

The Consumers Union—one of the leading consumer advocates in the United States—is urging Congress to confirm Mr. Cordray so the Consumer Financial Protection Bureau can tackle other critical consumer protections such as reducing the penalty fees and punitive interest rates banks can charge, requiring credit rating agencies to maintain accurate consumer credit files, and investigate and fix errors reported by consumers. I know the Presiding Officer has heard stories about consumers who are operating in good faith and then they come to find out their credit files are not accurate and they are penalized because of that situation. The CFPB could require credit agencies to maintain accurate files.

Finally, the CFPB could police the mortgage market to stop scams against consumers and prevent the return of the toxic loans and the dangerous lending practices that led to the foreclosure crisis and, ultimately, the recession.

I don't think I am overstating the situation when I say there are still a slew of unsafe financial products and services in the marketplace. When consumers are lured into those traps, they then can get into a high-interest debt situation, and then that affects all of us. It affects our economic health more broadly. So the CFPB would be given the capacity to tackle these abusive and deceptive practices and then be on the lookout for the next breed of financial scam.

For these reasons, it is my hope the Senate will take action quickly to confirm Mr. Cordray's nomination and then put in place an effective consumer financial watchdog to ensure Americans get the tools they need to take control of their own financial destinies. It will help our economy; it will help Americans; it will help small businesses. This is the right approach. Let's confirm this gentleman to head the CFPB.

I thank the Chair, and I yield the floor.

The ACTING PRESIDENT pro tempore. The Senator from Kansas.

HONORING FATHER EMIL KAPAUN

Mr. MORAN. Madam President, a few weeks ago, in November, in communities across our country, our Nation's men and women in uniform were honored on Veterans Day for their service to our Nation. I wish to share a story with my colleagues of one exceptional Kansas veteran who is no longer with us but whose story stands as a lasting tribute to the members of our Armed Forces whose courage and sacrifice preserve our freedoms.

Father Emil Kapaun was born in Pilsen, KS, in 1916 and served as a Catholic priest in the diocese of Wichita for 4 years before volunteering for the U.S. Army in 1944. During the Korean war, he served as a chaplain for the 8th Calvary Regiment of the First Army Division.

His courageous actions in the Korean battlefields saved countless lives as he ran under enemy fire to rescue wounded soldiers. When Father Kapaun was taken prisoner in 1950, he continued to live out the Army chaplain motto: "For God and country."

In the bitter cold of winter, Father Kapaun carried his injured comrades on his back during forced marches through snow and ice, gave away his meager food rations, and cared for the sick who were suffering alongside him in the prison camp. When all else looked hopeless, this simple priest from Kansas rallied his comrades, regardless of their faith, to persevere, until his own death as a prisoner of war in 1951. This good man distinguished himself by laying down his life for the sake of others.

Earlier this year, Senator ROBERTS and I introduced legislation to award this Kansas war hero the Medal of Honor for his acts of valor in the Korean war. The legislation would request and provide the Department of Defense and the President with the authority to grant this important honor. By waiving the 3-year statute of limitations—the timeframe in which it can be awarded—Father Kapaun would be eligible to receive the Medal of Honor.

Senator ROBERTS and I offered this legislation recently as an amendment to the Senate Defense authorization bill and the amendment was unanimously approved by the Senate. I thank Senators LEVIN and MCCAIN for their support. My Kansas colleagues in the House were also successful in including this language in the House version of the National Defense Authorization Act, and I ask that with such strong support from both Chambers this provision be included in this year's final Defense authorization bill.

Father Kapaun is most deserving of the distinguished award and I am hopeful the Secretary of Defense and President Obama will use the authority outlined in this legislation to give Father Kapaun his long overdue recognition.

At this special season of the year, we are reminded that there are saints and heroes throughout the history of our Nation who put others above themselves and live by God's plan for their lives. May we be inspired by their example and live our lives accordingly. Father Kapaun demonstrated that one person can make a difference and help change the world.

I yield the floor.

The ACTING PRESIDENT pro tempore. The Senator from Tennessee.

WORK WELL TOGETHER

Mr. ALEXANDER. Madam President, I wish to speak this afternoon about a lesson that Washington, DC can learn from Maryville, TN, which is my hometown. It is a lesson that most of us learned in kindergarten and I learned in my mother's kindergarten, which was in a converted garage in our backyard, and it was three words: "Work well together."

The latest example of that was all over the sports pages of my hometown on Sunday: "Historic Championship: Maryville Wins the 13th State Title—Most Ever." Our football team has learned to work well together. They earned their second consecutive State championship, as the newspaper said. They beat Memphis Whitehaven. I watched the game on statewide television. Their record this year was 15 and 0. It was their ninth State title and ninth perfect season under an extraordinary coach, George Quarles, who has won 179 games and lost 13 in his career in Maryville. This is the most State titles of any school in Tennessee's history. The team scored 35 or more points in 109 of Coach Quarles' first 191 games. Maryville has averaged 30 or more points in 12 of its 13 seasons under coach Quarles and its senior quarterback this year, Patton Robinette, who has scholarships from good schools everywhere, was named the Gatorade Tennessee Football Player of the Year, part of which has to do with his academic credentials. He has a straight A-plus average.

This leads me to the second thing they work well together on in Maryville, TN. The Maryville city schools were named the best overall school district in the State, based on their academic performance, by the State Collaborative on Reforming Education. The Maryville city schools recently received all As on their State math, reading, social studies, science, and writing assessments. According to the Tennessean, Maryville city schools have the second highest test scores in the State in reading and math. The high school was selected as one of three finalists in the prized category of high schools "based primarily on student achievement gains and progress over time." More than 80 percent of Maryville High School students were proficient or advanced in math, 88 percent in reading/language arts. More than 90 percent graduated in 2010 from the high school. Four seniors were National Merit semifinalists. 48 percent of Maryville High School students who took the ACT college prep test last year met all four benchmarks for college and career readiness—English, math, reading, and science—compared to 15 percent Statewide and 25 percent nationally. So the football team and the students have learned to work well together, academically and athletically, at Maryville High School.

How did this all happen? I know a little bit about this. I am a proud graduate, as the Presiding Officer may have suspected by now, of Maryville High School. I have wondered about this for a long time: How could it have had such success in so many things? It is not the richest town in the State by a long shot. Most families in Maryville would describe themselves as middle income.

One indicator of why they succeed and why they achieve so much excellence in so many ways in their schools

is that the town devotes about 70 percent of its budget to its schools. It is in a county where about half the citizens—50 percent of the citizens of 100,000 in Blount County—have a library card. It is a place where—at least it was when I was there—if you get in trouble at school, you get in trouble at home. I can remember being called to the principal's office and administered pretty stern discipline when I was in the eighth grade, and I received the same treatment when I got home, even though my father was chairman of the school board. So there was none of this business about parents blaming the teacher and the principal for what the child had done.

But I think the school principal, who is new to the town—Greg Roach—said it best. I saw him being interviewed at half time during the football game last Saturday night.

He was asked: How did this happen? How did you have this champion football team more than any other school in the State and then you are named the best school district in the State? How can you do that all at once?

He said: Well, it is a town school and when something happens, everybody shows up.

Well, they showed up at Tennessee Tech for the football game last Saturday night, but they also show up at the annual academic awards banquets. I have been to those, and over the last several years it is more like a sporting contest, with this student winning the Spanish championship and this one doing well in Latin and getting the same kinds of honors, awards, scholarships and pats on the back that football players do.

This emphasis on excellence in education and athletics is not something new to Maryville, TN. My grandfather sold his farm in the county to move into town so that my father could go to school, and my aunt said my father felt as though he had died and gone to heaven when he had that opportunity. My father, who was an elementary school principal after World War II, ran for the city school board with four other men and women and they stayed on the board as a ticket. They were elected every year as a ticket. They stayed there for 25 years, with the whole objective of improving the quality of the education in the Maryville city school system.

While all that was going on, my mother taught in the preschool program—really the only one in our county at that time, although I think Mrs. Pesterfield also had a preschool program. But Mrs. Alexander's—I used to call it lower institution of learning—had 25 3- and 4-year-olds and 25 5-year-olds in the afternoon. She was lobbying the whole time to the school board on which my father served to put her out of business and start a public kindergarten, which they eventually did in our State.

I used to talk about the Maryville schools and the community of Mary-

ville when I was running for President 20 years ago, and my friend, Bill Bennet, who was also a U.S. Education Secretary, was chairman of my campaign. He would say to me: LAMAR, not every community in America is Maryville, TN, and I know that. I know that. But I think a lot more could be. There are a lot of theories about what makes a good school, but I think Principal Roach may have it about right. It is a town school, and when something happens, everybody shows up.

I think our new speaker of the house in Tennessee, Beth Harwell, had it right too when she observed that our State legislature finished work early. They had some disagreements but worked well together, got some results, and she said they learned in kindergarten to work well together, and that maybe that would be a good lesson for Washington, DC.

Well, I think Speaker Harwell is right. The example of the Maryville football team and the Maryville students is also right. When everybody shows up when something is going on, and when people work well together, good things happen. Working well together—in our case, bipartisanship—is not a goal, just as working well together was not the goal of the football team. They wanted the championship. It was not the goal of the students. They wanted the scholarship. But they knew they had to work well together as a community to get a result.

They got a championship football team. They got the best school district in the State. Perhaps that is a lesson for the Senate as we seek to take the very difficult responsibilities we have and earn the respect of the men and women of this country who hired us and sent us here to solve problems.

That is why today I would like to celebrate the success of the championship football team of Maryville High School and the championship school district of Maryville, TN, and suggest their lesson of working well together might be a good lesson for us.

I yield the floor.

PRESERVING ELECTRONIC RECORDS

Mr. REID. Mr. President, I was pleased to see that the President of the United States has issued a memorandum directing executive branch agencies to reform their records management. The goal is to improve performance, promote accountability, and increase government transparency by better documenting agency actions and decisions. The President's memorandum noted that the current Federal records management system is based on an outdated approach involving paper and filing cabinets, and it outlines a framework for moving the records management process into the digital age by including plans for preserving electronic records. This issue was highlighted in a recent report of the National Archives and Records Ad-

ministration, which warned that Federal agencies have done a poor job of managing the increased volume and diversity of information that comes with advances in information technology.

I commend the President for taking this action, and I am pleased to say that the U.S. Senate is already carrying out the practices for its own records that he has recommended for the executive branch. Over the last 10 years, the Senate has preserved an average of 3,000 to 4,000 feet of textual records for each Congress. Those paper records have been supplemented by 2.5 terabytes of electronic records. The Senate's electronic records are being preserved at the Center for Legislative Archives within the National Archives.

With guidance provided by the Secretary of the Senate, 75 percent of all Senate committees are now engaged in archival preservation of their digital records. Several Senate committees have responded to the increased volume and complexity of electronic records by hiring professionally trained archivists to appraise, describe, and transfer these materials.

The operations of every Senate office have been transformed over the last decade. Our greater reliance on electronic communication and records systems has increased the need for preservation planning. Just as the paper records of the U.S. Senate, dating back to 1789, have been carefully archived, records generated digitally in the 21st century will require diligent attention if they are to survive for future use.

TRIBUTE TO EARL AND OPAL WILLIAMS

Mr. McCONNELL. Mr. President, I stand today to pay tribute to a fine and blessed couple, Mr. and Mrs. Earl and Opal Williams of Laurel County, KY.

Earl Williams and Opal Morgan grew up less than 20 miles apart. Earl attended Bush High School located east of London, KY, and Opal attended Hazel Green High School west of London—yet their paths never crossed at the time.

However, when Earl was 24 years old he set out for Kinzua, OR, some 2,500 miles away where he began working for the Kinzua Pine Mills Company. "In those days you could not get any work locally, you had to leave home and usually go a long ways to find work," Earl recalls.

As fate would have it, a short time later Earl and Opal met after Opal traveled to Kinzua to visit her father, who was also employed by the Kinzua Pine Mills Company. Eventually, Opal took a job in a local factory and decided to stay in Kinzua. "Our courtship was about normal," Opal says. "We dated for about a year and got married December 22, 1949, in Goldendale, Washington."

In December of 1954, Earl and Opal returned home to Laurel County, KY, after spending 2 years in Indianapolis, IN. Earl began a career with Water