

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

#### NATIONAL POLICE WEEK

Mr. REID. Mr. President, as a young man, I came to Washington, DC, to go to school. I came back here to go to school, and I went to law school during the daytime. I worked at night as a police officer here in this Capitol complex. I was a Capitol police officer. I had a badge. I still have that as my souvenir. It has a very low number. I was one of the early police officers, I guess. I worked the night shift. I worked from 3 to 11. Now, I did not do anything very dangerous, and that is an understatement. I watched the doors, helped with the crowds sometimes. The most dangerous thing I did—and the thing I disliked the most—was directing traffic. That was kind of dangerous because in those days they had these streetcar tracks in the middle of Constitution Avenue and Independence Avenue, and trucks, vehicles, would bounce around on those. But anyway, I did not do anything very dangerous.

Every year for decades now, police officers and their families have come to Washington about this time of the year to honor those who have risked their lives and to remember those who gave their lives. Having had a little experience as a police officer, I recognize the sacrifice these men and women who come here have made.

As I said, this is the time of year we honor those who have risked their lives and remember those who have given their lives during the past year. Three of those fearless officers we recognize this year serve in the Las Vegas Metropolitan Police Department. It is an outstanding organization. The work they do is intense, and I am very proud of the work they do. Three of these officers are here in the Capitol today.

Last June, police officer Blake Penny was chasing another vehicle, thinking perhaps the person was armed. But the suspect's car flipped over, end over end, and landed on its side. Officer Penny did what any good police officer would do: He went to the car to see if everyone was OK. The passenger came out with gun blazing and shot Officer Penny. Fortunately, he did not kill him. He shot him just above the knee. The other bullets did not hit Officer Penny at all.

It was then that Officer Penny's fellow patrolmen—Sergeant Steve Custer and Officer Christian Jackson—heard those frightening words over the radio that police officers hate to hear but hear them more often than they would like: "Shots fired, officer down." They, of course, raced to the scene because one of theirs was down. In the meantime, even though he was unable to walk, Officer Penny courageously continued to exchange fire with the suspect.

When Sergeant Custer and Officer Jackson got there, they threw them-

selves into the line of fire to administer first aid to Officer Penny and pull him into their patrol car. Officer Jackson drove his wounded partner to the hospital, and Sergeant Custer—a police officer for 36 years—stayed on the scene until backup arrived. Sadly, the suspect was killed in the exchange of fire.

That is the work these brave police officers do every day.

This week, the National Association of Police Organizations is honoring these brave officers with what is called the Top Cops Award. Custer, Jackson, and Penny are Top Cops. They have been designated so by their fellow police officers. This is a tribute given to just a select few of the countless men and women who each year go above and beyond the call of duty.

Today, it is we who are honored to have them here in the Capitol with us. To Officer Blake Penny and his wife Marcia, Sergeant Steve Custer and his wife Marcela, and Officer Christian Jackson and his wife Barbara—they are Nevadans and Americans—Nevadans and Americans everywhere thank you brave police officers for your service and your sacrifice. We are fortunate to have people just like you protecting us every day, not only in the metropolitan area of Las Vegas but all over the country.

We also remember the brave officers who tragically lost their lives this past year.

In Nevada, last February, State trooper Kara Borgognone—a wife and mother of two—was investigating a bomb threat at a gas station in Spanish Springs, NV, when her car crashed. She died from her injuries. She was only 33 years old. Trooper Borgognone will be honored here in Washington this week at the annual National Police Week candlelight vigil for officers killed in the line of duty.

Just last week, in Las Vegas, Las Vegas police officer James Manor—a husband and a brandnew father—was responding to a call in the same community where he grew up. With red lights blaring, he was going to a place where a woman was allegedly being beaten. He was struck by a drunk driver and killed. Officer Manor was 28 years old.

This week, we pause to think of the selfless police officers who have fallen in the line of duty this past year and in years past and their loved ones who have lost a father, a mother, a son or a daughter, a husband or a wife, or even a friend. And we pause to thank those—just like these three brave officers who are here this morning—who each day go to work with a simple job—a simple job, Mr. President—to put their lives on the line to protect people they do not know.

#### RESERVATION OF LEADER TIME

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

#### MORNING BUSINESS

The ACTING PRESIDENT pro tempore. Under the previous order, the Senate will proceed to a period of morning business for up to 1 hour, with Senators permitted to speak for up to 10 minutes each, with the time equally divided and controlled between the two leaders or their designees, with the Republicans controlling the first half and the majority controlling the second half.

The Senator from Tennessee.

Mr. ALEXANDER. Thank you, Mr. President. Will the Chair please let me know when I have consumed 10 minutes?

The ACTING PRESIDENT pro tempore. The Senator will be notified.

Mr. ALEXANDER. I thank the Chair.

#### EDUCATION REPORT CARD

Mr. ALEXANDER. Mr. President, after 100 days, there have been a lot of report cards on the Obama administration. I would like, with respect, to offer one on a subject both the President and I think is of crucial importance: the education of the American people.

As a good teacher would—or as my late friend Alex Haley used to say: Find the good and praise it—I would like to start with the good grades on this report card. So to begin with, I give President Obama an A-plus for recruiting. His best appointee, in my opinion, is the new Education Secretary, Arne Duncan from Chicago. The Acting President pro tempore might agree with that. The new Education Secretary grew up, as I did, in a family where the mom was a preschool teacher—my mother in the mountains of Tennessee, his on the South Side of Chicago. He has a background for leadership. He has an agenda for rewarding outstanding teaching, an agenda for encouraging the largest number of charter schools possible, an agenda for encouraging States to set higher standards. He has a close relationship with the President. He is truly a blue-chip recruit. On the subject of rewarding outstanding teaching and charter schools, if he succeeds with that in 4 years or 8 years, it could be a Nixon to China exercise in education. So an A-plus for recruiting.

Then, here is another A-plus: for rewarding outstanding teaching. This is the greatest need we have in kindergarten through the 12th grade in America. Every problem we are faced with—after you deal with the question of having a good parent—has to do with a good teacher. Whether we are talking about a gifted child or the needs of a child with a disability or of a child who has come from a home where a book has never been read to them or whether they are in the mountains of Tennessee or on the South Side of Chicago, put a child with the best possible teacher, and the child almost always succeeds.

In 1983, when Tennessee became the first State to pay teachers more for

teaching well, not one teacher was being paid more for being a good teacher. Many good people have worked hard on that: Governor Jim Hunt, Governor Bob Graham, Senator BENNET of Colorado, Senator CORKER of Tennessee when he was mayor of Chattanooga. But it is hard to do, to find ways to reward outstanding school leadership and outstanding teaching, to pay some teachers more than others. But if we do not, we will not be able to attract and keep the best men and women in our classrooms and in our schools.

The President's new budget increases from about \$100 million to \$500 million the Teacher Incentive Fund, which has been a big success across this country. Thirty-four grantees—cities, school districts—across the country are experimenting with different ways of rewarding outstanding teaching. There is not necessarily one way to do it. It almost always has to be worked out locally. Most of these cities are working with their unions to make this happen. Memphis city schools are using their funds to train principles. Philadelphia's grant application was co-written by the local teachers union. The Northern New Mexico Network for Rural Education is working with four school districts.

As I said earlier, if Secretary Duncan and the President can leave a legacy of dozens or hundreds of school districts, or even States, where outstanding teachers are paid more for their skills—not just for being there a long time or for going back to school—that would be the single most important legacy they could leave.

Then, here is one more good grade: an A-minus for charter schools. Charter schools also have a little history behind them. They began in Minnesota. The last act I took as Education Secretary, in 1992, was to write every school superintendent in the country and encourage them to start charter schools. Albert Shanker, the head of the American Federation of Teachers, asked "If we can have a Saturn plant, why not a Saturn school?"

What he meant was, why not start from scratch and take the union rules and the Government regulations off teachers and let them use their own good judgment to deal with the children who are assigned to them. The charter school is a pro-teacher idea. It has greatly expanded over the years, but it still runs into substantial opposition, usually from the National Education Association or other educators who do not like it. But these are public schools. These are designed to free teachers so they can use their judgment to help children. Secretary Duncan and the President are committed to them.

The Secretary and I cowrote an op-ed for a Tennessee newspaper 2 weeks ago, which apparently helped to influence the vote of the legislature to begin to move along raising the cap on charter schools in Tennessee. I hope it did. I thank the Secretary for his bipartisan

support and commitment. Again, if he is able to succeed, working with the President, and leaves a large number of public charter schools in our country when he leaves office, it will again be a "Nixon to China" experience and the country will be deeply grateful. The only reason why it is an A-minus is there is not much support in the budget for the major obstacle in creating more charter schools, which is support for financing for new facilities.

Now for the bad news. Every parent has had this experience with the child's report card. Here is a D. That is for spending \$80 billion over the next 2 years for more of the same in the Department of Education without even asking the question: Is what we are doing working? That is hard for me to imagine.

The budget for the Department of Education would be at about \$70 billion, so we are adding \$40 billion to it this year and \$40 billion next year for more of the same. Is everybody delighted with the way our K-12 grade system is working in America? I don't think so. We are challenged by it. We need to change it. So then why in the world would we put more money in for more of the same?

The only thing that saves the grade from being an F is that there is \$5 billion for the Secretary's Race to the Top, which is a good idea based on the agenda I described.

What would we have done with the money? Well, I would have suggested we give a Pell Grant for Kids to every middle- and low-income child in the country and \$500 for a state-approved afterschool program. Let the parents choose: for music, for art, for catchup, for academic improvement. It would have poured billions into the school districts. It would have created some competition and middle- and lower income children would be given more options. That would be what we could have done.

Here is another unfortunate grade: D-minus. That is for the DC voucher program. I see the Senator from Illinois. I had this all prepared. I had no idea he would be here. He has been a major participant in this. What keeps this from being an F is that the President and the Secretary have said they will continue funds for the 1,700 children in the District of Columbia who are now in high school and who are continuing, but after that, it is gone. This is a death sentence for the program. This is a death sentence for the model of giving low-income parents choices of better schools—schools such as middle- and higher income parents have. It is the model that made our higher education system the best in the world.

Senator LIEBERMAN has said he will have a hearing on this DC voucher program. I hope he does.

Mr. DURBIN. Would the Senator yield for a question?

Mr. ALEXANDER. I will after I am finished. Well, of course, I will. I will be glad to do that as a courtesy to my friend.

I would say, first, the Senator from Illinois missed my first two grades, which were A-pluses to the President for recruiting—for blue chip recruiting of Arne Duncan and for the teacher incentive program, so he may have come in as I was giving the bad news.

Mr. DURBIN. Mr. President, I would say the Senator from Tennessee, as always, has been fair and balanced. I wish to ask him a question. Is he aware of the Department of Education's analysis of the DC voucher program and the results in terms of student achievement?

Mr. ALEXANDER. I am aware there are—the answer is yes.

Mr. DURBIN. If I could ask a further question: Is the Senator from Tennessee aware that when they surveyed the 1,700 students after 3 years in that DC voucher program, they found there was no measurable improvement among male students?

Mr. ALEXANDER. Well, I am not going to get into a detailed analysis with the Senator. I would say this: My view of American education is that we should give parents and students the opportunity to choose among the schools they go to. If there are four times as many children and parents who apply for this program than can be accepted, that would indicate to me that these parents and these families and these children think this is an opportunity they would like to have to improve their lives and improve their future.

Mr. DURBIN. I wish to ask the Senator from Tennessee if he feels we should hold those voucher schools accountable in terms of whether they are improving the education of the students who are sent to them with Federal support?

Mr. ALEXANDER. Oh, of course we should.

Mr. DURBIN. I would ask the Senator from Tennessee if he is aware of the fact that there was no improvement of math scores of the students in the DC voucher schools over a 3-year period of time?

Mr. ALEXANDER. I thank the Senator for his questions. I know he is the most ardent supporter of the idea of not using Federal dollars to give poor children the same choices that middle- and higher income children have. I respect that difference of opinion. I am going to go on with my remarks. But I believe it is a wise—

The ACTING PRESIDENT pro tempore. The Senator has spoken for 10 minutes.

Mr. ALEXANDER. Thank you very much. I am going to continue with the time on the Republican side, if I may. I look forward to a longer discussion with the Senator from Illinois on this subject. I would hope that when Senator LIEBERMAN holds his hearing, we will have a full discussion of why it is a good idea to say to poor kids and poor families: You can't have a choice of a better school, but people with money can. That is not the way we operate our college system.

This is our Nation's Capital. We are 3 years into a program. I have met with many of the children. Their lives are not going to be instantly changed in 3 years. There was much in the analysis that was completed by the Department of Education that showed the choices they made were helping the students academically and otherwise, and I will be glad to come back to the floor and discuss that when I have more time.

But let me go on to my concern beyond the DC voucher program to the bad news. I regret to say this, but the bad news has to do with Pell Grants and student loans. Pell Grants, of course, are the 5 million grants or scholarships that were made to low-income students this year to help them pay for college, with \$19 billion that we have appropriated for that purpose this last year. Almost on the day it was announced that we had a \$1.8 trillion deficit for this 1 year—four times bigger than it was last year—the President's budget wants to add \$293 billion over 10 years to entitlement spending. That is automatic spending. That is the reason the country's debt is so high. Sixty percent of our spending is entitlement spending. I think the punishment for the administration should be that they should all be made to stay after school and write on the blackboard, each, 100 times: I will never, ever again add to entitlement spending, even for a worthy purpose. It is no gift to students to give them a scholarship to live in a country they can't afford to live in because it has an interest payment of \$800 billion a year, which it would in the 10th year of the President's budget.

It is not as if the Congress has been stingy with Pell grants. They have gone from \$7.7 billion 10 years ago to \$19 billion today, and 5 million students are getting them. All we say today is if we don't have the money we have appropriated, we can't spend it on scholarships.

The President's proposal would say we are going to spend it whether we have it or not. Spend it whether we have it, despite the fact that our debt has grown to such levels that we couldn't even qualify to be admitted to the European Union, which is a huge embarrassment. That deserves an F and a stay after school and detention, as far as I am concerned.

Here is another F, and it is for student loans. There are 15 million of those student loans—about \$75 billion—and what the President's budget proposes to do is turn this great recruit—this blue chip recruit, who I think has a good chance of being "Educator of the Year," into "Banker of the Year." He wants another Washington takeover, this time of student loans. Instead of letting 12 million students decide they would prefer to borrow from 2,000 institutions on 4,400 campuses all across America, they are saying: No—everybody just line up at the U.S. Department of Education to get your student loan.

The only justification for that, that I can see, is the administration says it

might save the taxpayers money because the Federal Government can borrow cheaper than the banks can. Well, if that is true, then we ought to not have any private financial institutions in America; we ought to turn every financial institution into a national bank and let the President run them. Andrew Jackson, the founder of the Democratic Party, would turn over in his grave because he ran against the national bank during his whole political career.

It makes no sense to turn the U.S. Department of Education into a national bank for student loans. It should not be done. The savings are illusory. In the President's budget they say \$94 billion is what will be saved, but they leave out the administrative costs which could go as high as \$32 billion, and they leave out the fact that what they are doing is borrowing money at one-quarter of 1 percent and loaning it to the students at 6.8 percent.

So they are taking money from the students and using it to pay somebody else a scholarship, with the Congressman taking the credit. There needs to be some truth in lending here so that when students line up to get their student loans, somebody says: Did you know that the interest you are paying by working an extra job or by going at night is being used to pay somebody else's scholarship? If we take that part out of it, we could leave the program just like it is.

Twelve million out of fifteen million students prefer to have a private choice. They have had 15 years to choose either the public option or the private choice, and they have consistently decided they would rather deal with the community bank than a Federal agency.

Well, I am about through with the report card. The rest I would put under "incomplete." There is still a lot of good-faith effort: Deregulating higher education is a goal of mine and Senator MIKULSKI's as well, and the new Secretary of Education has said he will work on that. More flexibility in No Child Left Behind is a goal of mine; it may be of the Secretary's as well. We can work on that.

My respectful suggestion to the President would be, instead of trying to make a tackle out of this wide receiver you recruited, instead of making Banker of the Year out of your Education Secretary, why don't you let him work on the education agenda? Why don't you let him focus on paying teachers more for teaching well and charter schools? If he runs out of things to do, to help parents, he could work on a tax system that is more favorable to parents with children; we used to have that in this country.

He could work on encouraging perinatal care so every child has a medical home or helping nurses to help parents in their homes so children can grow up healthy or to make sure we do nothing to discourage home schooling for dedicated parents or helping adults

learn English. There are lines in Nashville and in Boston and in other cities of adults who wish to learn English.

He could encourage worksite daycare for parents who work and might take their child to work with them so they would be closer together. All that would be to help better parenting or to help create better teachers or better school leaders.

The Pell Grant for Kids I mentioned for afterschool programs or higher standards in data collection, I know the Secretary is interested in that. Teach for America, that is an important part of new energy in our schools. The Secretary, instead of trying to be "Banker of the Year," could take on the teachers colleges which have had a hard time spending their time on such things as how to give parents more choices, how to reward outstanding teaching, how to make charter schools successful, or how to help newly arrived children learn English. He could expand the UTeach Program started at the University of Texas and which our America COMPETES legislation put into national law. That needs to be implemented.

Then, the summer academies, to help outstanding teachers and outstanding students of U.S. history so our children can grow up learning what it means to be an American. That would be a good thing to do.

I look forward to working with this new Secretary of Education. I give the President credit. I give him an A-plus for his recruiting. I give him an A-plus for his agenda for rewarding outstanding teaching and a high grade for his focus on charter schools. I am grateful for that. I stand ready to work with him.

I give him horrible grades for stopping the DC voucher program and another Government takeover, this one of student loans, and of taking money away from students who are getting loans to pay for scholarships for other students. That is not right. I think, in this day and age, when we are adding \$1.8 trillion to the debt in 1 year, it is certainly no time to add \$293 billion in entitlement spending to the budget over 10 years. The whole administration ought to write on the blackboard: I will never, ever again add to entitlement spending.

I look forward to working with the President and his outstanding new Secretary on that incomplete agenda. Many of the items I mentioned are things in which they are interested in as well and things which all of us in the Senate would want to do to help improve our system of elementary and secondary education, as well as our excellent colleges and universities.

I thank the President, and I yield the floor.

MR. MERKLEY. Mr. President, I ask unanimous consent to speak in morning business on the Democratic time and that the Republican time be re-served.

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

#### CARD ACT

Mr. MERKLEY. Mr. President, I rise today to encourage all to join me in recognizing the nurses of America and their commitment to addressing the needs of patients and their families.

Today, on the birthday of Florence Nightingale, we celebrate National Nurses Day. This is appropriate since Florence Nightingale is known as the pioneer of modern nursing. National Nurses Week, which expands May 6 through May 12, focuses on recognizing the integral role nurses play in promoting public health and also highlights the work nurses are doing to improve health care for all Americans.

I know firsthand the critical role that nurses play in providing safe, high quality, and preventive health care. My wife Mary is a bedside nurse, and I am delighted that she has been able to join me today to help put a spotlight on the critical role nurses play in health care.

Whether they work in a hospital, community health center, physician practice, school, home health care, a skilled nursing facility, or other health care setting, nurses create better outcomes for patients.

Nurses are the cornerstone of our country's health care system. Nearly 3 million registered nurses work today in the United States. But even so, our country is facing an 11-year nursing shortage, and that shortage is projected to extend for at least a decade longer. Nurse faculty shortages and a huge and growing burden of tuition debt for nurse training are contributing to the shortage, even as new vacancies for nurse positions open every single day.

The nationwide nursing shortage has caused dedicated nurses to have to work longer hours and care for more patients at the same time. That does not contribute to quality nursing, and we need to address that shortage.

Quality nursing education is critical to ensuring that we have a sufficient number of qualified professionals joining the field. We need to ensure we are training not only the best and brightest to help out our patients but also bringing those nurses to join the ranks of nurse educators.

Providing adequate Federal funding for nursing workforce development programs authorized under title 8 of the Public Health Service Act is critical to ensure a sufficient nurse workforce to meet the growing demand. I am pleased to join a bipartisan group of colleagues in supporting an increased investment in title 8 which has been an effective solution with past nurse shortages. These programs support the education of registered nurses, advanced practice registered nurses, nurse faculty, and nurse researchers.

Additionally, title 8 programs focus on recruitment and retention, two

other distinct areas impacting this shortage.

Over the last 3 years, flat title 8 funding, combined with rising educational and administrative costs, as well as inflation, has significantly decreased the programs' purchasing power. Subsequently, the number of grantees supported by the programs has decreased 43 percent over the past 4 years.

As Congress works to improve our health care system and ensure that every American has access to quality, affordable health care, we must ensure that we have a stable and well-trained nursing force.

We have an obligation to create a health care system that not only works for patients but also works for people at the heart of our patient care—our nurses.

In closing, I want to note that I am soliciting my fellow Senators to join me to form a Senate nursing caucus. The caucus will provide a forum to address issues affecting the nursing community and recognize and advance the important role of nurses in delivering high quality health care.

Mr. President, I yield the floor.

The ACTING PRESIDENT pro tempore. The Senator from Washington.

Mrs. MURRAY. Mr. President, mounting debt is taking a big toll on families throughout this Nation. That is why over the past few weeks we have passed bills to stop mortgage scams and to prosecute corporate fraud and to lower fees for homeowners and help them into stable mortgages. Today we have an opportunity to continue to put Main Street first.

Over the last several months, I have heard credit card horror stories from my families all over the State of Washington. I have heard from people who paid their cards on time but saw their supposedly fixed rates skyrocket unexpectedly or who had their minimum required payment doubled with no notice.

I have heard from families who are 1 day late on their minimum payment, so the card company hiked up their rate and charged them a late fee, which put their card over their credit limit and that incurred another fee.

I have heard from people who say their credit card company raised their minimum payment, and when they called to complain, they were offered their lower minimum payment back but only if they accepted a dramatic increase in the rate.

With so many of our families struggling to make ends meet today, it is especially important that we stand up to protect families from excessive credit card fees from unexpected hikes in interest rates and minimum required payments and constantly changing credit card agreements that are designed to make a profit by keeping families in debt. That is why we need to implement the Credit Card Accountability, Responsibility and Disclosure Act, or CARD Act, to help protect con-

sumers from predatory and misleading lending practices.

The CARD Act we are going to be considering in the Senate today requires credit card issuers to give 45 days' notice of rate increases and to provide clear disclosure of term changes when accounts are renewed. It prohibits the so-called double-cycle billing where interest is assessed on the whole debt even when one portion was paid on time. It prevents card companies from using a contract clause to raise consumers' rates at any time for any reason that they choose. And it prohibits companies from issuing credit cards to anyone under the age of 21 unless the application is cosigned by a parent or guardian or the underage consumer completes a certified financial literacy course.

We are going to bring fairness back to the system by stopping financial institutions from taking advantage of consumers with hidden charges and misleading terms. No one should have to be surprised by changes to interest rates or their minimum payments. These steps are going to help us level the playing field and are going to save families thousands of dollars a year.

This bill addresses a number of things that are keeping credit card users in debt, and it is a good start. But at the same time we strengthen protections for credit card users, we have to make sure that people are empowered to make responsible decisions about their own financial future. Put another way, it is not enough to prevent credit card companies from changing the rules when too many Americans don't even know the rules in the first place.

The reality is that over the last several years, too many Americans have made poor or very often uninformed decisions about their finances. Too many overestimated their resources, didn't read the fine print, and didn't grasp the terms of their financial responsibilities before they signed on that dotted line. In fact, we have to recognize that too many Americans, from college students all the way to senior citizens, are financially illiterate.

I recently heard from a constituent of mine in Spokane County whose daughter had applied for credit cards shortly after she turned 18 years old. She, of course, didn't have much income and had difficulty making some of those payments on time. Her mom said one of those cards had a \$500 limit. But instead of the bank declining purchases that would exceed that limit, each purchase she made went through and the bank charged a \$37 fee for each and every one of them. Another bank charged her \$7 every day because she had a \$20 overdraft. Of course, she didn't have any hope of paying down those debts on her own.

Those are problems that could have been avoided if she had simply understood her financial responsibilities and the terms of her financial agreements. That is exactly why I have introduced