

been affiliated with the American Red Cross, where he is the Head of the Transmissible Diseases Department at the Jerome H. Holland Laboratory for the Biomedical Sciences in Rockville, Maryland. He is the principal investigator for comprehensive, multi-center epidemiologic studies of Chagas' disease, tick-borne pathogens and malaria in blood donors. Dr. Leiby has published over 75 refereed papers and book chapters and is frequently invited both nationally and internationally to speak at meetings and institutions. Dr. Leiby also is an associate professor of Microbiology and Tropical Medicine at the George Washington University, Washington, D.C.

Ahmed Kilani, PhD is the President and Laboratory Director of Clongen Laboratory. The company, founded in 1999 in Mountain View, California, is now located in Germantown, MD. Dr. Kilani holds a Bachelor's degree in Medical Technology, a Master's in Clinical Science (San Francisco State University) and a Ph.D. in Infectious Diseases and Immunity (University of California at Berkeley, 1999). He is also board certified nationally (American Society of Clinical Pathologists—ASCP) and in California (Clinical Laboratory Scientist—CLS/MT). Dr. Kilani has extensive experience in Microbiology, Virology, Molecular and Cell Biology. The laboratory facility in Germantown, MD was established in 2004. The company consists of two main divisions: Clinical Diagnostics for Infectious Diseases and Contract Research. Clongen Laboratory holds state and national licenses in laboratory medicine (CLIA-Certified).

Kenneth Liegner, MD is a board certified Internist with additional training in Pathology and Critical Care Medicine, practicing in Pawling, New York. He has been actively involved in diagnosis and treatment of Lyme disease and related disorders since 1988. He has published articles on Lyme disease in peer-reviewed scientific journals and has presented poster abstracts and talks at national and international conferences on Lyme disease and other tick-borne diseases. He has cared for many persons seriously ill with chronic and neurologic Lyme disease. His work has focused on the serious morbidity and (occasional) mortality that can eventuate from this aspect of the illness. He has emphasized the urgent need for widespread clinical availability of improved methods of diagnostic testing and for development of improved methods of treatment for Lyme disease in all its stages. He holds the first United States patent issued proposing application of ascaricide to deer for area-wide control of deer-tick populations as a means of reducing the incidence of Lyme disease.

DOES OBAMA ADMINISTRATION SUPPORT ISRAEL?

The SPEAKER pro tempore. Under the Speaker's announced policy of January 5, 2011, the gentleman from Texas (Mr. GOHMERT) is recognized for 60 minutes as the designee of the majority leader.

Mr. GOHMERT. Mr. Speaker, it's always an honor to speak here on the House floor, and there's been a lot of interesting attention that's been given to an issue of whether or not the Obama administration supports Israel, doesn't support Israel, is more supportive of its enemies, and apparently, according to an article in the Weekly Standard this week, May 30, 2012, by Daniel Halper, and I'm quoting from the article here, it says:

"Obama stressed he probably knows about Judaism more than any other President because he read about it," Haaretz reports. "He wondered how come no one asks Speaker of the House of Representatives John Boehner or Senate minority leader Mitch McConnell about their support to Israel."

Similarly, he said to the group, "I am not going to tell you again how I even feel about Israel, but why are we still talking about it?"

He then suggested that he should not be questioned about his commitment to the Jewish state because "all his friends in Chicago were Jewish."

I think there's a lot to be learned when we read people's comments or learn of people's comments that were not scripted, that were said just off the top of the head. Nobody put it in the teleprompter. It's not somebody else's words; it's words directly from the individual in question. So I've got to say, you know, the President says all his friends in Chicago were Jewish. I learned a lot from that. I didn't know that Jeremiah Wright was Jewish. I mean, I meet people all the time and it never crosses my mind, you know, what descent is this person.

So it's fascinating for me to find out from the President that apparently Jeremiah Wright was Jewish; Tony Rezko that got the lot right next to the President and got them a sweetheart deal of some kind, that real estate deal, even though Rezko's gone to prison, I didn't know Tony Rezko was Jewish. And Bill Ayers who unashamedly blew up a bomb hoping that he would kill people back in the seventies, the man that gave Barack Obama his first fund-raiser at his home, I didn't know what lineage Bill Ayers was, but according to the President's comment, all his friends in Chicago were Jewish. Apparently Bill Ayers must have been Jewish as well.

So it's interesting to find out about people's friends and who they are and what their background really is.

□ 1320

My background, having been at one time early on a prosecutor—I've been a judge, I've been a chief justice. It helps me, some of us that are a little slower, to work through and plod through material methodically. It helps me to make a chart.

I know, having collected the notes of jurors after they had heard long cases—I guess the longest case I tried was about 10 weeks long, a murder case, as a judge. But it was always interesting to read notes that jurors had left. So, often they would take evidence and they would make notes of evidence and try to decide what category that evidence fit into—did it support what the prosecution was saying, since they had the burden of proof, or did it support a defense contention or an affirmative defense, that kind of thing?

So I found this week, since I read that article about the President's defensiveness, that it would be interesting to take and just run through some evidence so that we could try to

decide, since the President says he's not even going to comment how he feels about Israel anymore, I think it would be helpful to go through and look at the evidence and decide whether it supports the notion that the President is very pro-Israel or that he's not.

When the President said that he wondered why no one asked Speaker of the House of Representatives JOHN BOEHNER about his support for Israel, well, I know that Speaker BOEHNER and I have had some rather profound disagreements—and that, I'm sure, will continue—but when it came to the issue of Israel, I couldn't come up with anything that indicated any lack of complete support for the Nation of Israel. In fact, 2 years ago, I started pushing to get Prime Minister Netanyahu invited to address a joint session of Congress here in this very Hall. I know when I approached Speaker PELOSI about it—this was June of 2010—she thought it was a nice idea but there just wasn't going to be time to get that done before the end of the year, we just had so much on our plate. And I think we did have a lot of courthouses we hadn't named yet, so we got those done.

Then, when the Republicans took the majority in 2011, I redid a letter and got lots of Republicans to sign on. The Speaker asked Prime Minister Netanyahu to come and address the House here, and as best I understand it, got the majority leader down the hall, HARRY REID, to go in on it so that it would be a joint session. So all the evidence indicates complete support by Speaker BOEHNER for Israel. I really haven't been able to find anything to the contrary.

But, again, since the President says he's not going to comment anymore about how he feels about Israel, I thought it would be good—and it sure helps me—to go through and just chart out evidence and which notion it supports. So I went through, and we took points from stories—whether on television, in the news media, on the Internet—that appeared to have a good basis for being factual and just decided to chart out: Is this evidence that President Obama is for or against Israel? Does he love Israel or does he love Israel not?

We know that back in 2011, most of us heard the comments—apparently they didn't know that microphone was live—when Prime Minister Netanyahu came up in the comments by President Sarkozy of France, when he made a comment something about what a problem Netanyahu was, and President Obama made comments to the effect that, Oh, yeah, well, I have to deal with him every day. It was clearly belittling of Prime Minister Netanyahu. I know people that heard the comment thought, Ooh, if you're Prime Minister Netanyahu, that's got to hurt to hear the guy that you may talk to quite a bit agreeing with another leader that Netanyahu is just a real pain to deal

with. So it really doesn't show a love for Israel really. That was more of a loves Israel not.

Then, the comments in 2011, when Prime Minister Netanyahu last year was on his way, coming to the United States—he was going to speak to an AIPAC convention here—and it seemed to be rather short notice. The President hurriedly consulted with people that he trusted. Imam Magid, who is president of the Islamic Society of North America. Of course, they are a named coconspirator in the Holy Land Foundation prosecution for supporting terrorism. ISNA, Islamic Society of North America, he's the president of that organization. And we heard on the news that Imam Magid had been consulted. In fact, Imam Magid, the president of this coconspirator supporting terrorism, was even invited to the inner sanctum of the State Department to hear the speech that he had apparently, according to sources, had helped give advice to President Obama on.

So, during his comments, President Obama says that Israel should return to its 1967 borders. And people that are familiar with Israel and know the history of that area, including going back to 1000 or so B.C. when King David was the ruler in that land—1,500, 1,600 years or so before a man named Muhammad came to Earth. Anyway, he's suggesting that Israel, in those comments, should return to those borders, which military people indicate make Israel indefensible. That's why they were so subject to attack in 1967. So that really was not a comment suggestive of a love for Israel. That's really more of a loves Israel not.

Then the Obama administration, they have wholly failed to condemn any of the Palestinians' building of illegal settlements. Here the Palestinians keep building and building in areas they're not authorized, that are illegal settlements being built, and we hear not one single word from the Obama administration about the illegal settlements being constructed by Palestinians. That also included his criticism of Israeli housing plans for East Jerusalem. So that's really a loves Israel not on that one as well.

You've got the Obama administration's decision to eradicate missile defense programs that would have helped Israel. There are articles and information about that. Obviously, since it didn't help Israel to have eradicated missile defense programs that would have helped Israel, despite some that would, that actually is an act that indicates loves Israel not.

Now, I think it was a wonderful thing that Prime Minister Netanyahu, in 2010, was invited to the White House. That was a great thing, very good of the President to invite him. But all of the reference to that visit seemed to make very clear that when the President intentionally snubbed the Prime Minister who had traveled all this way to meet with the President, and he was left waiting for an hour or so while the

President went off with his family—they knew that Prime Minister Netanyahu was coming, he came by invitation, and yet the President created an intentional snub, unless his staff, of course, is so incompetent they didn't let him know that the leader of our dear ally Israel was waiting in the White House to visit. But anyway, he went and dined with his family. Also, it was considered by most who know about internal relations to be quite a snub that, although the President's been pictured with all kinds of folks in the Middle East that would just as soon Israel be eliminated from the map, to refuse to have a picture with him, which was the norm, really was an indication of loves Israel not.

□ 1330

Now, Secretary of State Hillary Clinton announced that the Obama administration planned to send \$147 million to the West Bank and to the Hamas-run Gaza Strip.

Well, Congress had made very clear, since we have the purse strings under the Constitution, that there should not be money being sent to any organization that is supportive of terrorism. Hamas is a named organization that supports terrorism. And yet, this administration has decided to send a group who has made very clear they want to see Israel eliminated, wiped off the map—sending them \$147 million is not really evidence of a love for Israel, so that would go in that category.

Over here, you also have President Obama stating that all his friends in Chicago were Jewish, and that he was sometimes accused of being a Jewish puppet. Well, for those people who accused the President, according to the President only, of being a Jewish puppet, and that always his friends in Chicago were Jewish, well, that is some indication of a love for the Jewish Nation of Israel.

The President's administration though, earlier this year, leaked to The Washington Post of the time window in which Israel would take out Iran's nuclear program. Well, any ally is supposed to know that if you go leaking information, putting it out there in public, that damages an effort of your close ally to defend itself, that's not a good thing. It's not a sign of love and affection for an ally when you leak information that would prevent or harm the efforts of that ally in defending itself. So that was not a good indication of a love for Israel; more of a "Loves Israel Not."

And then also, the Obama administration had a leak to the media that Israel was going to use the Azerbaijani airspace to take out Iran's nuclear program. Well, if that's the kind of thing you do for friends, America's not going to have a lot of friends for very long because our friends will know, wow, Israel is said to be one of America's closest allies, and yet they're leaking information about private deals that their so-called ally has made to try to

defend themselves. That surely would fall into the category of "Loves Israel Not."

And then also, you have the immense pressure that was placed by this administration on Israel not to defend itself without the United States' permission. Does a friend really do that? I thought we believed in the sovereignty of our friends, our nation friends, so they could make their own decisions about self-defense. I thought that's the case. And yet, we keep hearing reports, reading reports about pressure by this administration on Israel not to take action to defend itself. So that's really in that category as well, "Loves Israel Not."

Then also, the Obama administration has never rejected or condemned the racist, hateful teachings about Jewish people going on in the Palestinian schools in the Middle East, and in some Muslim schools here in the United States. No condemnation or rejection at all could be found anywhere. And yet, anyone that cares to see the kind of hateful, biased, nasty things that are being said about Jewish and Israeli people just need let our office know.

There are people in Israel, there are Web sites that can provide that information. They've gotten copies of textbooks. There are commercials that are run. There are great events that Palestinian areas, in fact—that are even named for Palestinian terrorists, Islamic jihadists that blew themselves up and killed a lot of Israelis. And yet, we have no condemnation from this administration of any of that type activity.

Israel, of course is repeatedly warned by this administration to be nicer to the Palestinians, and we can't find any evidence that this administration has ever warned the Palestinians, quit inciting hatred in your children for Jewish or Israeli people.

And the list goes on, helping us assess the evidence of whether President Obama is for or really against Israel. Since his comment this week, he's not going to tell us any more how he feels about Israel. We'll just look at the evidence.

Continuing, we remember not long after President Obama came into office he traveled to Turkey, to Iraq, Saudi Arabia, Egypt, apologized to them on behalf of the United States. Somebody uses really good word choices, a beautiful group of words about the United States being divisive and dismissive. Anyway, really nice words in what many dubbed as the apology tour. That really was not a strong sign of love and affection for Israel.

And then we have the fact that this President, although he went on an apology tour all around our so-called ally, Israel, he never actually went to Israel. I don't know, you can't blame him. Maybe he'd be concerned that Prime Minister Netanyahu would leave him sitting around twiddling his thumbs while Prime Minister Netanyahu went and had dinner with his family.

But I've met with Prime Minister Netanyahu. I'm not anybody, and yet he took time and was very punctual in his meeting, so I really don't think the President should have to worry that Prime Minister Netanyahu might try to snub him the same way. I think President Obama would find Prime Minister Netanyahu to be very congenial, as he normally is. Although again, we go back to the President's comments when he didn't know the mic was open indicating he didn't have a lot of love for having to deal with Prime Minister Netanyahu every day.

So as for now, until we actually have a visit from President Obama to Israel, that really has to go into the "Loves Israel Not" category.

And then of course, we have the Obama administration's support for the Muslim Brotherhood's rise to power in Egypt. This administration was encouraging Mubarak to step down, get out of the way, and actually made quite interesting quotes about the radical Islamist protesters in Egypt.

But anyway, they supported the Muslim Brotherhood's rise to power in Egypt and have reached out in numerous ways to the Muslim Brotherhood, thinking that this may really be a good thing, indicating a great thing for the Middle East. Well, it may be a good thing for the Muslim Brotherhood, but we have the documentation, the quotes are easily accessible, about what the Muslim Brotherhood truly stands for, and they want to see Israel gone.

So some would say, well, it's a good thing when any administration reaches out to a people. But if that people, if the leaders of a group are demanding that a dear, close, friendly ally be wiped off the map and have to live under a caliphate, not Judaism, which the President says he knows more about than any other President, apparently—but live under a caliphate, which, of course, as Ahmadinejad believes, the 12th imam, the Mahdi, will be coming back.

□ 1340

Anyway, that really wasn't showing a lot of love for Israel. Of course, Israel expressed a great deal of concern. They had concerns about what was going on in Egypt. Mubarak was a problematic man, a problematic leader, but at least he was trying to keep up the agreement, the treaty with Israel. He at least made some pretense that he was trying to protect the Egyptian-Israeli border.

Now we have the Muslim Brotherhood, who has no such intention, and it didn't take an intelligence department to advise this administration of that. It certainly should have been clear. Yet, in 2011, President Obama was calling the radical Islamist protesters in Egypt "an inspiration to people around the world," and he stated he supported a new regime in Egypt. Well, you had radical Islamists; you had the Muslim Brotherhood; and as we see in these

elections as they go forward, the Muslim Brotherhood is taking charge, and they have no interest in agreeing to the treaties that have long since been made with Israel. Although they have come back and said, Well, we might put it up to a vote, the same people who are voting the Muslim Brotherhood into power, because they know the Muslim Brotherhood wants to see Israel gone, will obviously not be supporting a treaty.

So those kinds of comments that put Israel at such extreme risk on their border just cannot be deemed to be an indication of a loves Israel. It's more a loves Israel not.

Then we have the fact that, though Syrian leader Assad has been ruthless in killing and abusing his people and has not been helpful to Israel to the extent Egyptian leader Mubarak was, this administration, the Obama administration, has failed to support the Syrian rebels the way it did the Egyptian rebels. That has really been interesting to see how that developed.

For example, in Libya, gosh, the President says he didn't need support from Congress because there were people like NATO and the Muslim Brotherhood. There were folks who wanted us to help get rid of Qadhafi. Well, Qadhafi was sure no angel, and he certainly had blood on his hands, but Qadhafi was not a threat to Israel, and this administration militarily—militarily—supported the people who are a threat to Israel, unapologetically. Now, there were some games, some wordsmanship games—wordsmithing went on by this administration—saying, Look, look, this is really a NATO action. Guess who makes up 60 percent or more of the NATO military. Guess who gives more to NATO than anybody else. It's the United States. So it was a little bit of sleight of hand to say, You know, Libya really is more of a NATO action. It's not really us.

It is very clear. This administration has not demanded the ouster of a leader with blood on his hands, who continues to abuse and kill Syrians who want some freedom. This administration hasn't supported those rebels the way they did in Libya and the way the administration called for Mubarak to be gone—forcefully. So that's also a loves Israel not.

Then you've got to note that the Obama administration's support for giving Israel's enemies money and weapons has been at the same time Israel has been given assistance. That's not showing a lot of love for Israel, but the Obama administration has supported providing Israel financial aid that they can use to buy U.S. weapons for Israel's defense. Well, now, there's a good one to show some love for Israel. So this administration has shown some love for Israel by pushing to provide them with financial aid to buy U.S. weapons for their own defense. Unfortunately, that comes at the same time the administration keeps supporting Israel's enemies—giving them money,

pushing to give them money and weapons—at the same time Israel is getting that same assistance.

Then there is one other thing that I think is worthy of note. I believe it was 2 years ago—in May 2 years ago, I believe—that the Obama administration voted with Israel's enemies to require Israel to disclose any and all nuclear capabilities or weapons. Israel is a tiny country in the middle of a number of countries and of hostile peoples that want to see Israel gone, and nobody has made that more clear than Ahmadinejad. It is certainly worthy of note that it was right after this administration parted from decades of tradition of support for Israel—and their very tenuous situation there in the Middle East—that it sided with all of Israel's enemies and voted to require them to disclose all they really had that could protect them.

It brought to mind that story from the Old Testament about King Hezekiah and how King Hezekiah was confronted by Isaiah. Those of us who believe what's printed there believe that God sent the prophet to confront Hezekiah, and he basically said, What have you done with these people from Babylon, with these leaders that came over from Babylon?

This is a Texas paraphrase, but basically, King Hezekiah said, Oh, I took these Babylonian leaders around, and I showed them all our treasure, and I showed them all the defenses we have in the armory.

In essence, Hezekiah was told by Isaiah, You fool. Because you have done this, you're going to lose your country. And he did. Actually, he begged the Lord to let it not be on his watch, and it ends up being under his son's, but that's another story.

The point here that came to mind, though, is we were demanding that Israel do what Hezekiah similarly did, which made their country vulnerable and caused them to lose their country—and we voted with Israel's enemies to demand that. This administration did. Congress would never have voted in the majority to do such a thing, but this Obama administration did.

It's a dangerous time in the world, and it's time for America not to be stupid. Some have referred to Israel as being the free world's miner's canary, because as people know, in the old days, before sensitive electronic equipment, canaries were taken into mines so that if noxious, poisonous gas began to fill the air, the canary would die before the miners would, and if the canary keeled over dead, the miners would know they've got to get out or they could be next.

Our assistance to Israel is as a democracy in the middle of a hostile world, a hostile area, with people who want to see our type of freedom and liberty gone, whose very definition of the word "freedom" means freedom to worship under a joint caliphate under shari'a law. But Israel's definition of

“freedom” is like ours. We should be supporting Israel. We should not be supporting Israel’s enemies.

□ 1350

Those who have studied history, you know that when a nation’s enemies see that nation’s strongest ally pulling away from him, that’s when their enemies move against them. So was it any surprise that after the Obama administration voted with Israel’s enemies to make Israel more vulnerable, that all of a sudden here came a flotilla to challenge the lawful blockade of the Gaza Strip that Israel had to at least try to ensure their own protection?

Of course, that was a disastrous and embarrassing time for Israel, but I can’t help but believe it goes back to this administration telling Israel’s enemies we’re standing with you and not with Israel. Yes, this administration has gone back and issued statements to the contrary. But when you look at the evidence, look at the unguarded evidence, look at the leaks, look at the support for whom, it still keeps coming back that even though this President says, I’m not going to answer any more questions about whether or not I support Israel, the evidence is clear.

I hope in the ensuing months between now and the next inauguration, that this administration will go out of its way to assure Israel’s enemies that despite the overwhelming evidence that Israel is not loved by this administration from past actions and comments, that it will take action if for no other reason than to try to help this administration win some votes that it’s been losing. I don’t really care what the reason is. I care about supporting our allies, supporting those who stand for liberty, who will allow freedom of worship by Muslims, freedom of worship by Christians, freedom of worship by other groups in Israel that Jews and Christians are not afforded in other countries that this administration keeps sucking up to.

The evidence seems pretty clear. It keeps coming back—despite some minor indications to the contrary—that this administration loves Israel not.

With that, Mr. Speaker, I yield back the balance of my time.

STAFFORD STUDENT LOAN PROGRAM

The SPEAKER pro tempore. Under the Speaker’s announced policy of January 5, 2011, the gentleman from Connecticut (Mr. COURTNEY) is recognized for 60 minutes as the designee of the minority leader.

Mr. COURTNEY. Mr. Speaker, I assure you that I will not use the full 60 minutes, but there is an issue that I wanted to spend a few minutes discussing today because it is extremely time sensitive.

As the chart next to me indicates, we are today on June 1, twenty-nine days away from the increase in interest

rates for the subsidized Stafford Student Loan Program, a program which today presently offers middle class college students loans at a rate of 3.4 percent, and on July 1, by law, that number will double to 6.8 percent unless Congress acts.

The situation right now is the result of a measure that was passed in 2007, the College Cost Reduction and Access Act, which at that time—again, the statute under the Stafford program required a 6.8 percent interest rate. I was part of a group that passed the College Cost Reduction and Access Act that cut that rate down to 3.4 percent. For an average student using the Stafford Student Loan Program, which carries a loan limit up to \$23,000 a year for a student, that cut in interest rate saved the average student who uses this program about \$5,000 to \$10,000 in added interest cost, obviously a huge number for young people in this country who are struggling to try to deal with the costs of higher education.

Again, it was a 5-year bill, and it has a sunset date of July 1. That is not uncommon in terms of the way legislation is designed in Washington. But in January, President Obama, while he was standing at that podium right behind me, reminded the Congress during the State of the Union address that this doubling of rates was a few months away. Up to this point, we still have not dealt with this issue. And for young people who are trying to budget in terms of the upcoming school year, young seniors who got their acceptance letters to go to college, the failure of this Congress to address this issue and get it done is, frankly, completely unacceptable. And the schedule that we’ve been following in this House—for example, this week we had only one full session day. At a time when so many issues like this are piling up and crying out for action, that is really just unacceptable.

The good news is that there has been some movement. Since the President made his call in January, I introduced legislation to lock in the lower rate the following day. We have 152 cosponsors to lock in the lower rate at 3.4 percent. About 3 weeks ago, the Republican majority did move a bill forward. It was paid for, I think, completely inappropriately by dipping into a fund to pay for preventive health care. In other words, it took money out of a fund to pay for cervical cancer screening, diabetes treatment, all the measures that are preventable illnesses in this country. Again, many uninsured individuals need that fund to operate to get those tests done and avoid higher health care costs.

Yesterday, there was again additional movement where the Republican leadership in the House and the Senate acknowledged that that’s not going to work in terms of a way to pay for it, and two additional ideas have been put forward on the table to deal with the way to offset the cost of cutting that rate from 6.8 percent to 3.4 percent.

We’ll see. Next week, the Senate is back, and that really is the Chamber where we may see some movement forward in terms of this issue.

I think it’s important to note that this is only a 1-year fix that is being proposed right now. For families out there dealing with the cost of college, saying that we’re going to only provide relief for 1 year for interest rates is not a good enough answer.

We know that because the Federal Reserve—which tracks the amount of consumer debt that families are accumulating in this country—just yesterday reminded us that student loan debt now exceeds all other forms of consumer debt. It exceeds credit card debt. It exceeds car debt.

This is a trajectory which is just going up and up and up. And adding to that debt level by allowing interest rates to be at a ridiculous level in the economy that we’re in right now—you can go out and get a 30-year fixed rate mortgage on a house for about 3 percent or 4 percent right now. Certainly in Connecticut those kinds of loans are being offered. There are 10-year Treasury notes being sold at record lows. Yesterday, it was reported that 1.45 percent was the yield rate that Treasury was selling 10-year notes.

To have 6.8 percent, with this picture in our economy here today, is just unacceptable. The impact it’s having in terms of the higher education system is tragic for our country. In the 1980s, we were number one in the world in terms of graduating people with either 2-year or 4-year degrees. Today we are 12th. Think about that. The United States of America now is 12th in terms of graduating people with 2-year and 4-year degrees, and cost is the biggest driving factor that is preventing people from going to college and getting degrees.

□ 1400

When we look at the workforce needs in this country in terms of medical professions, in terms of research, in terms of engineering and science, the fact of the matter is this country is in an almost crisis situation right now in terms of being able to refresh and replenish the workforce needs of this country.

Now, how did we get here? The Stafford student loan program, which was created in 1965, was an attempt to try and reach out to families and give them more affordable interest rates so that they could pay for colleges. From the 1960s to the 1990s it was a variable rate interest program that went up and down with interest rates in the economy. In 2002 the Congress passed a budget law which locked in a fixed rate at 6.8 percent.

Why did they do that? Well, that interest revenue, when people pay back their loans, actually goes into the Treasury. It goes into the coffers of this country. It’s almost like a tax, essentially. To cut that rate to a lower level requires other places in the government to sort of offset the reduction