWS
AARON K. AYERS
SPENCER L. BAKER
WILLIAM J. BARICH
WILLIAM T. BENHAM
PAUL R. BENISHEK
MATTHEW L. BOLLS
DANIEL D. BROWN
MICHAEL S. CARL
VICTOR J. CINTRONNATAL
DOYNE D. CLEM
ANTHONY R. COCA
ROBERT M. CORLEY
JAYSON L. CRAMER
RUSSELL A. CZACK
MARTIN L. EDMONDS
JASON W. ENDRESS
MATTHEW J. FAHNER
MATTHEW GEISER
LA H. A. GRAHAM
MATTHEW J. JACOBS
CHRISTOPHER T. KOVACK
MICHELE M. LAPORTE
ROBERT S. MCMASTER
JEFFREY S. MILLS
ERNUEL MIRANDAROSARIO
THOMAS P. MOORE
RYAN M. PERRY
SAMUEL T. RISER
CAMERON W. ROGERS
DAVID M. ROZZELL
AARON B. SIKES
SCOTT D. STAHL
JOSEPH B. SYMMES, JR.
PHOEBE U. TAMAYO
RONALD K. TERRY
ELIZABETH A. TRAVIS
NOLASCO L. VILLANUEVA
MICHELLE M. WILLIAMS
MICHAEL R. WILSON
JAMES Y. WONG
GLENN A. WRIGHT
JEFFERY S. YOUNG
CHRISTOPHER R. ZEGLEY

THE FOLLOWING NAMED OFFICERS FOR APPOINTMENT TO THE GRADE INDICATED IN THE UNITED STATES NAVY UNDER TITLE 10, U.S.C., SECTION 624:

To be commander

ERIN G. ADAMS
AFSHIN K. AFARIN
MICHAEL J. ARNOLD
ANGELA M. BACHMANN
TIMOTHY W. BARKDOLL
RHETT A. BARRETT
MARGARET A. BAYARD
ERIKA S. BEARDIRVINE
BRENT R. BECKER
MONTE K. BELL
RANDY S. BELL
RYAN A. BELL
WILLIAM E. BENNETT
CATHERINE A. BORJA
STEPHANIE A. BRAGG
MATTHEW L. BRECKENRIDGE
KIMBERLY L. BROOM
COLEMAN J. BRYAN, JR.
CYNTHIA M. BRYANT
CHRISTOPHER J. BURNS
CRAIG G. CARROLL
JONATHAN L. CHADWICK
RICHARD C. CHILDERS
CHONG H. CHOE
JEAN CHRETIEN
DOUGLAS J. CRAGIN
KANTI R. CRAIG
COLIN V. CRICKARD
SAMYA V. CRUZ
JENNIFER A. CURRY
ANJA DABELIC
JASON G. DAILY
RUPA J. DAINER
MARK N. DAMIANO
ERIC C. DEUSSING
HAMMA A. DIALLO
GLENN A. DOWLING
JOSH L. DUCKWORTH
ERIN E. DUFFY
JASON M. DURBIN
KENDALL M. EGAN
KELLY O. ELMORE
CHRISTOPHER S. ENNEN
GORDON L. FIFER
DAVID B. FOX
GREGORY H. FREITAG, JR.
CORY P. GACONNET
ROGER M. GALINDO
SAM W. GAO
WENDY C. GAZA
HAROLD J. GELFAND
THERESA M. GILLE
JONATHAN S. GLASS
CHRISTINA J. GONDUSKY
JUSTIN S. GREEN
MIGUEL A. GUTIERREZ
ROBERT J. HACKWORTH
KENT S. HANDFIELD
JOHN D. HARRAH, JR.
NATHAN C. HAWKES
DANIEL B. HAWLEY
AMY E. HENNING
CAMILLE A. HENNINGER
MARION C. HENRY
DAVID D. HESSERT
JOHN A. HODGSON
MERLENE V. HORAN
NICOLE D. HURST
ADNAN A. JAIGIRDAR
ELLIOT M. JESSIE
MICHAEL G. JOHNSTON
JEFFREY M. KANG
MICHEL J. KEARNS
MICHAEL L. KENT
BUDDY G. KOZEN
DAVID A. LALLI
MATTHEW W. LAWRENCE
JEFFREY L. LESTER
NELLE A. LINZ
PETER N. LOMBARD
JOSEPH R. LYNCH
MARCEL A. MACGILVRAY
VINH Q. MAI
MAUREEN F. MCCLENAHAN
SEAN A. MCKAY
EUGENE A. MILDER
JEFFREY H. MILLEGAN
ANDREW G. MORTIMER
JOSHUA P. MOSS
JUSTIN R. MOY
DAVID P. MULLIN
ANDREW D. MULLINS
JAMES C. NEDEROSTEK
MATTHEW NEEDLEMAN
CORMAC J. OCONNOR
JOSEPH A. ODANIEL, JR.
ROWENA E. PAPSON
BRETT J. PARTRIDGE
JOHN A. PAYTON
LISA A. PETERSON
JULIO PETILON
THOMAS A. PLUIM
SUNEIL R. RAMCHANDANI
JEFFREY C. RICKS
BENJAMIN RODRIGUEZ
SHERRI L. RUDINSKY
NEIL N. S. SALDUA
KRISTIAN E. SANCHACK
MICHAEL G. SANTOMAURO
PAUL D. SARGENT
CRAIG I. SCHRANZ
RICHARD H. SCHRECKENGAUST
ROBERT M. SELVESTER
TARA M. SHERIDAN
PETER D. SNYDER
ROBERT A. STATEN
JOHN H. STEELY
GEORGIA A. G. STOKER
THEOPHIL A. STOKES
DARYL J. SULIT
MATTHEW D. TADLOCK
MICHAEL S. TERMINI
KATHY D. TIEU
MICHAEL M. TILLER
BRENDAN T. TRIBBLE
MICHAEL S. TRIPP
DAVID L. TROWBRIDGE
DANIEL J. TRUEBA, JR.
TOMMY H. TSE
PAULETTE R. TUCCIARONE
IAN L. VALERIO
HEATHER J. VENTURA
BINH V. VO
SCOTT C. WALLACE
BENJAMIN D. WALRATH
BRUCE A. WATERMAN
REBECCA M. WEBSTER
DANIEL R. WEIS
DYLAN E. WESSMAN
SHARESE M. WHITE
MICHAEL E. WILLIAMS
EUGENE K. WILSON III
TARA B. WILSON
LUKE A. ZABROCKI

CONFIRMATIONS

Executive nominations confirmed by the Senate July 9, 2013:

THE JUDICIARY

JENNIFER A. DORSEY, OF NEVADA, TO BE UNITED STATES DISTRICT JUDGE FOR THE DISTRICT OF NEVADA.

DEPARTMENT OF STATE

DANIEL R. RUSSEL, OF NEW YORK, TO BE AN ASSISTANT SECRETARY OF STATE (EAST ASIAN AND PACIFIC AFFAIRS).

GEOFFREY R. PYATT, OF CALIFORNIA, A CAREER MEMBER OF THE SENIOR FOREIGN SERVICE, CLASS OF MINISTER–COUNSELOR, TO BE AMBASSADOR EXTRAORDINARY AND PLENIPOTENTIARY OF THE UNITED STATES OF AMERICA TO UKRAINE.

TULINABO SALAMA MUSHINGI, OF VIRGINIA, A CAREER MEMBER OF THE SENIOR FOREIGN SERVICE, CLASS OF COUNSELOR, TO BE AMBASSADOR EXTRAORDINARY AND PLENIPOTENTIARY OF THE UNITED STATES OF AMERICA TO BURKINA FASO.