

night basketball games or the Tuesday afternoon baseball games or the school plays on Saturday. They were part of the community, cheering on their students, not showing favorites but caring particularly for students who were a little more shy or a little less talented who might need a bump up or encouragement from their teacher.

The same goes for Jackie Geary, who taught reading for nearly 45 years in Dayton. She was the matriarch of a family of educators. Her husband Mike is a professor at the University of Dayton, one of our great universities in Ohio. Her daughter Beth is a special needs teacher for families of U.S. military personnel in the country of Japan. Aside from her constant smile and laughter, she reminded all who knew her that one of her great responsibilities was to read to a child each and every night. Jackie passed away last month after a long battle with cancer. Up until her very last days, she insisted on teaching the most valuable lesson of all: compassion and love and commitment.

Again, these are teachers who go above and beyond the call of duty not just to collect a paycheck, not to go home at 3 o'clock, not to be off in the summer and not be a part of the community. Ms. Geary and Ms. Speakman gave so much of their lives to their students. Both passed away, Ms. Speakman some time ago, Ms. Geary more recently. Both will be remembered, and their impact will be seen throughout.

Sandy Ryan is a special-ed preschool teacher in Cleveland. She first taught special needs adults. She then went to college later in life to earn a master's degree to teach special needs children. She buys her students coats in the winter, supplies, including book bags, and coats for children who can't afford them. Again, we don't pay teachers a lot. They are barely in the middle class in terms of their income if they are a single parent and on a teacher's salary. Yet they reach into their pockets. This isn't just buying pencils and pens and occasional lunch money; this is a teacher who buys coats in the winter sometimes for her students because she teaches in a low-income area.

Ms. Donna Marie Shurr is a high school teacher in Oberlin. She partners with local and international projects—water projects in the community, to building homes in Jamaica, to schools in Pakistan and Afghanistan. She inspires students to believe that education is continuous and service is a lifelong pursuit that extends beyond the classroom. She is a teacher who, by showing by example, teaching by example, helps these students navigate the rest of their lives. They have a commitment to service beyond the classroom, beyond their workday, beyond their family, a commitment to service in the community, and it doesn't stop at our borders. With Ms. Shurr from Oberlin, not far from where I live, it is international also.

Ms. Dean Blase is an English teacher at Clark Montessori School in Cincinnati. I visited Clark last year. It was a finalist for the competition for President Obama to deliver its commencement speech, losing out at the last minute to a school in Michigan. Teachers such as Ms. Blase instill values of curiosity and wonder in their students from diverse backgrounds, encouraging academic achievement and community service.

Teachers are counselors, coaches, mentors. They serve as surrogate parents. They are friends of students at the right time. They are advisers, they are cheerleaders, they are partners, they are—fill in the blank—that any of us can do because we have had good teachers in our lives. They so often go the extra step. They drive talented pupils to competitions and scholarship interviews. They are an essential part of our communities.

Yet, in Ohio, SB 5 is an amazing thing. It basically takes away rights from teachers, collective bargaining rights. I know teachers—when they collectively bargain, they sit down at the school board and, sure they negotiate for decent wages, health care, and a pension, but they also negotiate for class size.

I was talking to a teacher at a roundtable at a church right off Capital Square a couple of months ago, and she teaches in a Columbus suburb. But she talked about in negotiations how they negotiate class size because she knows, no matter what she is paid or no matter what benefits she has, she wants to be a very good teacher. She cannot be as good a teacher if there are too many students in the classroom because she cannot give them the kind of individual attention she would want to give them.

Yet the Governor, the legislature, because of this ideological mission they are on, want to bust teachers unions, they want to, apparently, downgrade the respect teachers have in the community. Maybe they think they should become bankers or doctors or lawyers so they can make more money. I do not know why they think that.

But what that means is—I am tired of hearing parents tell me and young people tell me: My daughter or I or whoever was going to be a teacher, and they were studying at Miami University or Ohio University or Toledo or Hiram College, whatever, and they decided—when they hear all these politicians, conservative, mostly Republican politicians, in Ohio, Columbus, downgrading teachers and criticizing the profession of teacher—they think: Why do I want to do that? I am not going to make a lot of money. If I am not going to have any respect from the people who run my State, why do I want to be a teacher—in spite of the fact they did want to be a teacher.

I am also hearing from young teachers who are now in the classroom waging these fights that it is not easy teaching kids who do not have much

advantage, it is not easy teaching kids who have discipline problems, it is not easy teaching kids whose parents are not particularly engaged for reasons of dysfunctional families or income or all the reasons parents are not as involved as we would like them to be. It is hard enough to do that without a bunch of Republican conservative politicians criticizing the profession in saying: They quit at 3 o'clock, they do not work in the summers, they are lazy, whatever they say about them.

So I wished to talk about teachers who have affected my life. Most of these teachers I have mentioned have taught people in my office. We walked around the office and said: Tell me about some teachers. Almost every one of these teachers is somebody who has helped to produce stars, absolute stars, in my office. That is one reason I wanted to share their stories, and I wanted to share their stories because I think most of us who are fairminded—unless we are elected to legislatures and rightwing politicians—most of us care about education, most of us care about teachers, most of us appreciate what teachers gave to us, most of us honor them and respect them.

But you are not honoring and respecting teachers, you are not honoring and respecting perhaps the most important profession in this country, when you take away their rights, when you downgrade them, when you go after their unions in the name of some ideological mission you are on. It is tragic, and I am sorry. I apologize for them and their behavior to the teachers of Ohio and teachers around the country. It is too important a profession to do that.

I yield the floor.

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. WYDEN. Madam President, I ask unanimous consent that the order for the quorum call be rescinded.

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

TRIBUTE TO HAROLD SCHNITZER

Mr. WYDEN. I come to the floor to honor a man who touched every corner of my home State of Oregon. Harold Schnitzer left his mark on our business community, the arts, health care, education, and practically every nook and cranny of my home State.

Harold Schnitzer died last week of complications relating to cancer and diabetes. He learned of his impending death earlier this year and faced it with extraordinary style, grace, and the wit that marked his 87 years of life.

Those who knew Harold Schnitzer describe him in one of two ways. Many knew him as a powerful and philanthropic force in our State. Others knew him as approachable, easygoing, and especially as a person who never took himself all that seriously. I knew him

in both ways, and I knew him as a friend.

Like many in Oregon, I am saddened by Harold's passing. Harold was a successful real estate developer. He and his wife of 62 years, Arlene, gave generously to my alma mater, the University of Oregon, and to Portland State University. They established the Harold Schnitzer Diabetes Health Center at the Oregon Health Sciences University. Their gifts of art and financial support helped transform our Portland Art Museum into a center for regional art works.

The generosity of Harold and Arlene can be found throughout Oregon in places such as the Oregon Zoo, a special favorite of my children, Lewis and Clark College, the Mittleman Jewish Community Center, the Oregon Symphony, the Oregon Ballet, and the Portland Opera. A centerpiece of Oregon's art community is the beautiful Arlene Schnitzer Concert Hall in our downtown Portland community. It is affectionately known as "the Schnitz."

Harold Schnitzer was a humble man, and he came from humble roots. As a boy, he earned 25 cents a week polishing metal in his father's Portland scrap yard. From there it was on to the Massachusetts Institute of Technology for a degree in metallurgy, and then he went on to a career in real estate.

Certainly, our colleagues from the bay area of California know who Harold Schnitzer was because with great pride he restored the historic Claremont Hotel Club and Spa in Berkeley to its former glory. In true Harold Schnitzer fashion, when he sold the hotel in 1998 the proceeds provided the funding for two family charitable foundations.

We have lost a man, but, fortunately, we have not lost his vision and his generosity. His wife Arlene will continue to stand for those kinds of good works in our home State, and their son Jordan, a successful businessman in his own right who shares his parents' passion for philanthropy, continues every single day to look for opportunities to serve our home State. You can look no further than the Jordan Schnitzer Museum of Art in Eugene and downtown Portland's Simon and Helen Director Park, named for his maternal grandparents.

What I liked most about Harold Schnitzer was his very wry sense of humor and particular knack for summarizing the events of our time. I remember often when I would see him after a particularly spirited discussion in the Senate. Harold had a great interest in politics and was a devout consumer of all the Sunday morning talk shows. After a particularly volcanic debate in Washington, DC, about some issue where it seemed nothing could get resolved, I would go home and be out and about, perhaps at the grocery store in Portland, and I would see Harold. He would tug on my elbow and say: I have been watching what is going on in Washington, DC, RON. Got things

pretty much worked out back there, do you?

He would kind of chuckle and sort of express perfectly his sense of the irony of the challenges we have in Washington, DC. He knew somehow we would always get through them. Whenever I was around Harold, I got a sense that he really captured some of the irony of what goes on in Washington, DC, very well. He brought that same kind of approach and that light touch and combination of humor and irony to so much of what he did.

In my view, Harold Schnitzer represented what was good in humanity. His legacy of good works is going to go forward. But for all those who didn't know him personally, didn't know him like I had the chance to, I wanted to take just a few minutes to tell the Senate and our country that Harold Schnitzer was a very special man. In my view, he was what I call a vintage Oregonian—somebody who got up every day and tried to make our State and country a better place. He will be greatly missed.

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

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

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

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

INTERCHANGE FEES

Mr. DURBIN. Mr. President, there are many issues which come before the Senate, and some are simple and some are complex. The issue I am going to speak to today is one which you are personally aware of, Mr. President, as the Senator from West Virginia, and one that more and more Members are becoming aware of. It is the question of interchange fees or swipe fees.

For those who do not follow this closely, every time we use a credit card or a debit card in the United States of America, the retailer or merchant we do business with pays a fee to the bank that issues the card. The fee is established by the major credit card networks, Visa and MasterCard. They tell the banks how much they will receive each time a customer uses these cards.

What it comes down to is the fee that is being charged, the debit card fee, has become a subject of controversy. Let's go back in history a little bit. I can still remember when people used checks, and some still do but not as frequently. Now we use the plastic form of a checking account. Instead of writing out a check and pushing it through the banking system, and for a

few cents watching it be processed, we use a debit card. A debit card draws money directly out of our checking accounts to the merchant we are doing business with.

So the debit card has, in fact, by a large measure, replaced checks—and in many instances replaced cash—as more and more people are using plastic for transactions. So I started hearing from merchants and retailers all around the United States about the fee that was being charged for debit card transactions.

Now, debit card transactions are different from credit card transactions in this respect. When I use my credit card, I am going to be billed each month for what I put on my credit card. There is a collection issue: Will Durbin actually make his monthly payment? Will he make it on time? Is he able to make the payment? And there is a question about whether this is going to be processed.

So there is, I guess, an uncertainty involved in credit card transactions and much less so when it comes to debit card transactions because that money is coming directly out of our checking accounts to the merchant. So in terms of risk, there is greater risk with a credit card than for a debit card. Nevertheless, over the years what we have seen is the swipe fee, or fee charged to a merchant for the use of a debit card, keeps going up, up, and up.

People would say: Well, why don't the merchants and retailers bargain with Visa, MasterCard, and the banks to make sure they do not have to pay an increasingly large fee every time a person uses a debit card?

The answer is they have no power to bargain at all. Not at all. So the retailer, the merchant, ends up accepting the debit card, swiping the debit card, paying for the transaction, and then paying a fee, to the point where one would ask: Well, how much of a fee is it?

The average debit card fee, found by the recent study of the Federal Reserve, is about 40 cents a transaction. Now, 40 cents may not sound like much if someone is buying a television—of course, though, it is going to be a percentage fee—but think about 40 cents if a person standing in front of you in line at the airport is buying a package of bubble gum. That 40 cents is all the profit that retailer could ever expect, and it is going right out the window. In fact, they are losing money on the transaction because of the debit card.

So for years retailers and merchants, restaurants, convenience stores, hotels, charities, universities, went to Visa and MasterCard and said: You cannot keep just raising this fee. It is not fair to us. You are not justifying it in terms of the costs of doing business, and we are paying more and more out of each transaction, even though the cost has not gone up.

Basically, Visa and MasterCard told them: Go take a hike. We are going to charge what we want to charge. Take