

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

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

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

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

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

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

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

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

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

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

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

I thank the Presiding Officer.

With that, I yield the floor.

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

ORDER OF PROCEDURE

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

The PRESIDING OFFICER. Is there objection?

Without objection, it is so ordered.

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

REMEMBERING CAPTAIN WILLIAM HALL DAVISON

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

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

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

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

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

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

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

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

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

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

I yield back.

The PRESIDING OFFICER. The Senator from Iowa.

**BANK ON STUDENTS EMERGENCY
LOAN REFINANCING ACT**

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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