to me over the past 15 years, I cannot help but think that is exactly what he has been to me. He has been that steady presence in the midst of it all. As long as he was there, the team was confident things would turn out well, and they always did.

To me, he has been more than a staffer. He has been a colleague, a confidant, and a dear friend.

Kyle once summed up his approach to the job, and I would like to share it because every Senator should be so fortunate as to have a chief of staff who would write such a thing. It is from a letter he left on the chair of my other chief of staff, Billy Piper, the day Billy took Kyle's job in the personal office 7 vears ago.

After a brief introduction, here is what Kvle wrote:

Billy . . . while you sit here you are no longer simply Billy Piper. You are Billy Piper, Senator Mitch McConnell's chief of staff. Carry the privileges and responsibilities just as you have throughout your outstanding career—with humility honor. . . .

Kyle went on:

... it's a constant struggle while balancing the demands on your time to remember your audience: the people of Kentucky, the staff who looks to you for leadership, and Senator McConnell. . . . We're only here for a short period of time—and few of us have made it to where you now sit. Do us proud.

He was honored to serve the Senate and his country. Yet, at the end of that service, he knew he had a more important job still. It was the job of husband and father. That is why, to paraphrase Macbeth, nothing became Kyle's service to the Senate more than the leaving of it. His first love was and is his dear wife Carrie and their beautiful daughter Ava and the Senate could not compete with that—as much as it tried to, especially these last few months.

So he has made the right decision, as he usually does. But that does not change the fact that he leaves behind an office and a boss who will miss him terribly.

Kyle, thank you so very much.

RECOGNITION OF THE MAJORITY LEADER

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

TRIBUTE TO KYLE SIMMONS

Mr. REID. Mr. President, there is nothing I can say to assuage the anguish that my friend, the Republican leader, MITCH MCCONNELL, now feels. It is a unique relationship that comes with our staff members, especially someone who has been with us as many years as Kyle has been with Leader McConnell. These people become part of us. As we can see, Kyle Simmons has become part of MITCH MCCONNELL.

My dealings with Kyle Simmons are meetings that are held in my office or in Senator McConnell's office, and if

there were a way to describe my dealings with Kyle Simmons, it would be to go to the dictionary, under the Hs, and go to the word "humility," and there would be Kyle Simmons. He is just as MITCH McConnell described him. He is a man who has loads of humility. He does not talk very often. But whenever he talks, we listen.

So I wish you the very best, Kyle, in the things you do, and I recognize that your boss, MITCH MCCONNELL, was speaking for the entire Senate in our relationships with our staff. But, of course, even though there are many relationships with our staff. I think the relationship between Senator MITCH McConnell and Kyle Simmons, as we can see, is very unique.

The best of luck to you, Kyle.

SCHEDULE

Mr. REID. Mr. President, following the leader remarks of Senator McCon-NELL and myself, the Senate will proceed to a period of morning business, with Senators permitted to speak for up to 10 minutes each. We are going to lay down our jobs bill today so we can begin its consideration when we return after the recess. There is no question the snow has interfered with our work. It would be nice if we could say: OK, then, we are just going to move on next week and pretend next week was this week, but as I told somebody outside before I came in here, when we leave Washington, we do not go home to relax and take it easy. We have constituencies in the State of Minnesota, the State of Kentucky, the State of Illinois, the State of Nevada. We have to take care of it. We have appointments and things we have to do, and we schedule them long ahead of time.

So we are going to come back after the Presidents Day recess energized and make up for this snow day, snow week, and do the very best we can. The jobs bill we are moving forward on is not as big as the one in different elements of the legislation, but it is one that is extremely important. It is going to deal with jobs, jobs, jobs, jobs-four times-because all four elements of our jobs bill will deal with creating jobs immediately, as the Congressional Budget Office said, creating jobs immediately.

HEALTH CARE

Mr. REID. Mr. President, I do wish to comment about the health care debate. One Republican Senator said during this debate what we need is to "get out of the way and allow the market to work." Well, we had an example of it working pretty well for the insurance industry a couple days ago. In fact, a large insurance company in California. insuring almost 1 million people, individuals, decided they would raise their rates this year 39 percent—1 year. I think it is fair to say it is a little above inflation

Well, when someone talks about get out of the way and let the market

work, they are talking about doing nothing. That is what it means. "Allowing the market to work" is a code word for letting greedy insurance companies—companies that care more about profits than people—get richer while people who can already barely afford their coverage lose their coverage altogether.

Cover this with the fact that these insurance companies-and this insurance company—are not subject to anv antitrust laws. The only business in America not subject to antitrust laws other than Major League Baseball is the insurance industry. So one is raising its rates by 39 percent. That is many times more than the rate of inflation. And, it is reserving the right to raise them again whenever they feel like it. Instead of just once a year, they can raise it more than once a year if they want to. They can do whatever they want, and they do pretty much whatever they want.

What does this mean? It means people will not be able to afford coverage at all in many instances. It means more people will be living one accident, one illness, one injury away from a

pink slip or losing everything.

It goes without saying, in the year 2008, 750,000 bankruptcies were filed in America. Eighty percent of those bankruptcies were because of health care costs, and almost 70 percent of those people who filed because of health care costs had health insurance.

A lot of companies are hurting in this economy. But this California health care company is not one of them. Last year, its parent company raked in eight times what it made in the same quarter the year before. What is this all about?

It is not the first time we have seen this happen. Just 2 months ago, another exceedingly profitable insurance company raised its rates with the full knowledge it would mean 650,000 people would not be able to afford the coverage.

That is as many people who are in some of our States.

That is what happens when we allow the health insurance market to work the way it does. That is what happens when we sit back and wait for insurance company executives to act out of the goodness of their hearts instead of acting in the interests of their wallets. That is why we need health reform like the bills already passed in the House and in the Senate that will rein in insurance company abuses and make coverage more affordable for millions of Americans and provide coverage for some 30 million who have no health insurance.

Health care costs take up a larger slice of our economy than ever before. and it is not slowing down. In less than a decade, it is going to be \$1 of every \$5 we spend. In less than a decade, half of a family's income will be spent on health care premiums.

It doesn't have to be that way. Californians don't have to be priced out of a healthy life. We don't have to let greedy health insurance executives drag down our future, but that is what they are doing and have done.

I, once again, urge Republicans to work with us in good faith to fix our broken system. The President has reached out: Come on down. Tell us what plans you have. I encourage those Republicans to listen to the American people, two-thirds of whom said last week they want Congress to finish the job we started with health care reform. I encourage every Senator to condemn this insurance company's greed. If they are not willing to do so, perhaps they would be willing to call the Californians who can no longer afford coverage and explain why corporate profits are more important than their health.

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, there will now be a period of morning business with Senators permitted to speak therein for up to 10 minutes each.

The Senator from Illinois is recognized

ORDER OF PROCEDURE

Mr. DURBIN. Mr. President, I wish to make a unanimous consent request: that on the Democratic side, the sequence be Senator KAUFMAN of Delaware, Senator HARKIN from Iowa, and then that I be third in line; and then if there are any Republicans who come to the floor seeking recognition, that they be taken in sequence so that there will be a Democrat speaker followed by a Republican speaker.

The ACTING PRESIDENT pro tempore. Is there objection?

The Senator from Iowa.

Mr. HARKIN. Mr. President, reserving the right to object, if I might ask my friend from Illinois that the order be changed a little to allow Senator KAUFMAN to go first, and then the Senator from Illinois go second, and then I will be glad to go third, if this would be OK with the Senator.

Mr. DURBIN. Sure.

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

The Senator from Delaware is recognized.

CHIEFS OF STAFF

Mr. KAUFMAN. Mr. President, I am going to speak today once more on my weekly tribute to great Federal employees. Before I begin, I wish to say that I was quite moved by the Republican leader's speech today about Kyle

Simmons. I don't know Kyle Simmons, but I must say that over the 19 years I was a chief of staff and for over a year that I have been a Senator, I recognize Kyle Simmons and so many good chiefs of staff I have known over the years.

The way the Republican leader described Kyle Simmons just brought back so many memories of great people in the Senate, but especially chiefs of staff who do everything in the office from opening the door in the morning to closing it at night, to worrying about everything from the interns to the CEOs of corporations in their home States, and labor leaders.

So I wish to add my voice to say I am so proud of folks who have worked in the Senate and especially, because of personal experience, those who have been chiefs of staff. I cannot speak of a better letter than the one that was written from Kyle Simmons to Billy Piper to explain what it is to be a great Senate staffer and a great chief of staff.

IN PRAISE OF TERRENCE LUTES

Mr. KAUFMAN. Now I wish to speak about another great Federal employee.

Across the country, Americans are receiving their W-2 forms and taking stock of their finances in advance of April's tax filing deadline. For families, the ritual of filing income taxes repeats itself each year, and, admittedly, it isn't very much fun.

Taxes have been an emotional and thorny subject in American history ever since colonial patriots rallied around the cry of "No Taxation Without Representation." Indeed, though federal tax rates for personal income are low compared to most other developed countries, complaining about paying taxes remains one of our national pastimes.

This is understandable. It is linked to the strong national attitude in our country that taxpayers' money should never go to waste. When Americans grumble about taxes, I believe it is not because they oppose them in general; rather, it is because they want to make sure that their money is spent wisely, fairly, and without unnecessary waste.

One of the chief complaints about taxes in years past was that filing was a time-consuming and confusing process. Many can remember those days sitting in front of a pile of forms and receipts, punching away at a calculator, pencil in hand, and a 1040-form covered in eraser marks.

Thankfully, because of this week's honoree, most Americans—more than 95 million filers—avoided this headache last year by filing their taxes electronically.

Terrence Lutes was awarded the 2005 Service to America Medal for Citizen Services for leading the development of the Internal Revenue Service's e-File program.

Terry, who spent nearly 30 years working at the IRS, served as associate chief information officer for IT Services before retiring five years ago.

E-File not only makes it easy for taxpayers to file online and receive a refund in as little as ten days; it also cuts processing costs by 90 percent compared to paper filing. This benefits the taxpayers two-fold. They save time and energy individually and reduce the amount of their own money spent collecting their taxes.

Terry, who holds degrees from Eastern Kentucky University and the University of Colorado, first became involved with electronic filing in 1996. As the head of the IRS's Electronic Tax Administration, he became the government's evangelist for online tax filing. E-File had been available for years, but it was costly for the IRS to operate and difficult for taxpayers to navigate.

While redesigning the e-File system, Terry and his team focused on creating innovative public-private partnerships to reduce—and eventually eliminate—the direct cost to the taxpayer of filing online. He oversaw a workforce of over 6,500 employees, and carefully managed a budget of \$1.5 billion. Terry cultivated relationships with software companies and tax-preparation businesses, and the results paid off.

In 2005, when Terry retired after a long and distinguished career in public service, more than half of all tax returns were filed online for the first time. Today, this number continues to be a stressful experience is now fast, simple, and less expensive.

Thanks to Terry, the way Americans pay their taxes is forever changed.

Oliver Wendell Holmes, Jr., one of the great Supreme Court justices of the early twentieth century, once said that "taxes are the price we pay for a civilized society." I am glad to know that great Federal employees such as Terrence Lutes at the IRS continue to work hard every day ensuring that our tax collection system is as efficient and responsive as possible.

When I go online to file my own tax return this year, I will be thinking of these outstanding public servants at the IRS and all who work in the Federal government.

The ACTING PRESIDENT pro tempore. The Senator from Delaware is recognized.

Mr. KAUFMAN. I thank the Chair.

(The remarks of Mr. KAUFMAN, Mr. McCAIN, and Mr. LIEBERMAN pertaining to the submission of S. Res. 415 are printed in today's RECORD under "Morning Business.")

(The remarks of Mr. KAUFMAN pertaining to the submission of S. Res. 417 are located in today's RECORD under "Submitted Resolutions.")

The ACTING PRESIDENT pro tempore. The Senator from Oklahoma is recognized.

Mr. INHOFE. Mr. President, first, let me identify and agree with the remarks of both the Senators concerning Iran and consider myself as part of that program.

I believe it is already the order, but in the event it is not, I ask unanimous