added as cosponsors of S. 2103, a bill to amend title 18, United States Code, to protect pain-capable unborn children in the District of Columbia, and for other purposes.

S. 2159

At the request of Mr. LEAHY, the names of the Senator from Oregon (Mr. WYDEN) and the Senator from Iowa (Mr. HARKIN) were added as cosponsors of S. 2159, a bill to extend the authorization of the Drug-Free Communities Support Program through fiscal year 2017.

S. 2207

At the request of Mr. SCHUMER, the name of the Senator from Florida (Mr. NELSON) was added as a cosponsor of S. 2207, a bill to require the Office of the Ombudsman of the Transportation Security Administration to appoint passenger advocates at Category X airports to assist elderly and disabled passengers who believe they have been mistreated by TSA personnel and for other purposes.

S. 2219

At the request of Mr. WHITEHOUSE, the names of the Senator from Wisconsin (Mr. KOHL) and the Senator from Hawaii (Mr. INOUYE) were added as cosponsors of S. 2219, a bill to amend the Federal Election Campaign Act of 1971 to provide for additional disclosure requirements for corporations, labor organizations, Super PACs and other entities, and for other purposes.

S. 2237

At the request of Mr. REID, the names of the Senator from Illinois (Mr. DURBIN), the Senator from Pennsylvania (Mr. CASEY) and the Senator from Louisiana (Ms. LANDRIEU) were added as cosponsors of S. 2237, a bill to provide a temporary income tax credit for increased payroll and extend bonus depreciation for an additional year, and for other purposes.

S. 2280

At the request of Mr. DURBIN, the name of the Senator from West Virginia (Mr. ROCKEFELLER) was added as a cosponsor of S. 2280, a bill to amend the Truth in Lending Act and the Higher Education Act of 1965 to require certain creditors to obtain certifications from institutions of higher education, and for other purposes.

S. 2288

At the request of Ms. LANDRIEU, the names of the Senator from Maine (Ms. COLLINS), the Senator from Missouri (Mr. BLUNT), the Senator from Arkansas (Mr. BOOZMAN) and the Senator from Georgia (Mr. CHAMBLISS) were added as cosponsors of S. 2288, a bill to amend title XXVII of the Public Health Service Act to preserve consumer and employer access to licensed independent insurance producers.

S. 2319

At the request of Ms. COLLINS, the name of the Senator from Illinois (Mr. DURBIN) was added as a cosponsor of S. 2319, a bill to amend the Homeland Security Act of 2002 to direct the Administrator of the Federal Emergency Management Agency to modernize the integrated public alert and warning system of the United States, and for other purposes.

S. 2320

At the request of Ms. AYOTTE, the name of the Senator from Massachusetts (Mr. BROWN) was added as a cosponsor of S. 2320, a bill to direct the American Battle Monuments Commission to provide for the ongoing maintenance of Clark Veterans Cemetery in the Republic of the Philippines, and for other purposes.

At the request of Mr. BEGICH, the name of the Senator from Delaware (Mr. COONS) was added as a cosponsor of S. 2320, supra.

S. 2325

At the request of Mr. NELSON of Florida, the name of the Senator from Pennsylvania (Mr. CASEY) was added as a cosponsor of S. 2325, a bill to authorize further assistance to Israel for the Iron Dome anti-missile defense system.

S. 2338

At the request of Mrs. HUTCHISON, the names of the Senator from Kansas (Mr. MORAN), the Senator from Arizona (Mr. KYL) and the Senator from Tennessee (Mr. CORKER) were added as cosponsors of S. 2338, a bill to reauthorize the Violence Against Women Act of 1994.

S. 2342

At the request of Mr. TESTER, the name of the Senator from Florida (Mr. NELSON) was added as a cosponsor of S. 2342, a bill to reform the National Association of Registered Agents and Brokers, and for other purposes.

S. 2343

At the request of Mr. REID, the names of the Senator from Rhode Island (Mr. REED), the Senator from Iowa (Mr. HARKIN), the Senator from Ohio (Mr. BROWN), the Senator from Illinois (Mr. DURBIN), the Senator from Michigan (Ms. STABENOW) and the Senator from Vermont (Mr. LEAHY) were added as cosponsors of S. 2343, a bill to amend the Higher Education Act of 1965 to extend the reduced interest rate for Federal Direct Stafford Loans, and for other purposes.

S. RES. 380

At the request of Mr. GRAHAM, the name of the Senator from Wisconsin (Mr. JOHNSON) was added as a cosponsor of S. Res. 380, a resolution to express the sense of the Senate regarding the importance of preventing the Government of Iran from acquiring nuclear weapons capability.

S. RES. 419

At the request of Mr. AKAKA, the name of the Senator from Massachusetts (Mr. BROWN) was added as a cosponsor of S. Res. 419, a resolution expressing the sense of the Senate that public servants should be commended for their dedication and continued service to the United States during Public Service Recognition week.

S. RES. 430

At the request of Mr. WICKER, the name of the Senator from Delaware (Mr. COONS) was added as a cosponsor of S. Res. 430, a resolution recognizing the 75th anniversary of the founding of Ducks Unlimited, Incorporated, the achievements of the organization in habitat conservation, and the support of the organization for the waterfowling heritage of the United States.

AMENDMENT NO. 2032

At the request of Mr. TESTER, the name of the Senator from Kentucky (Mr. PAUL) was added as a cosponsor of amendment No. 2032 proposed to S. 1789, a bill to improve, sustain, and transform the United States Postal Service.

AMENDMENT NO. 2073

At the request of Mr. CARDIN, his name was added as a cosponsor of amendment No. 2073 proposed to S. 1789, a bill to improve, sustain, and transform the United States Postal Service.

STATEMENTS ON INTRODUCED BILLS AND JOINT RESOLUTIONS

By Ms. SNOWE (for herself, Ms. LANDRIEU, and Mrs. SHAHEEN):

S. 2364. A bill to extend the availability of low-interest refinancing under the local development business loan program of the Small Business Administration; to the Committee on Small Business and Entrepreneurship.

Ms. SNOWE. Mr. President, I rise today to urge my colleagues to support a one-year extension of the Small Business Administration, SBA, 504 loan refinancing program that was originally authorized in the Small Business Jobs Act of 2010. This bill would allow small business owners to use 504 loans to refinance up to 90 percent of existing commercial mortgages.

The 504 loan program provides approved small businesses with long-term, fixed-rate financing used to acquire fixed assets for expansion or modernization. According to the SBA, as of February 15, 2012, the $50 billion in 504 loans has created over 2 million jobs. The refinancing option in the Small Business Jobs Act authorized $7.5 billion in refinancing until September 27, 2012. Unfortunately, because of a delay in promulgating regulations to enable refinancing, the program did not become operational until a few months ago, significantly shortening the period of time that business could refinance existing 504 loans. The 504 loan program also comes at no cost to taxpayers, has created jobs and will provide much needed relief to businesses for one additional year.

America's small business owners face a daunting business life cycle that is volatile at best: according to the SBA, while seven out of 10 new employer firms survive for at least 2 years, only ⅓ of these firms exist after 10 years. These failure rates are quite constant for different industries. Yet one factor that is a bell-weather for success is access to capital. The SBA identifies the major factors in a firm's survivability as including: an ample supply of capital, being large enough to have employees, the owner's education level, and the owner's reason for starting the firm.

Clearly, the drive of an entrepreneur is a major factor in start-ups where statistics from the 2008 ''Report to the President on the Small Business Economy'' delivered by SBA's Office of Advocacy, show that in 2005, more than 12 million individuals were involved in starting 7 million ventures. After six years, only one third of entrepreneurs have a working business despite the fact that they put in 9.9 billion hours of uncompensated time in 2005 launching their businesses. These uncompensated hours represented 2.7 percent of total paid work in the United States that year and almost one half of the hours for all American self-employed workers. That is an incredible effort of time and talent and a show of great risk taking.

A number of small businesses utilize 504 loans as long-term, fixed-rate financing used to acquire fixed assets for expansion or modernization. These 504 loans are made available through Certified Development Companies, CDCs, SBA's community based partners for providing 504 loans. The 504 loan program offers small businesses both immediate and long-term benefits, so business owners can focus on growing their business. These benefits include 90 percent financing, longer loan amortizations, no balloon payments, fixed-rate interest rates, and savings that result in improved cash flow for small businesses.

Generally, a business must create or retain one job for every $65,000 guaranteed by the SBA under this program. Small manufacturers must create or retain a ratio of one job for every $100,000 guaranteed. In addition, the 504 program serves to revitalize a business district, expand exports, promote small businesses owned and controlled by women, minorities and veterans, especially service-disabled veterans, aid rural development, and increase productivity and competitiveness.

As I mentioned at the outset of my remarks, the 504 program is a job creator that does not receive any appropriated funds. The 1-year extension of the refinancing for the 504 loan program will allow businesses to retain employees and it also comes at zero cost to taxpayers. These are solid measures that will help small businesses at a time when many small enterprises are struggling to keep their employees and run basic operations. I ask my colleagues to support this legislation as swiftly as possible, as our Nation's capital-starved small businesses deserve no less.

By Mr. ALEXANDER (for himself, Mr. MCCONNELL, Mr. ENZI, Mr. KYL, Mr. CORNYN, Mr. WICKER, Mr. INHOFE, Mr. BARRASSO, Mrs. HUTCHISON Mr. BLUNT, Mr. HOEVEN, Mr. JOHANNS, Mr. COATS, and Mr. ISAKSON):

S. 2366. A bill to extend student loan interest rates for undergraduate Federal Direct Stafford Loans; placed on the calendar.

Mr. ALEXANDER. Mr. President, I would like to talk a little bit more specifically this morning about the issue of interest rates on student loans. President Obama is busy this week traveling to campuses across America to talk about student loans. It is a noble goal to talk about making it easier for students to afford college. It is a goal we all share.

But I am afraid the President is not telling the whole story. Because if he were to tell the whole story, what he would have to tell the students is that the principal reason for the rise in tuition at public colleges and universities and community colleges across America and the principal reason for the increase in student loans is President Obama himself and his own health care policies.

To be fair, he did not start many of these policies. They have been going on for a good while. But he has made them worse over the last several years. When the new health care law goes into effect in 2014, with its new mandates on States, we will find an exaggeration of what has already been happening, which is that Federal health care mandates on States are soaking up the money States otherwise would spend on the University of Oklahoma, and Tennessee, and the State University of New York.

When States do not support their public colleges and universities, which is where approximately three-quarters of our college students attend, then their only choice is either to become more efficient, to decrease their quality or to raise tuition. Most of them are trying to do all three.

So Federal health care policies are the main reason tuition is up, and the reason tuition is up is the main reason debt is up. Specifically, what we are talking about, and what the President has been talking about, is a 3.4-percent interest rate for some student loans.

Here are some facts about that. The President has proposed that for 1 year, for new Stafford subsidized loans, rates would remain at 3.4 percent. Governor Romney agrees with him. I agree with him. So there is substantial support from both the President and his probable Republican opponent in the Presidential race for this next year. New loans, after July 1, which are now at 3.4 percent, would stay at 3.4 percent. The benefit to students who get the advantage of that lower rate—most other loans are at 6.8 percent by law—is about $7 a month, according to the Congressional Research Service.

All this talk is about offering students the benefit of about $7 a month for new loans. It is important to notice that no student who has a 3.4-percent loan today will see his or her interest rate go up. I will say that again. If you have a loan and you are going to the University of North Carolina and are paying 3.4 percent today, your rate will not go up on July 1. The law only affects new loans, and it doesn't affect 60 percent of loans. For 60 percent of those getting new loans after July 1, they will continue to pay the 6.8 percent set by Congress a long time ago.

I am glad the President is bringing this issue up, because the real driver of higher tuition and higher interest rates is the President's own policies—in two ways: The government and congressional Democrats who passed the health care law are actually overcharging students—all students—on student loans and using some of the money to pay for the health care law. These aren't just my figures. The CBO said when the new health care law passed, Congress took $61 billion of so-called savings—I call them profits on student loans—and it spent $10 billion to reduce the debt, $8.7 billion on the health care law, and the rest on Pell grants.

How does that work? How could Congress be overcharging students? Well, under the health care law, the government borrows money at 2.8 percent. The government then loans to students at 6.8 percent. That produces a profit. The Congressional Budget Office has said that the Congress could have lowered the interest rate from 6.8 to 5.3 percent and save all students $2,200 over the life of their average 10-year loan. I am introducing legislation today on my behalf and on behalf of others called the Student Interest Rate Reduction Act. This law proposes to keep the interest rate at 3.4 percent for subsidized Stafford loans beginning July 1 of this year, just as the President and Governor Romney proposed. We will pay for that by taking back the money that the Congress overcharged students on their student loans under the health care law.

This 1-year solution, as I said, will save students about $7 a month on interest payments on their new loans, or about $83 a year. It will cost the taxpayers about $6 billion, which will be paid for by reductions in savings from the new health care law.

Let's talk a moment about the real cost of tuition and student debt going up—that is, Federal health care policies. When I was Governor of Tennessee in the 1980s, the same thing would happen every year as I made up my State budget, and it is happening today in every State capital in America. I would work through all the things we had to fund with State tax dollars—the roads, the schools, the prisons, and the various State agencies. Then I would get down to the end of the budgeting process and have some money left. The choice would always be between Medicaid and higher education—our public colleges and universities. I spent my whole 8 years as Governor trying to keep the amount we gave to Medicaid down so that I could increase the amount for colleges and universities, because I thought that was the future of our State.

In fact, we had a formula then that said if you went to a public college or university, the taxpayer would pay for 70 percent of it and the student would pay for 30 percent. If we raised your tuition, we would raise the State's share. We kept that 70/30. That is now turned completely around in Tennessee, where it is closer to 30/70 now; the student pays 30 percent and the taxpayers pay nearly 70 percent. This shift is because Medicaid mandates from Washington on every State have forced Governors and legislatures to take the money they would otherwise spend for public colleges and universities and spend it instead for Medicaid. As a result, State colleges and universities have less money, and to get more money, they must raise tuition.

When tuition goes up at the University of California, and you see students protesting, the reason is because of Washington. As I said, President Obama didn't invent this problem—this is a 30-year old problem—but he has made it worse. He made it worse with laws that say when States have less money, they have to spend more on Medicaid. If they are told from Washington to spend more on Medicaid, even though they have less revenues, they are going to spend less on something else. So they spend less on the University of California, or the State University of New York, or the University of Tennessee.

Last year in Tennessee, State funding for Medicaid went up 16 percent in actual dollars; as a result, State funding for community colleges and the University of Tennessee went down 15 percent in real cuts. That was not a cut in growth. That was a real cut. What did the state colleges and universities do? They raised tuition 8 percent. What did students do? They borrowed more money.

I have been trying to get this point across ever since I became a Senator. I said during the health care debate that everybody who voted for it ought to be sentenced to serve as Governor for 8 years in his or her State so they would understand this problem.

We cannot continue to order the States to spend more for Medicaid and expect our great colleges and universities to be affordable and continue to be the best in the world. That is the real reason why tuition is going up and loans are going up.

Here are the facts. There are still good options for students. I mentioned earlier that the average cost of tuition at a 4-year public university in America is about $8,200. For a community college, it is around $3,000. There are many scholarships to help them go there. It is true that loans are going up to very high levels. It is true that there are some abuses here and there—within the for-profit and other parts of the higher education system. But it is also true that in the United States we not only have some of the best colleges and universities in the world, we have almost all of them. Many of them are public colleges and universities. They are at risk today. Why? Because of Federal health care policies that are hamstringing States and soaking up the money that States should be using to fund the universities of this country and the community colleges of this country.

Mr. President, again, I am introducing today the Student Loan Interest Rate Reduction Act. It addresses exactly the subject President Obama is talking about on the campaign trail these days. How do we keep the interest rate on subsidized Stafford loans, the new loans that began July 1—how do we keep that at 3.4 percent for 1 year? Governor Romney supports that. President Obama supports that. I support that. The only difference is how we pay for it. It will cost $6 billion.

Our friends on the Democratic side have come up with their usual methods of paying for it: They are going to raise taxes on small business and people who create jobs.

We have a little better idea on this side, which is, let's take the $8.7 billion back that the Federal Government overcharges students on student loans today to help pay for the health care law and give it back to the students, and let's extend this for 1 year. That will leave nearly $3 billion extra, which we can use to shore up the Pell grant funding gap that is expected over the next couple of years.

Respectfully, I say to President Obama, when you visit the next college campus, tell the whole story. It is hard to attend and pay for college. There are many good options. Debt is up. But in fairness, the principal reason tuition is rising, and therefore debt is rising, is because of President Obama's own health care policy. He didn't start it, but he made it worse. What he has done is put into place a set of policies that are soaking up the money States would use to fund public colleges and universities and community colleges across this country, forcing them to use that money for Medicaid. As a result, the universities and community colleges have less money, they raise tuition, and that is the principal reason why we have higher tuition and higher interest rates.

The way to stop that would be to either repeal the health care law or repeal the Medicaid mandates. That would improve the quality of American public higher education, and it would improve access to higher education. It would slow down the rising of tuition and slow down the rising of student debt.

By Mr. CONRAD (for himself and Mr. CRAPO):

S. 2367. A bill to strike the word ''lunatic'' from Federal law, and for other purposes; to the Committee on Banking, Housing, and Urban Affairs.

Mr. CONRAD. Mr. President, today I am pleased to be joined by Senator CRAPO in introducing the 21st Century Language Act of 2012. This bipartisan legislation updates federal law by eliminating references that contribute to the stigmatization of mental health conditions. Specifically, this legislation removes the word ''lunatic'' from several sections of the United States Code to reflect our nation's modern understanding of mental health conditions.

Recently, a North Dakota constituent contacted my office to express support for legislative efforts to remove this outdated and inappropriate language from federal law. Senator CRAPO and I agree that federal law should reflect the 21st century understanding of mental illness and disease, and that the continued use of this pejorative term has no place in the U.S. Code.

Senator CRAPO and I have worked with the Senate Banking Committee to confirm that ''lunatic'' is an unnecessary term and that its removal will have no impact on the broader federal law. This legislation enjoys strong support from a number of mental health advocates across the nation, including the National Alliance on Mental Illness, Mental Health America, National Council on Community Behavioral Healthcare, and the Clinical Social Work Association. I hope my colleagues will join me in working to pass this overdue update to the U.S. Code.

SUBMITTED RESOLUTIONS

SENATE RESOLUTION 435—CALLING FOR DEMOCRATIC CHANGE IN SYRIA, AND FOR OTHER PURPOSES

Mr. CASEY (for himself and Mr. RUBIO) submitted the following resolution; which was referred to the Committee on Foreign Relations:

S. RES. 435

Whereas the Republic of Syria is a party to the International Covenant on Civil and Political Rights (ICCPR), adopted at New York December 16, 1966, and the United Nations Convention Against Torture and other Cruel, Inhuman or Degrading Treatment or Punishment, done at New York December 10, 1984, and voted in favor of the Universal Declaration of Human Rights, adopted at Paris December 10, 1948;

Whereas, since March 2011, the Government of Syria has engaged in a sustained campaign of violence and gross human rights violations against civilians in Syria, including the use of weapons of war, torture, extrajudicial killings, arbitrary executions, sexual violence, and interference with access to medical treatment;

Whereas the United Nations estimated that, as of April 16, 2012, at least 10,000 people had been killed in Syria since the violence began in March 2011;

Whereas, on August, 18, 2011, President Barack Obama called upon President Bashar al Assad to step aside;

Whereas, in November 2011 and February 2012, the United Nations Commission of Inquiry released reports documenting gross human rights violations committed in Syria;