

students and their families will know that we are serious about this and that on July 1 their interest rates are not going to double on our middle-class families.

I yield the floor.

The PRESIDING OFFICER. The Senator from Tennessee.

Mr. ALEXANDER. Mr. President, I appreciate the comments and the courtesies of the chairman of the Committee on Health, Education, Labor and Pensions, and I recognize his leadership and his interest in these subjects.

The Senator asked the question: who connected health care to student loans? It was the Democrats who connected health care to student loans. Think about this. Here we were debating a new health care law a few years ago, and what happened? The Democrats—the majority—said: While we are at it, while we are supposedly fixing health care, we are going to take over the entire student loan program. We are going to take Arnie Duncan, who is a terrific Secretary of Education, and we are going to make him banker of the year, banker of the century, and we will put him in charge of making more than \$100 billion in new loans every year to students all over America.

So as a part of the health care law, they got rid of the student loan program, most of which was handled by people you would expect to be making loans—that is, banks—and put it all in the government. They did that on the theory that the banks were making too much money.

It reminds me of people who think that if it can be found in the Yellow Pages, the government ought to be doing it. Autos, student loans—just put it all in the government.

So if we are going to do that, if we are going to connect the two, student loans and banks—and then the Congressional Budget Office comes along and says: Well, OK, if the government takes over the student loan program, it will save \$61 billion, that \$61 billion ought to go to the students who are getting the loans. That is my view. That is our view. And the Congressional Budget Office estimates that if we applied that \$61 billion savings to student loans, we could have reduced the interest rates to about 5.3 percent and save the average student \$2,200 over 10 years.

So it wasn't anybody on this side of the aisle who suggested during the health care debate that we ought to suddenly say: While we are at it, let's take over the student loan program.

All we are saying today is this: We agree with President Obama, we agree with Governor Romney, and we agree with the House of Representatives that the interest rate for new subsidized Stafford student loans should stay at 3.4 percent for the next 12 months. That will save the average student about \$7 a month in interest payments. The only difference we have is how we propose to pay for it. The Democrats

want to raise taxes on people and small businesses who are creating jobs while we are still in the midst of the greatest recession since the Great Depression. We say that since the government is borrowing money at 2.8 percent and loaning it to students at 6.8 percent and since the Congressional Budget Office said there was a savings of \$61 billion when the Federal Government took over the student loan program and that \$8.7 billion of the savings went to pay for the health care law, we ought to take the money the government is overcharging students and use it to pay for keeping this rate lower for another year. That is what we Republicans are saying and is where we have a difference in opinion with the other side.

So I hope my colleagues will vote no on the motion to proceed. We have a different proposal that we believe is superior and is the same as the one that passed the House. We would like a chance to offer the Interest Rate Reduction Act and give the students the benefit of our proposal, which will give the overcharged money back to them. We would like to have a vote on that.

Therefore, I recommend that we keep the rate at 3.4 percent; that we use the money we recognize as the savings we are taking from students, by overcharging them for student loans, as the best way to pay for it. Hopefully, the majority leader will allow us to consider the Interest Rate Reduction Act that we have proposed.

I thank the Chair, and I yield the floor.

CLOTURE MOTION

The PRESIDING OFFICER. Under the previous order and pursuant to rule XXII, the Chair lays before the Senate the following cloture motion, which the clerk will report.

The bill clerk read as follows:

CLOTURE MOTION

We, the undersigned Senators, in accordance with the provisions of rule XXII of the Standing Rules of the Senate, hereby move to bring to a close debate on the motion to proceed to Calendar No. 365, S. 2343, the Stop the Student Loan Interest Rate Hike Act of 2012.

Harry Reid, Jack Reed, Sheldon Whitehouse, Jeff Merkley, Charles E. Schumer, Kay R. Hagan, Jeanne Shaheen, Robert P. Casey, Jr., Kent Conrad, Sherrod Brown, John F. Kerry, Dianne Feinstein, Mary L. Landrieu, Barbara Boxer, Patty Murray, Bernard Sanders, Barbara A. Mikulski, Richard J. Durbin.

The PRESIDING OFFICER. By unanimous consent, the mandatory quorum call has been waived.

The question is, Is it the sense of the Senate that debate on the motion to proceed to 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, shall be brought to a close?

The yeas and nays are mandatory under the rule.

The clerk will call the roll.

The bill clerk called the roll.

Ms. SNOWE (when her name was called). Present.

Mr. KYL. The following Senators are necessarily absent: the Senator from Illinois (Mr. KIRK) and the Senator from Indiana (Mr. LUGAR).

The PRESIDING OFFICER (Mr. TESTER). Are there any other Senators in the Chamber desiring to vote?

The yeas and nays resulted—yeas 52, nays 45, as follows:

[Rollcall Vote No. 89 Leg.]

YEAS—52

Akaka	Hagan	Nelson (NE)
Baucus	Harkin	Nelson (FL)
Begich	Inouye	Pryor
Bennet	Johnson (SD)	Reed
Bingaman	Kerry	Rockefeller
Blumenthal	Klobuchar	Sanders
Boxer	Kohl	Schumer
Brown (OH)	Landrieu	Shaheen
Cantwell	Lautenberg	Stabenow
Cardin	Leahy	Tester
Carper	Levin	Udall (CO)
Casey	Lieberman	Udall (NM)
Conrad	Manchin	Warner
Coons	McCaskill	Webb
Durbin	Menendez	Whitehouse
Feinstein	Merkley	Wyden
Franken	Mikulski	
Gillibrand	Murray	

NAYS—45

Alexander	DeMint	McConnell
Ayotte	Enzi	Moran
Barrasso	Graham	Murkowski
Blunt	Grassley	Paul
Boozman	Hatch	Portman
Brown (MA)	Heller	Reid
Burr	Hoeven	Risch
Chambliss	Hutchison	Roberts
Coats	Inhofe	Rubio
Coburn	Isakson	Sessions
Cochran	Johanns	Shelby
Collins	Johnson (WI)	Thune
Corker	Kyl	Toomey
Cornyn	Lee	Vitter
Crapo	McCain	Wicker

ANSWERED "PRESENT"—1

Snowe

NOT VOTING—2

Kirk Lugar

The PRESIDING OFFICER. On this vote, the yeas are 52, the nays are 45. One Senator announcing present. Three-fifths of the Senators duly chosen and sworn not having voted in the affirmative, the motion is rejected.

The majority leader.

Mr. REID. Mr. President, I enter a motion to reconsider the vote by which cloture was not invoked.

The PRESIDING OFFICER. The motion is entered.

RECESS

The PRESIDING OFFICER. Under the previous order, the Senate stands in recess until 2:15 p.m.

Thereupon, the Senate, at 12:30 p.m., recessed until 2:15 p.m. and reassembled when called to order by the Presiding Officer (Mr. WEBB).

STOP THE STUDENT LOAN INTEREST RATE HIKE ACT OF 2012—MOTION TO PROCEED—Continued

The PRESIDING OFFICER. The Senator from Vermont.

Mr. SANDERS. Mr. President, I rise to express deep disappointment in the

vote that just took place a few hours ago where our Republican colleagues voted to filibuster our efforts to make sure student loans in this country do not double from 3.4 percent to 6.8 percent in July.

I think everybody understands that young people in our country today, in the midst of this terrible recession, are facing extraordinary challenges. They are paying three to four times as much as their parents paid for a college education regardless of whether they attend a private or public college. When they receive their diplomas, they have no guarantee, given the state of the economy today, that they are going to be able to get a job and earn the income to pay off those debts.

Given the challenges college students are facing today, the least we can do is to keep student loan interest rates at a low rate for another year. The interest rate on subsidized Stafford loans has been steadily reduced since Congress passed the College Cost Reduction and Access Act of 2007. But if Congress does nothing, interest rates on subsidized Stafford loans are set to double from 3.4 percent to 6.8 percent on July 1, 2012.

When we talk about Stafford loans, we are talking about loans for students from low- and moderate-income backgrounds. Subsidized Stafford loans are need based and targeted to students who otherwise might not be able to attend college. Nearly one-third of undergraduates have benefited from these low-interest Federal loans. If the interest rate doubles this year, the rate hike will impact up to 9 million students, and we must not allow that to happen.

Among the students who will be impacted are 19,000 young people from the State of Vermont. In my State nearly 70 percent of college graduates are carrying student loan debt—70 percent. On average that debt is \$30,000, which puts Vermont at the sixth highest student loan debt load in the country.

Everybody understands that in order to get ahead in the economy today, it is very important that one has a college degree. The cost of college education is soaring. In the State of Vermont—and I have talked to many of these young people in my State and throughout this country—students are leaving college deeply in debt. Nineteen thousand students in the State of Vermont are on Stafford loans. If interest rates double from 3.4 to 6.8 percent, it will make their current situations, which are very difficult, much worse.

So I hope our Republican colleagues will end their filibuster. I hope we can get back to work as soon as possible in passing a bill which will maintain Stafford loan rates at 3.4 percent.

With that, I yield the floor and note the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The legislative clerk proceeded to call the roll.

The PRESIDING OFFICER. The Senator from California.

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

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

Mrs. BOXER. I ask unanimous consent that the time from 2:15 until 5:15 be equally divided and controlled between the two leaders or their designees and that all quorum calls during that period also be equally divided.

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

Mrs. BOXER. Mr. President, before I speak about the details of the impact of not helping students in this difficult economic climate with student loans that they can afford, I wish to say that I was stunned that my Republican friends refused to give us a vote to proceed to the issue.

I think every student in America should turn their focus on this Chamber because the Republican Party made it impossible for us to lower the student loan rates today. They made it impossible. This is going to mean thousands of dollars over the life of a student's loans. So while the Republicans are calling for major tax cuts for billionaires and millionaires of \$100,000, \$200,000 a year in cuts, they don't have the heart to help middle-class students get a break on their interest rates for higher education. I find it appalling.

If anyone wants to know the difference between the parties, start with this. Whom do we fight for when we are here? We all say we are for the next generation. We all have the speeches—oh, they are terrific; they are beautiful—each party. But when push comes to shove, who is voting to help our students get an interest rate they can afford so they are not shackled to a high interest rate at a time of historic low interest rates? Democrats are on their side. All we have to do is look at the vote today if nothing else. One does not have to understand any more than the Republicans blocked us from debating the importance of lowering interest on student loans.

So I will be back to put in the record individual stories from my constituents. But let's wake up, America. Parents, wake up. Students, wake up. The Democrats proved today that we are on your side. The Republicans proved they are not. Period. That vote says it all. It is not complicated. They will make it complicated. They will talk about procedure and this and that. The bottom line is the bottom line. The Republicans voted not to allow us to vote on ways and methods to lower interest rates for our students. So don't be fooled. We will hear speeches on why they voted no, and they will come up with things. The bottom line is they wouldn't even let us debate this issue. I am stunned. I assumed we would be on this bill.

So when Americans look at the Senate floor and don't see much activity except for a few of us coming to speak, and they thought today was the day we were going to vote to lower interest

rates on student loans, wake up to reality. It is called a filibuster. We were stopped by the Republicans once again, just as they have stopped us time and time again. They come to the floor with every reason one can imagine.

We have news. We have two independent scholars who wrote a very important paper. They are nonpartisan. What they said in this paper is that they used to think it was both sides that were stopping progress. Now we know it is one side. It is the Republican side. Today is yet another example. I hope everyone within the sound of my voice—and we will hear stories about what is happening, and I hope people will write us all and e-mail us with their stories and tell us what it means to them to have to spend thousands more unnecessarily on student loans. Give us the stories. Let us tell the stories.

I hope Americans will send us those stories, and I hope we will send a message to those who voted to filibuster this very important legislation today that they are not on the side of the American people. They are not on the side of working families. They are not on the side of the middle class. They are not on the side of economic progress. They are not on the side of economic growth.

I thank the President for the time, and I yield the time.

The PRESIDING OFFICER. The Senator from Massachusetts.

Mr. BROWN of Massachusetts. Wow. That was interesting. I remember when the Senator who just spoke before me, before we left for our district work period, was praising the Republicans for working with her—one Republican specifically—and about how appreciative she was for working together and taking the time in a bipartisan manner to move forward on a very important piece of legislation that she was spearheading. We didn't filibuster that. We didn't filibuster the postal bill or the Violence Against Women Act or the crowdfunding bill or the insider trading bill. But all of a sudden we are filibustering now.

The bottom line is we want to have the opportunity to have an alternative proposal and to have a full and fair debate. I think the American people are smart. I know the American people are smarter than that.

I stand before my colleagues today to reference that most students and parents know in July the fixed interest rates on subsidized government student loans are set to double. That was very eloquently pointed out just now. But let's be clear. The vast majority of the Members of this body want to prevent that from happening. I think that is a no-brainer.

Unfortunately, today we voted on a bill that is not bipartisan. It is very clear it is not bipartisan to raise taxes on subchapter S corporations, which are the people who are doing some of the very serious job creation in this country. It is not going to pass the

House, and it is not going to pass muster with the American people. It was not negotiated in good faith, and it has no chance of passing in the House of Representatives, as I said.

Once again, we are preparing for an unnecessary political battle. That is kind of what happens. We have a rough spot with a political battle, then we do two or three things that are good. Then we get stuck again, and then we do two or three things that are really good. It is unnecessary. We need to work in good faith and negotiate a compromise instead.

A 100-percent Democratic bill isn't going to pass, I say to my colleagues. A 100-percent Republican bill isn't going to pass. It needs to be a bipartisan, bicameral bill that the President will sign. That is how we passed some of the most important pieces of legislation dealing with ethics on the insider trading bill that I was proud to sponsor with Senator GILLIBRAND in a bipartisan manner. We got it through and out of this Chamber and passed and signed by the President in record time.

We just passed the postal bill, the Violence Against Women Act, the crowd-funding, the jobs package. We need to work in the same manner on this matter.

With so many recent graduates unemployed or underemployed, Members of Congress need to work together to keep the interest rates where they are currently. Rather than wasting time trying to blame the other side, let's try to build some bridges as we did before we left—or I thought we had done. I was looking forward to coming back after the week off and getting right back at it and working on important things such as cybersecurity and the student loan issue.

So let's allow people of good faith to figure out how to solve these very real problems. That is why today, as I have referenced to many of my colleagues in our weekly caucuses and through e-mail, I am offering a bill that would extend the 3.4-percent rate for another year, without raising taxes, as is being proposed, or cutting sacred programs, which is also being proposed.

My bill, the Subsidized Stafford Loan Reduced Interest Rate Extension Act, would extend the subsidized rate for a year. To pay for it, I suggest using a noncontroversial option: reducing Federal improper payments.

We have all heard about the amazing amount of waste that goes on just by paying people who are dead who should not be getting their payments and also paying other entities that have either already been paid or are being improperly paid. It is millions and—sorry, billions and billions of dollars.

The bill establishes a government-wide "Do Not Pay List," and requires new audit pilot programs across Federal agencies to provide more tools to battle back and make sure we can recapture those moneys.

Let me give a few examples of the improper payments so the folks up

there in the gallery listening and those who are watching on TV can kind of reference it. These are payments I hear about working as the ranking member of the Subcommittee on Federal Financial Management—a committee where Senator CARPER and I have been diligently working in a bipartisan manner, once again, to try to solve problems.

Medicaid, which is the primary source of health coverage for over 50 million Americans, made an estimated \$21.9 billion of our tax dollars in improper payments in 2011. The Federal-State Unemployment Insurance programs made an estimated \$13.7 billion in improper payments in 2011.

SSI made an estimated \$4.6 billion in improper payments in 2011.

I think, if I am not mistaken, we are looking for \$6 billion to pay for this student loan extension. I just referenced almost \$38 billion, \$39 billion. We need \$6 billion. That is it.

We spend over \$1 billion in payments that are sent to dead people, as I said. Mr. President, \$1 billion we pay. Can you believe that? We pay \$1 billion to people who are dead. There are billions in payments that are sent to the wrong recipient, billions in incorrect amounts sent to the right recipients, and billions in payments where documentation is missing and where the recipient is not using the funds for the intended purpose.

All we have to do is be marginally successful—just marginally successful—to recover the \$6 billion we need to pay for this very important student loan program. When government is so wasteful, raising taxes should not always be the first thing we look at.

How about reestablishing the trust with the American taxpayers—the people who are listening in the gallery and on TV. Why is it every single time we are going to raise taxes on one particular group or another? This time we are going after the small business owners, the subchapter S corporation owners.

I am not saying my bill is the only answer. But it does provide a neutral starting point for both sides to come together in a truly bipartisan manner, as we have done before, to find a solution with which we can all live. I am willing to work with my colleagues, and I am willing to consider all options that will allow us to move forward. If we fail to act, we will burden our students who are going to college with an extra \$1,000 in student loan interest—just because we could not find a compromise. Pretty simple.

The student loan situation, as we are all discussing and has been discussed throughout this country through various media outlets and the like—and they are focusing more and more and more on this issue, which I think is critical—we need to start a national conversation about addressing the primary issue affecting families with kids in college: the cost of annual tuition, room and board.

Between 2000 and 2010, the cost of tuition, room and board rose 36 percent,

and that is after adjusting for inflation. That means students are now paying one-third more for the same education they would have gotten 10 years ago. Looking at previous decades shows a similar trend: From 1990 to 2000, the increase was 26 percent; from 1980 to 1990, it was 37 percent.

Why are students paying so much more for the same education? As we know, it is a huge problem for families.

While tuition is skyrocketing, there is still a total lack of transparency when it comes to schools' financial decisions. If the recent reports of outrageous administrator and faculty compensation packages are any indication, it would seem students and parents—students and parents—are funding administrators' and faculty members' million-dollar salaries.

Instead of being surprised by every new exposé of outrageous pay packages, I propose increasing transparency by requiring schools to post their financial disclosures online, right in front, right on their Web sites, so everyone can see them. This would not be hard to do. In fact, the IRS already requires nonprofit institutions of higher education to file the IRS Form 990 yearly, which includes disclosure of the compensation packages for the highest paid employees. It also provides a financial snapshot of schools' finances and also how schools choose to spend tuition dollars.

Making the information available so easily online will increase transparency and allow students and parents and the general public to check the schools' spending decisions—way before they make headline news. On the outrageous pay issues, sunlight may help begin to solve the spending problem associated with the high cost of education.

No one disputes the importance of a college education, but we are setting our students up for failure by giving them above-market student loans and not requiring our schools to be transparent about their financial operations.

So my suggestion is, let's work together. Let's not fail our students. It is time we finally focused the Federal Government on how we can set our students up for success instead of failure.

Thank you. 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. HARKIN. Mr. President, I ask unanimous consent that the order for the quorum call be rescinded.

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

Mr. HARKIN. Mr. President, here we are with an empty Senate Chamber, while families across the country are wondering whether they are going to have to come up with more money to pay higher interest rates on student loans beginning July 1. It is going to happen unless we take action.

We have tried to take action, but, frankly, my friends on the other side, the Republicans, won't even let us go to the bill. We had our vote almost 3 hours ago. We recessed for our party conferences, as we do every Tuesday. Here we sit, without being able to even proceed to the bill because the Republicans voted against closing down debate and moving to the bill and offering amendments and having an up-or-down vote.

The pattern is all too familiar, as we know, over the last few years: more and more filibusters, more and more cloture motions to end the debate. It is unfair to families and students all over America.

Here I address my comments to students. They are the ones who are trying to get a higher education, because they know that is the pathway, the gateway to middle-class America. Young people today know that the jobs of the future will require a higher education. They understand that. So many are scrambling to put together resources to pay for college. We had a young woman this morning, Clarise McCants, who spoke with us. She is the first in her family to go to college. She is from Philadelphia, and she goes to Howard University. She comes from a very poor background and a poor family. She relies on Pell grants, a work-study program, and summer work jobs, plus her subsidized loans. If I am not mistaken, she has somewhere in the neighborhood of \$13,000 or \$15,000 right now in debt. The last thing Clarise McCants needs is to have an additional \$1,000 a year put on her student loan interest. That is what will happen on July 1, unless we act here. It is unfair to her and to millions of students all over the country that we sit here and do nothing, while they wonder whether they are going to have to pay more in interest charges on July 1. It is unfair.

We have on our side a solid proposal to keep the interest rates down for the next year at 3.4 percent, where they are now, rather than having them double to 6.8 percent. To do that, to pay for it, we have proposed that we close a glaring loophole in the Tax Code that applies only to subchapter S corporations. A lot of people say, what does that gobbledygook mean? A subchapter S corporation is for very small corporations. Compared to the giant corporations you normally think of, they are very small. Within that small universe of subchapter S corporations, as they are called, there is even a smaller universe. That small universe is comprised of professionals such as lawyers and accountants, people who give advice and do their own work, and they form a small corporation.

Because of the fog that surrounds whether someone is paid a salary or is paid from dividends, many people who form these subchapter S corporations are not paying their fair share of Social Security and Medicare taxes. We have proposed that we draw a bright line so that people know whether they

are getting paid a salary or wages, or whether it is coming out of dividends. The Joint Tax Committee says this will raise for us \$9 billion over the next several years. That is enough to help us pay for keeping the interest rates low. Our proposal is three things: closing the tax loophole, it puts more money into the Medicare and Social Security trust funds, and third, it helps us keep interest rates low for students in this country.

You would think that would be a no-brainer. I think most people would say that is kind of a no-brainer. But our friends on the Republican side refuse to let us even bring the bill up for debate and a vote. My Republican friends have suggested a different way of paying for this. They want to protect those few people in the subchapter S corporations—very wealthy people—from paying those taxes. They have suggested—the Republicans—that instead we take all the money to pay for keeping interest rates low out of the Prevention and Public Health Trust Fund—it is known as the prevention fund—which is in the Affordable Care Act. Again, that would drain all the money out. It would completely eliminate the program.

I suggest that people look at today's headline in USA Today this morning. It says that 42 percent of the adult population by 2030 is expected to be obese. Out of that, one out of four will be severely obese. The same report was also in the Washington Post this morning. The study predicts that 42 percent of Americans will be obese by 2030, which will shorten life, and they will incur large medical expenses. In fact, if obesity stays at its current level and doesn't increase, the savings and projected health care costs will be considerable—about \$550 billion, $\frac{1}{2}$ trillion. That is what the prevention fund is doing. It is out there working every day—it has only been in existence a couple years now—putting things in place to prevent people from being obese, to prevent kids from getting the adult onset of diabetes at 10, 11, and 12 years of age. In 1980, only 15 percent of Americans were obese. Today, it is about 34 percent.

What if we had in place in the 1980s, 1990s, and in the last decade the prevention fund that we have, which does all of the things necessary to help people make healthy choices and lead healthy lives and not become obese? Think of the savings we would have in our health care system today if we had a prevention fund like that in 1980, and rather than having 34 percent obese people in America today, we had 15 or 16 percent. Well, projecting that forward to 2030, if we don't act now, 42 percent will be obese. Again, it will cost us \$550 billion in the next 20 years.

Preventing this, which we know we can do—we have evidence-based proof that certain interventions and programs work. Not only does it keep obesity down, but diabetes and heart disease, and related illnesses will be lessened, thus saving us even more money.

The prevention fund is what the Republicans want to kill, eliminate. I think that is disappointing and disturbing, after all that we know and have seen in the past on prevention and public health and what we can do to prevent illness, obesity, and diabetes in children, to say we are not going to put the resources forward to prevent that.

We know that for every dollar we invest in prevention, we are reaping anywhere from \$3 to \$10, or more, in the first couple years. Here we are at an impasse again. Once again, the Senate is at an impasse because we cannot move to a bill. We can't amend it, vote on it, or debate it—other than talking about it right now as I am doing. The Republicans refuse to let us even get to the bill.

We will continue to tell the American people what is at stake here and what the differences are. These are policy differences. The American people should know what those policy differences are. The Republicans say they want to keep the student interest rate at 3.4 percent. We say we do, too. Well, OK, what is the difference? The policy difference is in how we pay for it, how we pay to make sure we keep the interest rates low.

I think the logical thing would be to have the bill come to the Senate floor and offer amendments. If the Republicans want to offer an amendment to take the money out of the prevention fund and kill and eliminate the fund, let them do it, and we will vote on it; we will see if we have the votes to do that. They can debate it if they want, and we will be glad to debate and discuss closing this tax loophole on subchapter S corporations. I think that would be a healthy debate and a policy difference that the American people should see, and they can decide between the two sources of how we are going to pay for this.

We are going to continue to talk about this because I think the American people should know what is at stake here in this filibuster that we have in front of us right now. I know my friends on the other side say that President Obama wanted to take some money out of the prevention fund. Well, that did happen, in order to extend for 1 year the unemployment insurance provisions and also the payroll tax cut this year. They seem to think that since we have already taken some money out of the prevention fund, we can kill the whole thing.

My analogy this morning was that it is one thing to take a couple pints of blood, but it is another to take all your blood. So they took some nicks out of the prevention fund, which I didn't support, but the fund is still healthy, alive, and doing its job. It could do more if it had more money. Nonetheless, it is still there doing its job.

The Republicans are saying drain all the blood out and kill the whole thing. I don't think the American people want to go there. It seems to me that it doesn't make common sense that we

would pit the health of the American people—and women's health especially, children's health, and the elderly, who are benefitting right now from this prevention fund. There are immunizations, childhood checkups, and provisions that go out into communities for healthier living in our communities. There is better nutrition for our kids in schools, fresh fruits and vegetables, and more physical activity. That is all in the prevention fund. That is what they want to do away with. It is too bad that they are trying to pit the health of women and children and the future against students. That is not right.

As I have said many times—and keep saying—I have heard from the other side that we are going after job creators. If we raise the taxes, you see, on subchapter S corporations—if we close that loophole, we are hurting job creators. First of all, the provisions in our bill on subchapter S only affect a corporation with three or fewer stockholders—hardly job creators. I mean, if somebody wants to start a corporation with 5, 10, 15, 20, that is different. This doesn't touch them. It only touches someone who has less than three shareholders, if their income is over \$250,000 a year as a joint filer, and if they are a subchapter S corporation.

Some say: Well, you know, they can get audited. I had an example I used the other day of a person who was claiming he didn't have to pay Social Security and Medicare taxes because he wasn't a subchapter S corporation. The individual was pretty ingenious. He had set up a subchapter S corporation, and he contributed—donated—his time.

In exchange he got dividend payments—profits—from this subchapter S, as did his wife and his child. There were three—he, his wife, and child, and he did not pay Social Security taxes. Well, he happened to get audited, and the Justice Department took him to court, to Tax Court, and the Tax Court found out he really was being paid. He was making a salary, an income, and he had to pay Social Security taxes on that.

Well, when I used that example, my friends on the Republican side said: Well, that is just it. All we have to do is just audit them, and we don't have to close this loophole. I had to point out that only ½ of 1 percent of all filings of subchapter S corporations are ever audited. So if someone is out there and there is not a bright line as to whether they are salaried or are getting dividends—it is kind of a fog out there—why wouldn't they err on the side of saying: I don't have to pay those taxes because the odds are 99.5 to 1 they will never get audited. Those are pretty good odds—99.5 percent of the time no one is ever audited. If they are audited, they get a slap on the wrist, pay a little fine, and move on.

So what our bill does is to provide certainty. It provides certainty to subchapter S corporations that if they fall

on this side of the line, they are salaried, if they have less than three shareholders. If they fall on the other side, they can get dividends, and that way they don't have to pay Social Security and Medicare taxes. Quite frankly, I think that would be in the best interest of everyone, including the subchapter S corporations.

Mr. President, I ask unanimous consent to have printed in the RECORD the article that appeared in the Washington Post this morning by David Brown—the study that predicts 42 percent of Americans will be obese in 2030.

There being no objection, the material was ordered to be printed in the RECORD, as follows:

[From The Washington Post, May 7, 2012]
STUDY PREDICTS 42 PERCENT OF AMERICANS
WILL BE OBESE IN 2030
(By David Brown)

In 2030, 42 percent of American adults will be obese, and about one-quarter of that group will be severely obese, a condition that shortens life and incurs large medical expenses, a new study predicts.

This view into the future is less ominous than one published four years ago that predicted that 51 percent of the population would be obese in 2030. Nevertheless, the trend foretells a huge drag on the health and economic welfare of the United States.

"If we don't do anything, this is going to really hinder any efforts to contain future health-care costs," Justin G. Trogdon, an economist and one of the authors of the projection, told experts Monday at the start of the two-day "Weight of the Nation" conference in Washington.

However, if obesity stays at its current prevalence—34 percent of adults—and does not increase, the savings in projected health-care costs will be considerable, about \$550 billion, the authors said. The most recent evidence, in fact, suggests that obesity rates are plateauing.

"Regardless which is correct, we still have a very serious problem," William H. Dietz, head of the Centers for Disease Control and Prevention's obesity program, said of the scenarios.

Obesity related ailments—diabetes, heart disease, kidney failure—consume at least 9 percent of health-care spending in the United States. Some researchers believe the cost may be twice that estimate. Total health spending is about \$2.6 trillion a year.

The new study, published in the American Journal of Preventive Medicine, used obesity prevalence data from 1990 through 2008 to extrapolate future trends. The information came from the Behavioral Risk Factor Surveillance System, a federally funded telephone survey. People underestimate their weight when asked on the phone; that fact was compensated for in the mathematical model.

The researchers also incorporated variables, measured in each state, that affect obesity rates. These included the price of gasoline, which discourages walking when it is low; access to the Internet (and other technologies), which encourages sedentary behavior as it increases; and restaurants per 10,000 people, which increases eating out and weight gain when the number goes up.

In 2030, 42 percent of people are projected to be obese, and 11 percent severely obese. Obesity is a body mass index (BMI) of 30 or more, which is 186 pounds for someone 5 feet, 6 inches tall. Severe obesity is a BMI of 40 or more—248 pounds for someone that height.

Cynthia L. Ogden, an epidemiologist at the CDC, told the conference that, in general,

obesity rates changed little in the 1960s and 1970s, rose steeply in the 1980s and 1990s, and have been leveling off in the past decade.

For men, obesity prevalence doubled but has changed little in the past eight years, with no difference between blacks, whites and Mexican Americans (which are the three groups for which there are good data). For white women, the obesity prevalence has not changed in 12 years. It has risen slightly in black women and Mexican American women, although that increase mostly occurred early in that 12-year period.

There are some exceptions to this general picture of stability.

Obesity is rising in higher-income men. Severe obesity is increasing in both sexes. It was 6.2 percent in women in 1999 and 8.1 percent in 2010. For men, it was 3.1 percent in 1999 and 4.4 percent in 2010.

Eric A. Finkelstein, a researcher at Duke University who led the new study, said that just in the past 50 years has it been possible for millions of people to be both sufficiently inactive and to have access to enough food to become severely obese.

"The world has changed in ways that allow people to be that overweight," he said.

The reason for the plateauing of the obesity prevalence is uncertain. It almost certainly reflects many factors, including an approach to a natural limit of the epidemic and the success of efforts to fight it by encouraging exercise and educating people about better eating habits.

Mr. HARKIN. Mr. President, I hope the Republicans will talk among themselves. I hope they will listen to the students and their families who don't want to be hung out there this week and next week and on and on and on not knowing whether they are going to have to pay higher interest rates on their student loans. Let's have cloture. Let's bring up the bill, and then let's vote on it. If they have amendments, fine, we will vote on them. But at least let's move the bill.

Mr. President, with that, I yield the floor, and I suggest the absence of a quorum.

The PRESIDING OFFICER (Mr. FRANKEN). The clerk will call the roll.

The assistant legislative clerk proceeded to call the roll.

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

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

EPA RULES AND REGULATIONS

Mr. BARRASSO. Mr. President, I would like to spend a little time today talking about what has become known across the country as the Obama economy. This administration, after nearly 4 years, has failed to get this country and to get our economy moving again. Even worse, as I look at it, this administration seems to be taking steps that appear to be methodically and deliberately sabotaging certain parts of our Nation's economy. They are doing this in sectors of the economy that, apparently, to me, they just don't like. And they are doing it by issuing thousands and thousands of pages of redtape on the very people in this country who have successfully created jobs for Americans in the past.

This administration has finalized 1,330 rules that have been deemed economically significant. They have proposed over 1,300 additional economically significant rules. So what does this mean, the words “economically significant”? Well, those are rules that have an annual impact on the economy of \$100 million or more.

Fifty-seven coal-fired powerplants have already announced their closure because of the cumulative effect of these rules on just this one industry. The EPA is proposing regulations on whole sectors of the economy, whether it is issuing new storm water regulations for existing buildings to requiring costly Clean Water Act permits. They are doing this for ditches on family farms.

Thousands of American jobs have already been lost, and others are on the chopping block due to these rules. These are not new laws that have been passed but are rules coming from this administration. Each time the EPA claims the benefits of the rules vastly outweigh the costs. The costs are real in terms of real dollars to the economy, but the benefits are unknown. The administration claims the benefits are in so-called “saved future health care costs.” That is how they define it, “saved future health care costs.”

The EPA and this administration have a history of understating the costs and of overstating, in my opinion, the benefits. The EPA’s math on the benefits and the costs of their rules is not even close to being accurate. This has been verified in testimony before the Senate Environment and Public Works Committee, on which I serve as a member.

The EPA rules that set new burdensome limits on emission of pollutants, such as carbon dioxide, mercury, and sulfur dioxide, can have serious costs to plants and factories that then have to update their facilities with costly equipment or simply close to be under the new standard, and these are new standards—not the old standards but new standards.

Those reductions yield few quantifiable benefits to the economy. That is not me saying that, it is the EPA’s own models. They admit the reductions yield very few quantifiable benefits to the economy. The costs are usually significant to the businesses in terms of actual expenses, as well as to the public in terms of people looking for jobs and in terms of jobs that are lost.

The EPA knows no one would buy into their rules with such high pricetags. So in order to inflate the so-called “benefits” of their rules, the EPA says: As a result of having less emissions from plants and factories, there must also be reductions in particulate matter, or dust, at the same time. They then make the inaccurate conclusion that reductions in dust will somehow yield billions of dollars in health benefits because folks will have healthier lungs and visit the doctor fewer times.

These reductions in dust are often in areas where the dust level today is already well within public health safety standards that are set by the EPA. So the folks aren’t actually getting sick in those areas anyway. So if people aren’t already getting sick in the areas where the EPA is trying to regulate the air, then how is it they can claim they are going to save billions of dollars in fewer visits to the hospital by reducing dust levels even further than today’s safe levels?

What we know now is the EPA is cooking the books. At the same time, they are missing the real public health threat they, themselves, the EPA, is making worse; that is, the public health threat from high unemployment. I recently released a report entitled “Red Tape Making Americans Sick—A New Report on the Health Impacts of High Unemployment.” Let me repeat that: “Red Tape Making Americans Sick—A New Report on the Health Impacts of High Unemployment. Studies Show EPA Rules Cost Americans Their Jobs and Their Health.”

This is a report submitted by the Subcommittee on Clean Air and Nuclear Safety by the minority subcommittee staff.

I ask unanimous consent to have printed in the RECORD the Key Findings and Recommendations and the Executive Summary of this report.

There being no objection, the material was ordered to be printed in the RECORD, as follows:

RED TAPE MAKING AMERICANS SICK—A NEW REPORT ON THE HEALTH IMPACTS OF HIGH UNEMPLOYMENT

STUDIES SHOW EPA RULES COST AMERICANS THEIR JOBS AND THEIR HEALTH

Minority Subcommittee Staff Report; Subcommittee on Clean Air and Nuclear Safety—Senator John Barrasso, M.D., Ranking Member, March 2012.

EPA RED TAPE INCREASES UNEMPLOYMENT WHILE WORSENING PUBLIC HEALTH

KEY FINDINGS AND RECOMMENDATIONS

Congressional testimony and scientific research reveals that unemployment from Environmental Protection Agency (EPA) regulations: increases the likelihood of hospital visits, illnesses, and premature deaths in communities due to joblessness; raises healthcare costs, raising questions about the claimed health savings of EPA’s regulations; hurts children’s health and family well-being.

EPA claims of health benefits from current and future Clean Air Act regulations are misleading and incomplete. The agency must adequately examine the negative health implications of unemployment into their cost-benefit analysis before making health benefit claims to the public and Congress.

The Full Senate Environment and Public Works Committee and the Subcommittee on Clean Air and Nuclear Safety should conduct additional hearings to responsibly investigate the health implications of higher unemployment as a result of federal regulations.

EXECUTIVE SUMMARY

President Obama’s Administration continues to claim that new EPA Clean Air Act regulations for ozone, greenhouse gases, elec-

tric utilities, domestic oil and gas producers, and manufacturers deliver significant economic benefits. Specifically, the agency says that these regulations will yield billions of dollars in benefits for the U.S. economy in the form of fewer premature deaths, sick days, hospital visits, cases of bronchitis, and heart attacks.

Mr. BARRASSO. Mr. President, this is a comprehensive report, and it contains expert testimony before the Senate Environment and Public Works Committee from the best scientific medical research, from institutions such as Johns Hopkins, Yale University, and others. This key medical research and testimony on the impact of unemployment on public health is irrefutable.

The report concludes that high unemployment increases the likelihood of hospital visits, illnesses, and of premature death in communities. That is high unemployment; high unemployment raises health care costs, raising further questions about the claimed health savings of the EPA’s regulations. High unemployment also hurts children’s health and family well-being.

On June 15, 2011, Dr. Harvey Brenner of Johns Hopkins University testified before the Senate Environment and Public Works Committee. Here is what he said:

The unemployment rate is well established as a risk factor for elevated illness and mortality rates in epidemiological studies performed since the early 1980s.

So this has been a well-known fact now for over 30 years. Continuing the quote:

In addition to influences on mental disorder, suicide and alcohol abuse and alcoholism, unemployment is also an important risk factor in cardiovascular disease and overall decreases in life expectancy.

I speak as a physician, someone who has practiced medicine in Wyoming, taking care of Wyoming families for a quarter of a century, and I can assure you this is perfectly in keeping with my experience in my years of practicing medicine.

Yale researcher Dr. William T. Gallo’s paper on the impact of late-career job loss reports:

Results suggest that the true costs of late career unemployment exceed financial deprivation, and include substantial health consequences.

“Substantial health consequences.” He goes on to say:

Physicians who treat individuals who lose jobs as they near retirement should consider the loss of employment a potential risk factor for adverse vascular health changes.

What does that mean? Well, it means a stroke, high blood pressure, or heart disease. These are all major killers, major things that result in disability and long-term health problems, increasing the cost of care.

Let’s look now at the impact of joblessness on children. The National Center for Health Statistics concluded:

Children in poor families were four times as likely to be in fair or poor health as children in families that were not poor.

I have seen firsthand how economic challenges affect Americans' health and their quality of life. In my medical opinion, this country faces a worsening health threat from unemployment, with well over 30 months of unemployment rates over 8 percent.

I have urged the EPA to seriously consider the impacts of these rules and the new rules they continue to come out with and how they have a bad impact on families—on pregnant women, on children, on the elderly. The EPA has not looked at the serious health impacts their rules result in. The EPA continues to hide behind computer models—not real people—that churn out inflated, fictitious so-called “benefits of health.”

The time to get serious about public health is now. In fact, there was a USA Today article published Monday of last week, and I brought a copy along because it was very disturbing. On the front page of USA Today, Monday, April 30, 2012, the police are tying domestic violence to the economy. The headline reads: “Domestic violence rises in sluggish economy, police report.” The article states:

Police are encountering more domestic violence related to the sluggish economy, a national survey of law enforcement agencies finds.

These are law enforcement agencies across the country, their national survey. The article quotes Camden, NJ, police chief Scott Thompson, who stated it is “impossible” to separate the economy from the domestic turmoil in the city where unemployment is 19 percent. Camden police chief Scott Thompson went on to say:

When stresses in the home increase because of unemployment and other hardships, domestic violence increases. We see it on the street.

So these types of reports of increased domestic violence due to unemployment are not just being reported in Camden, NJ.

The article cites Chuck Wexler, executive director of the Washington-based law enforcement think tank, who expressed serious concerns with the rising violence. He said:

You are dealing with households in which people have lost jobs or are in fear of losing their jobs. This is an added stress that can push people to the breaking point.

I agree. It is certainly what I saw as well in my days of medical training and medical practice.

The health crisis from unemployment under this administration is getting worse.

On May 4, 2012, the Christian Science Monitor, in their article on the unemployment rate, said:

While the economy added 115,000 net jobs in April, some 350,000 Americans gave up looking for work.

So for every one new job that was added, three people gave up looking for work. That has the effect of reducing the unemployment rate because, by the Federal Government's way of calculating it, those people no longer count

as part of the labor force. As a result, the share of Americans who are part of the labor force—either working or actively looking for work—has reached a 30-year low. You can add those numbers and look at those and say “350,000 people” and put that to the list of folks who are now at risk for serious health impacts due to the Obama economy.

If we want to make Americans healthy, we need to get Americans back to work. We need to get the EPA out of the business of making folks unemployed across this country. Each new job is a job that will put food on the table for struggling families and help keep medical costs under control. New jobs will keep thousands of Americans out of the doctor's office and on the playground. Creating jobs will keep those nearing retirement from paying for more prescription drugs so they can spend more time and money on their grandchildren. Creating jobs will ensure that the next generation will be healthier than the last.

Let's work together to improve public health by reducing this administration's redtape that is putting so many Americans out of work. The health and happiness of the American people depends upon it.

Mr. President, I yield the floor, and I suggest the absence of a quorum.

THE PRESIDING OFFICER. The clerk will call the roll.

The assistant legislative clerk proceeded to call the roll.

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

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

EXPORT-IMPORT BANK

Mr. DEMINT. Mr. President, I wish to make a few comments about free markets, free enterprise, and the role of government, particularly as it relates to the Export-Import Bank.

When people ask me if I am pro-business or pro-labor, I say I am neither. I am pro-freedom. Freedom is the only political principle that cannot be bent to serve special interests. Remember how 7-Up used to call itself the uncola? Well, freedom is the un-special interest.

Freedom, protected by the Constitution and the rule of law, works for everyone. It allows everyone—left or right, young or old, rich or poor—to make their own choices according to their own values.

Government's job shouldn't be to tilt the field for one team or another but to guarantee a level playing field for everyone. That is why I am against forcing workers to join unions. I am against congressional earmarks for favored groups, government bailouts for Wall Street, and energy subsidies, both for oil companies and for green energy companies.

Let's look at recent events surrounding the Boeing Company, one of South Carolina's most important employers. As a South Carolinian, as an American, and as a guy who likes cool

airplanes, I love Boeing. When Boeing's home State labor union ganged up with President Barack Obama's National Labor Relations Board to try to sue Boeing for building a new factory in north Charleston, I strongly supported Boeing's freedom to build factories wherever they please. More recently, dust has been kicked up over the extension of the Export-Import Bank, a Federal program that subsidizes American businesses' exports. Because Boeing receives export-import subsidies and because I favor winding down the Ex-Im Bank instead of increasing its budget, some asked if I went from being pro-Boeing to anti-Boeing. Neither. I am just being pro-freedom.

In both cases, my guiding principle is the same: liberty. Freedom isn't perfect, but it is fair. And any time government hands out favors, they are being unfair to someone. When Washington picks winners and losers, in the end taxpayers always lose, and the Ex-Im Bank is no exception. The Ex-Im Bank started out decades ago with a lending cap of \$5 million to help American companies sell into a global economy that barely existed. Today, the cap has ballooned to \$100 billion in a booming global economy. And what have the American people gotten for their money? They have gotten \$10 million in loans benefiting the now bankrupt Solyndra, millions of dollars in loans to another solar company to sell solar panels to itself in another country, and \$600 million in loans to Enron projects before Ken Lay went to prison—all this after Ex-Im has already sought its own \$3 billion taxpayer bailout.

This isn't a criticism of an agency or an administration but of government subsidies in the first place. When government stays out of markets, businesses focus on their customers; quality improves, prices fall, and everyone wins. When government steps in, businesses turn their attention from their customers to their Congressmen and hire influence peddlers instead of innovators. Competition sags, the pace of innovation slows, prices rise, and product quality suffers.

Defenders say the Ex-Im Bank is needed because Europe subsidizes their exports, but Europe says the same about our Export-Import Bank. We are in a bidding war with other countries for the biggest subsidies. Still, exporters say the cost of doing business in America is too high to compete. I agree. We have the highest corporate tax rate in the world, so let's cut taxes. Let's reform our insane \$1.75 trillion per year regulatory state. Let's reform education and liberate our children from failing schools and create a better prepared workforce for the future. Let's repeal the government takeover of health care and put an end to predatory lawsuits filed against innocent businesses. In short, let's fix the rules of our game to make all of our exports competitive rather than rigging them for one company or product at a time.

Our policies should make the United States the best place in the world to buy, sell, farm, manufacture, patent, invent, invest, innovate, and educate—for everyone in every industry.

Look at what today's ad hoc economic policymaking has done to America—where a collection of narrow special interests vies for the favoritism of discredited politicians while we mount unsustainable debt onto the backs of our children and grandchildren. That is what I am against. What I am for is a level playing field, a set of clear rules that guarantee the freedom of entrepreneurs to make and sell what they want, and the freedom of customers to buy what they want.

I am not for big business or big labor. I am for big freedom for everyone.

Thank you, Mr. President. I yield the floor and note the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The bill clerk proceeded to call the roll.

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

The PRESIDING OFFICER (Mrs. SHAHEEN). Without objection, it is so ordered.

Mr. MERKLEY. Madam President, I rise to address the motion to proceed we are currently debating. Essentially, this is a motion to proceed to a bill that would sustain the 3.4-percent interest rate on Stafford student loans.

Earlier, we had a vote to attempt to conclude the debate over whether we should get to the bill. That has to have a supermajority of 60 under the rules of the Senate and we didn't have that supermajority. My colleagues across the aisle voted against debating whether to sustain the 3.4 percent on student loans or, to put it differently, they voted to block this effort and preserve the 6.8 percent as the rate we will go to shortly if we don't address this legislation.

I certainly think students at every institution in Oregon would be appalled the Senate isn't willing to hold a debate over the doubling of the cost of student loans. This has a tremendously powerful impact on the affordability of education across America. We are at a point in the history of the world where our nations are interconnected. We have a global knowledge economy. The nations that prepare their children well not only will have the best future for those individual children, but they will have the best economy down the road.

What is the impact of doubling the cost of student loans? Certainly, for many students it means they will not complete their education. They are facing diminished job prospects, they are facing expensive tuition, and there are only so many part-time jobs they can take while still attempting to complete their coursework. At some point they will say the burden is too heavy—the debt burden is too heavy—the hurdles are too high. Then we all lose. Our

children will lose the opportunity to fulfill their potential to pursue their dreams and our economy loses because we are not the best prepared around the world.

Indeed, today, across America we are becoming the first generation of parents whose children are getting less education than we got. I would like to see that debated on the floor of the Senate. I would like to hear a Senator stand and say they are proud of the fact that America is failing its children. I would like to hear that defended because I certainly have a different view. I have a view that in terms of the opportunity for our children and the success of our economy, we have to address the issue of the affordability of college tuition.

The folks who can capture this issue the best are students themselves, so I have come to the floor to read a letter from one of the students in my home State who is making the case that we should debate this issue, that we should address affordable college. Here is what he has to say:

Senator Jeff Merkley, my name is Mario Parker-Milligan. I'm the student body president at Lane Community College in Eugene, Oregon. My job as president gives me many opportunities to discuss issues that students find important to them and often I find myself lobbying or advocating for issues that don't directly affect me. Today that is different.

Today, I find myself seeing a federal and statewide disinvestment in higher education institutions across the nation and dramatically here in Oregon. At the same time, more and more students are needing need-based aid while it too is being diminished. Students are graduating from college but our debt loads are increasing and we are finding fewer jobs upon graduation. With all of these other barriers—low federal and state investment pricing students out of tuition, low financial aid leads to high student debt, and few jobs upon graduation—the prospect of having Stafford Loans' interest rates doubling is a haunting thought. Students are continuing to pay more and get less for our education.

Today, the average student is graduating with twenty-five thousand dollars of loan debt. I have over eighteen thousand dollars of loan debt today. An interest rate of six point eight percent on top of thousands of dollars we owe in this economy doesn't seem smart either. I am not close to being done with my education and am fearful to continue to take out loans when I think of how long it will take to pay it back. Students rely heavily on student loans in order to complete college in a timely manner, otherwise many of us are forced to work 2-3 jobs while attempting to go to college full time, which usually results in prolonged stays and more debt.

As a member of the board of directors for both the Oregon Student Association (OSA) and the United States Student Association (USSA), both associations working to break down barriers to higher education, I hear stories of students that are having to choose whether or not they put food on the table or keep lights on at home. Affordability is a leading barrier to a quality education and raising interest rates will only continue to price students out of an education. Please vote to maintain the Stafford Loan interest rates at 3.4%. Don't Double Our Debt. Sincerely, Mario Parker-Milligan—of Eugene, OR.

I think Mario does voice the concerns of hundreds of thousands of students across America who are working hard to complete their coursework to pursue their dream—to gain the skills to provide both a purpose in life, a life mission, if you will, and a stable financial foundation. The prospect of coming out of college with debts that come close to a mortgage on a home is indeed daunting.

I must say, I view this through the lens of my own experience as a child of a working family. My father was a millwright and then a mechanic, and no one in my family had ever gone to college. I was the first, and the prospect of debt was a consideration that worried my family with this unfamiliar course that I was undertaking. I feel very fortunate that in the end the combination of work-study, affordable loans, and scholarship meant that I graduated from my undergraduate education without the heavy debt burden—a very modest burden—not the very heavy burden students are bearing today. That indeed gave me the range of options to pursue in life that I might not have had if I had to immediately find a job that would help me pay back those very high loans that students are facing. And those are the students who complete their education. So many more will find that they only make it partway through because the debt becomes too high. So I am disturbed—very disturbed—that the Senate body, once known as the world's greatest deliberative body, voted today not to debate this issue, not to take it up.

My colleagues may be voicing their concern about the specific aspects of the bill. I would say to them that they should come to the floor and offer amendments and we should debate those amendments. But let's not fail the students of America. I believe the majority leader has reserved the right for reconsideration, and that in a matter of a few days we might well have another vote on this topic. I would ask my colleagues to reconsider, to end their filibuster aimed at preventing us from keeping the 3.4-percent interest on Stafford loans—that they would reconsider and say, yes, there is a responsibility to debate this issue.

It shouldn't just be on Stafford loans in that we also certainly have a big challenge maintaining Pell grants and keeping those grants competitive with the rising tuition. We should debate other strategies about how to make our investment in higher education more efficient. Maybe all those debates don't have to happen on this bill; maybe this bill should be restricted to Stafford loans. But for this body to reject the notion of debating an issue central to the success of our university students, the success of our children, and the success of our economy is just wrong. Let's change that vote. Let's get on to this bill in due course in a short amount of time.

Madam President, I suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The legislative clerk proceeded to call the roll.

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

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

Mr. SCHUMER. Madam President, I am speaking today on the need to Stop the Student Loan Interest Rate Hike Act of 2012.

It is obvious how hard it is to pay for college these days. It is not just hard for poor people—and we have some programs that help poor people out at the Federal level, Pell grants in particular, and that is a good thing. But you can be making well above the Pell grant allowance level, well above the income that you need for a Pell grant, and have a difficult time paying for college.

College is extremely expensive. The average private college cost a year is over \$30,000, and the average public cost has gone way up. With all the cutbacks at all the Federal, State, and local levels, it is about \$17,000. If you figure that if you are an average family anywhere in America making \$65,000 or \$70,000, \$17,000 a year after you pay your taxes and pay your mortgage and pay for the necessities of life is a heck of a lot of money. Wisely, the Federal Government has provided some loans. A few years ago, under the leadership of Senator Kennedy, we decided to have the Federal Government pay for those loans because when the banks did it, it ended up being far more expensive than it had to be. Those loans were originally 6.8 percent around when the banks did it. They went down and down, and they settled to a nice level of 3.4 percent.

Now 3.4 percent is still interest. Particularly these days it is not such a low rate of interest given that the cost of money is quite low, but it is a lot better than 6.8 percent. But, unfortunately, the law that Senator Kennedy shepherded and many of us voted for and President Bush signed—I believe it was in 2007—expires come July 1.

What will that mean? That will mean millions of students throughout America will pay a lot more interest on the loans that are a necessity for going to college.

We all know how important college is. We all know these days the statistics show that the unemployment rate among college grads is one-third that of high school grads. We know that at your income level, you make thousands of dollars more each year if you have a college degree. There was a recent study that even showed you live longer if you got to college. I don't know what the correlation was, but it was a broad-based study. It was trumpeted in many of our leading newspapers. So a college degree is very important, and one of the ways we measure America versus other countries in terms of our future is what is the percentage of our kids who get a college degree. Unfortun-

nately, that has been declining. We used to be first. Now I don't think we are even tenth, and it is declining because of the cost of college. So a high interest rate on top of the basic cost—\$17,000, \$36,000, whatever—is bad for students, bad for their families, and, frankly, bad for America.

In New York, my State, 423,000 college students would pay \$341 million more in loan payments if we didn't pass this legislation.

I would say one other thing, and that is that this affects almost all college students. You say, Well, I started college last year and I am at 3.4. You are at 3.4 for your freshman year if you are a freshman in college. But when you go to your sophomore year and renew your loans July 1, you are going right up to 6.8 percent. So it affects everybody in college except—luckily for them—the senior class that is graduating this year.

It will also affect the new class of freshmen who are coming in, and I would bet many of them are watching this debate and deciding whether they can go to college or they can go to the college of their choice—one that they deserve to go to because of their grades and record and accomplishments—based on this bill. And so, wisely, Senator JACK REED and Senator TOM HARKIN and Senator SHERROD BROWN have put in legislation that would keep the rate at 3.4 percent.

When they first did this—and President Obama has been fully supportive and he has talked about this at length on campuses throughout America and in other places throughout America. When they put it in, amazingly enough most of our Republican colleagues, in places such as the Club for Growth and American Enterprise Institute, said: We are against it. Let the students pay 6.8 percent. That was sort of the 21st century analog of Marie Antoinette saying, Let them eat cake, because in these days college is much more of a necessity than it ever used to be, even for jobs like machine welder or auto mechanic. These days, our cars are filled with computers and you often need some college education, at least a 2-year college education, to be proficient in skills that maybe 40 years ago you just needed a wrench for. So it was amazing to me that so many of our colleagues on the other side of the aisle said they were against keeping the rate at 3.4 percent.

They began to get a lot of flak, I am sure, from families across the country. So they decided they couldn't be against it, per se, and so in the House they actually—and the President was making a lot of hay with this and scoring a lot of points. So over in the House they then decided, Okay, we can't say we are against this. Of course, we all want to pay for it, and so we will propose a bill that pays for it by cutting preventive services in health care.

There are two points about that. One, our preventive services in health care

are needed, whether it is child immunization, whether it is diabetes prevention—the fastest growing disease around—whether it is mammograms which wouldn't start this year but would start next year as a result of the prevention money—prevention is vital to keeping health care costs down and keeping America healthy. To say the only way we will give you student loans is to take away preventive health care is akin to telling a family: Your little grandson cannot get immunizations if you want your children to be able to pay for their college. It does not make sense and everyone knew it.

The second point is everyone knew it at the time. I don't think there was a person in this town who thought that paying for it by cutting prevention would have a chance in this body. But, frankly, I think that is what some of my colleagues in the other body wanted. Their MO for the last year and a half has been obstruct without fingerprints. In other words, they want to obstruct everything. They want the government to be a mess. They want people to be unhappy so they will change things in the election.

But they know, if they are caught obstructing, it is not going to work out too well for them. In the first half of this year, I have to give them credit, they carried out this strategy of obstruction without fingerprints quite well. Part of it is because the media likes to say “on the one hand, on the other hand.” There is a very good article, tangential to this, by Norm Ornstein at the American Enterprise Institute and Thomas Mann, a senior fellow at the Brookings Institution, one from a conservative group and one a more liberal group, which basically laid this out.

In the second half of the last year and now this year their little strategy of obstructing without fingerprints is not working. It didn't work on the debt ceiling. It didn't work on the payroll tax cut. It didn't work on the highway bill. It didn't work on the postal bill, and, “gloriosky,” we are passing legislation because they can no longer obstruct without fingerprints. Faced with the choice of being caught obstructing or not obstructing, they stopped obstructing. Good for America. Good for bipartisanship. If it was good for them on the other side, fine.

On this one, they are back to their old ways because they put in this pay-for they know cannot pass. What was the pay-for we put in? We thought it would pass. We thought it had bipartisan support. It was one of the things considered in various groups in committees, bipartisan, on how to pay for the deficit. I think this was considered in the August group of last year.

What we say is simply this. If you are a partnership—a big law firm, accounting firm—there are some of them, a small number, not most, most did it the right way, but they want to avoid the payroll tax. How do they do it? They say we are giving our partners

dividends as opposed to salaries, and they do not pay a payroll tax, the payroll tax we all pay up to the first hundred-and-some-odd thousand dollars of salary.

That seems reasonable and fair. It was a loophole. It was called a loophole when John Edwards was caught doing it in his law firm, by Rush Limbaugh, by others as well—many conservatives. They called it a loophole that ought to be closed. I wish I had the language.

I will ask unanimous consent to add to the RECORD the language of several leading conservative commentators and gurus about what a loophole this was.

Anyway, we put this in and we thought they would accept it. Of course, to our surprise last night not a single Republican voted to move forward and debate this bill. We will let them put their pay-for on the floor to substitute for ours. They are not even willing to do that. Leader REID said this over and over. I just heard him say it at 2:15 when we had a little gathering by the Ohio Clock.

We are here on the floor tonight, and I see the Senator from Ohio and the Senator from Maryland—we are here on the floor tonight to ask families and students throughout America to let their Senators know they want this legislation passed and they want the games to stop.

On my Facebook page, and on the Facebook page of many of my colleagues, is a description of the bill, of what people need to do. We ask people to send us, on our Facebook pages, their stories—why they need it, why it is so important to them. Senator JEFF MERKLEY already read a letter from a student from Oregon. Senator STABENOW got over 70 responses already of students from Michigan. We also hope they let our colleagues on the other side of the aisle know how important it is they vote for this bill.

The bottom line is simple. This should be a no-brainer. If there were ever an example of Washington tying itself in a knot, this is the issue. If our colleagues on the other side of the aisle have other pay-fors, we will take a look at them—but make them real. Make them truly subject to bipartisan compromise as opposed to something they know we cannot accept.

I heard the Senator from Massachusetts, Mr. BROWN, introduced something, but the CBO scored it as not bringing in any money. We have all agreed we should not increase the deficit to do this and we should find a way to pay for it. Our preferred way is closing a loophole that everyone admits is abusive and a way to get around the payroll tax. But we are willing to sit and listen to other suggestions from the other side of the aisle so we can help our college students.

The bottom line is we have to pass this bill. It is an extremely important bill for the future of our country because every time a young man or a young woman deserves to go to a col-

lege of their choice and doesn't go, goes to a different one that less suits their needs because they cannot afford it, they lose, their family loses, and America loses. Let's stop the games. Let's come together. Let's pass this bill, and let's make sure students of this and future generations are able to afford the college education that is so important to a better future for their lives.

I yield the floor.

The PRESIDING OFFICER (Mr. CASEY). The Senator from Ohio.

Mr. BROWN of Ohio. I ask unanimous consent the time from 5:15 to 7 p.m. be equally divided and controlled between the two leaders or their designees and that all quorum calls during that period also be equally divided.

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

Mr. BROWN of Ohio. Mr. President, I wish to follow up on Senator SCHUMER's call to action, if you will, because it appears that things that used to be bipartisan, whether it was the debt ceiling or the Transportation bill or a whole host of other things, has become far too partisan. Back in 2007, the Republican President and Democrats in the House and Senate and Republicans in the House and Senate—but Democratic majorities—froze interest rates for college loans, subsidized Stafford student loans at 3.4 percent for 5 years. All we want to do is we want to continue this. We want to continue it by closing a tax loophole. One political party that does not seem very enthusiastic about freezing these rates anyway seems to be standing in the way. I think the only way this is going to change is if students all over the country come and tell their stories.

They can come to my Web site, tell their stories about school financing and how difficult it has been for them. They can come to brown.senate.gov/collegeloanstories and tell us their stories.

This past week, I have been to a community college in Cleveland and I have been to Ohio State University in Columbus, Wright State University near Dayton, and the University of Cincinnati and heard many of these stories. I invite students around Ohio—we are asking for them to tell their personal stories. I think, in the end, personal stories will convince my colleagues they should not make this partisan. They should not stand in the way. They should work with us so we can freeze this student loan interest rate at 3.4 percent because I think it will matter.

In my State—and I know the Commonwealth of Pennsylvania, the State of the Presiding Officer, is not much different than that—the average 4-year student in Ohio who graduates has a \$27,000 accumulated debt for their 4 years of college. That means those students will have more difficulty—probably will not be able to buy a home or probably will have to delay it, delay getting married or starting a business. I think it is very immoral for us to pile

more debt on top of what they already have. If we want to build a prosperous society the way we did with the GI bill—the GI bill provided individual opportunity for millions of students in the 1940s and 1950s, young men and women returning from the war, and it not only helped those millions of students but lifted the country as a whole and created a more vibrant society because we helped so many individuals with the GI bill in those days. This is comparable to that—men and women who want to go to St. Clair Community College or want to go to the Mansfield Campus at Ohio State or want to go to Hiram College or Ohio University in Athens. They want to go to school. We cannot load this much debt onto them.

As we put this on our Web site, we expect students to write in and tell their stories. I know they will. We have five stories. I will share a couple of these for today and save a couple more.

Bonnie of Elyria, a mother and teacher, writes:

I would really like to be able to send my three boys to college. As a public school teacher, I have worked hard to instill in my students the idea of continuing education. However, my own children will most likely have to take out student loans to pursue a college education.

Our teachers are not so well paid that they can afford to pay these tuition bills themselves, obviously.

With soaring tuition rates, my children will graduate college with more debt than me or my husband had after graduating from college more than 35 years ago.

This is not a good way to start a career or a life on their own.

This woman gets it. She was a teacher in Ohio. She knew there was sort of an assault on her profession from the Governor and the legislature last year when they tried to take away collective bargaining rights. We know teachers do not make a lot of money, and if their children are to go to school, even less-expensive schools, they so often need to take out student loans. We don't want to raise their interest rates.

Katie, from Marion, writes—Marion is a community just north and west of Columbus.

I urge you to vote against raising Stafford loan rates. I live with my fiancé, who is also attending college full time, and our household brings in less than \$35,000 a year. I am working part time in order to attend college full time. With college tuition and expenses being so expensive, adding in the normal cost of living, it is a struggle to make ends meet every month.

I understand and respect the legislative process and, unlike many people I know, I still have faith it can be effective. I know that compromises have to be made for change to occur.

However, I am worried that by the time everyone is on the same page, the Government will have either taken so long to come up with a solution or cut funding so much, that the average American can no longer afford to pursue a college degree.

... I hope that if nothing else, you take away from this that there are Ohioans in this for the long run. We will not accept anything less than what we deserve, and education is not negotiable.

The last one I will read is by RaShya, of Toledo.

I am a second year law student at the University of Minnesota law school. I am a native of Toledo, OH and received my BA in political science with honors and an MBA in finance from the University of Toledo."

I am the product of a single-parent home and a first-generation college graduate. My mother is a cancer survivor and my father was shot and killed when I was ten. I am the eldest of three children.

My education has been a miracle of sorts and allowed me to change the circumstances of my environment.

It was only possible through scholarship money and federal loans. I am deeply saddened by the rate hikes that loom in July of this year.

Making education less accessible hurts others that grew up in circumstances similar to mine. This economy requires a good college education but the promise of employment is still uncertain.

Raising loan rates hurts students. Please vote to extend the rate cuts that threaten to expire this July.

Those three letters so speak for themselves where students just want an opportunity. They are not asking for welfare or a handout, they just want to keep interest rates low so they can go to college without such a huge, onerous, burdensome debt they will never get out from under it. Why would we do this to this generation? My wife was the first in her family to go to college. Her dad carried a union card, worked at the illuminating company. Her mother was a home care worker who went back to work when Connie started college to try to help them pay—and she graduated.

She had very little help from her family financially because she was the eldest of four children. She got low-interest loans, and she graduated with only a couple thousand dollars of debt from Kent State University.

Those days seem to be behind us. We should at least aim for that kind of situation today where young people get a better chance, more of a fighting chance when they come out of school.

I urge my colleagues to listen to these stories and to read some of them and to vote accordingly when we bring this bill back to the floor. Today there was a vote, and more than 40 of our colleagues said: We are not even going to allow this bill on the floor to debate. That is pretty unconscionable to me when we hear the stories of these young people.

Mr. President, I yield the floor and note the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The assistant 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. Without objection, it is so ordered.

Mr. DURBIN. Mr. President, what is the pending order of business?

The PRESIDING OFFICER. The Senate is in divided time until 7 p.m.

Mr. DURBIN. Is it in morning business or are we on an issue?

The PRESIDING OFFICER. We are on the motion to proceed.

Mr. DURBIN. I thank the Chair.

Mr. President, we voted at noon today on whether we were going to start the debate on the student loan interest rate bill.

For those who are following it, the largest Federal loan to college students, the Stafford loan, has a current interest rate of 3.4 percent. That interest rate expires on July 1 and doubles to 6.8 percent, meaning any students taking out a loan after that date will pay twice as much in interest.

The practical impact of that is fairly clear: If you were to borrow \$20,000 to go to college through a Federal Stafford loan and paid 3.4 percent on that \$20,000, you would find that you were paying \$4,000 less than you would pay if you were at 6.8 percent. So it adds roughly 20 percent to the cost of that student's loan over the life of repayment. That is a significant expense.

Most of us are aware, or should be, that students across America are going more deeply and deeply into debt to go to college. Average college indebtedness: \$24,000. But an average does not tell the story because if you have one hand over a flame and one hand in a freezer, on average you have to feel just fine. But in this case, students are going much more deeply into debt than \$24,000, and the interest rate on the loan is significant.

So it would seem this is a pushover. Who disagrees with this idea that lessening the burden on students in college is good for our country—because more students will seek higher education—good for the student—less of a burden when they graduate—good for their families—because many of them co-signed on these loans?

In fact, this is one of those rare issues where both President Obama and Governor Romney agree: Don't let the interest rate go up from 3.4 percent to 6.8 percent. So today we resumed the motion to proceed, which literally means, if adopted, we would begin debate on the student loan interest rate bill to keep it at 3.4 percent and not let it double July 1.

We heard from both sides of the aisle that everyone agreed we had to do this. It sounded pretty easy. Then the vote was called. At the end of the vote, not one single Republican Senator had voted to proceed to the debate on the bill—not one. One Senator, Ms. SNOWE, voted present. Every other Republican Senator who was present voted no.

How did this become a partisan issue? We have President Obama and Governor Romney agreeing, most Americans agreeing we do not want the cost of student loans to go up, and it fell flat on its face on the Senate floor at noon today. Not a single Republican would vote for it.

I don't understand it. They say, well, we don't like the way you pay for it. It costs \$6 billion to lower the interest rate that we would otherwise collect. We pay for it by changing the Tax

Code, closing a tax loophole primarily used by accountants and attorneys under subchapter S corporations to avoid paying their regular income tax on their income. They get through this S corporation what are called income dividends and they don't pay the regular income tax rate or the withholding tax that ordinary income is subject to. I think closing that loophole is reasonable. It produces \$6 billion and pays for the student loan interest rate to stay down. I can accept that.

Some on the Republican side say, no, that is a tax increase. They—many of them—have categorically said we will never, ever, never vote for a tax increase, no matter what it is. So they walked away from the student loan bill. They say they have a better way to do it. Senator REID came to the floor and said, fine, we will call the bill and you can offer your way to do it. Pay for it a different way. Let's bring it up for debate. Let both sides debate it and let's vote on it, and then let's move forward. No, they would not accept that. They all voted against proceeding to the bill.

For anybody who is following what is going on here, this is what is known as a filibuster. The Senate is infamous for them now. We filibuster everything, even bills that are bipartisan, which everybody agrees on. No, we are going to drag this out hour after weary hour, eating up the time of the Senate, and people will be asking for a cable refund because nothing is happening on the C-SPAN channel because they are watching a filibuster. Not much happens. Yes, Members such as I will come from time to time to give a speech and explain what is going on, but nothing substantive is going on. We are not considering the bill.

Sadly, what we are failing to do is going to affect a lot of innocent people; 7.4 million students will be affected if we don't change this interest rate—365,000 in my State of Illinois. These Stafford loans, Federal Government loans, are mainly directed toward families in lower income situations, so that students can borrow money to get through school.

Let me confess my conflict here. I would not be standing here today without government loans. I borrowed money from the Federal Government to go to college and to law school under the National Education Act and then paid it back; otherwise, I could not have gone to school; I couldn't have afforded it. These loans are needed across the board. We know it from personal experience.

In 2007 and 2008, 30 percent of all undergraduates took out federally subsidized Stafford loans—about 1 out of 3. The average was about \$3,400 a loan 4 or 5 years ago. This year, it is up to 8 million students. As I mentioned, 365,000-plus borrowers in my State, and, as I mentioned, failure to reduce that interest rate will add to the cost of the loan they have to pay back. These borrowers, 7.4 million students, including

1.5 million African-American borrowers and over 986,000 Hispanic borrowers, will face this new penalty, this loan increase. It is clear to me that we should be spending time here dealing with this.

I learned it firsthand when I went home last week and visited campuses. In Chicago, I went to DePaul. Downstate, I went to Bradley University in Peoria. In Decatur, I went to Millikin University. In each place, students came forward to explain what they were facing in terms of student loans. I will enter into the RECORD the experiences they shared with me.

One of them was Amy. Amy goes to DePaul University in Chicago and is an art major. Her sister Michelle came to join us at the press conference. Here is Amy's situation. Amy comes from a working family who cannot help her pay, so she works and borrows to try to get through school. She is an art major. Her student loan indebtedness at the end of June will be, for 4 years, \$80,000. But she says that a bachelor's in art is not good enough and thinks she needs a master's. She thinks it will be another \$60,000 she needs to borrow. I said: That is \$140,000, young lady, and you are 25 or 26 years old. She will be borrowing not only the government loan but way beyond that into private loans. The government loan is 3.4 percent. The private loans for students in school range from 8 to 18 percent—much like credit card debt, they are so expensive.

This young lady thinks she is doing the right thing. She was told go to school, get an education, and follow her dream. Her dream is at the end of a very long, expensive road and \$140,000 in debt. Michelle, her sister, decided she wanted to be a teacher and teach grade school. She looked at the indebtedness she would have to incur and decided to move back home to Indiana and go to the local public college and try to get as many credits as she could at a low price, and perhaps finish at DePaul when it is time. She thought: If my debt is too much, I would not be able to teach or make enough money to pay my loan back. That is a real-life story of two sisters who are doing the right thing and are facing student loan debt.

How could we explain that we are going to raise the interest rate on either one of them? At this point paying back their student loans will make it virtually impossible for Amy, who could be \$80,000 to \$140,000 in debt, and how is Michelle going to be the teacher we want her to be?

At Bradley University in Peoria, a student named Rose told me that if the interest rate on her loans doubled, which will happen if the filibuster continues by the Republicans, she might have to move in with her parents after graduation or make sacrifices in order to make her loan payments. Rose estimates that increasing interest rates will cost about \$4,000, because she plans on graduating with about \$20,000 in debt.

I also met Deshawn from Alton, IL, a freshman majoring in economics and political science at Bradley. He wants to be an international lawyer some day. He is a first-generation college student, and he realizes that without student loans he doesn't have a chance to realize his dream.

What is the difference of opinion here about how to pay for these decreases in the interest rate from 6.8 to 3.4? As I mentioned, we would close the tax loophole on subchapter S corporations, which are used by accountants and attorneys to avoid paying the ordinary income tax and withholding.

There is another proposal out of the House that I think is really bad. They say we should pay for keeping student loans affordable by reducing preventive health care programs. We have a fund that we have created that pays for, among other things, preventive care, childhood immunizations. So if the money is taken out of that fund, fewer American children will be receiving the vaccines and the inoculations which we want for all of our kids to keep them safe. Is it important that kids receive these vaccinations? I think it is very important.

Senator REID said at a press conference here that the incidence of a return of whooping cough—most people thought that was long gone—in the United States is at the highest level in 50 years, and the incidence of the return of measles in this country is at the highest level in 15 years. Childhood immunizations are important to keep our kids healthy and safe.

There is also money in this prevention fund, which the House Republicans want to cut out, calling it a slush fund, to be used for diabetes prevention. You cannot pick up a newspaper or a magazine without reading about the incidence of obesity, the growing number of overweight children, and the increasing incidence of diabetes among our children. In fact, forms of diabetes that used to be confined to adults in America are now being found in children in America. They have to be treated with pretty powerful drugs to overcome this disease of diabetes.

The House Republicans say let us reduce the amount of money we are using for public education and treatment to reduce the incidence of diabetes and instead spend it on student loans. What a Faustian bargain that is. It is a bargain with the devil. We are going to put at risk children when it comes to immunizations and diabetes, in order to help grown children, young adults, pay their student loans.

Is that what it has come to? We are so determined to not touch the Tax Code and the loopholes in it that we are going to risk the health of our children or the cost of a college education for our kids as well?

I think the approach in the House is not defensible. I hope that at the end of the day we can make sure we do this in a responsible way.

FOR-PROFIT SCHOOLS

Mr. President, I want to mention 2 other things quickly. One of the real problems with debt in this country relates to for-profit schools. Go to Yahoo or Google, put in "college and university" and step back. What is about to hit you is an avalanche of ads for for-profit schools. I don't need to recount the names on the floor. Everybody knows them. These are the schools that are advertising constantly: Come to our school. They run ads on television. One, I think, tells the story and shows a lovely young lady in a robe and pajamas, who has her laptop on her bed and says: You know, you can go to college in your pajamas now. I am going to XYZ for-profit school getting my college degree.

Here is what is happening: These for-profit schools are inundating the Internet and recruiting young people who otherwise might not go to college, many of them, and 10 percent—here are three numbers—of kids graduating from high school end up in these for-profit schools. So what the for-profit schools are looking for is young people who are in lower income family categories because they qualify for the most Federal assistance—Pell grants and Federal student loans. Ten percent of the students at the for-profit schools and 25 percent of all Federal aid for education goes to these schools—more than 2½ times, based on the number of students, the amount you might imagine.

Hang on, it gets more challenging. Almost half of the student loan defaults in America come from for-profit schools. Why? The kids get too deeply in debt and end up dropping out because the debt is overwhelming or they finish and get a worthless diploma and cannot find a job. That is the story. So the student debt in traditional schools, public universities, private, not-for-profit universities, is one thing; on the for-profit side that debt is mounting, particularly through private student loans.

Here is the kicker, and you know this, Mr. President, because you studied this issue too. Student loans are the only private loans in America not dischargeable in bankruptcy. What it means is that you are carrying it for a lifetime. You will carry it until you pay. That young lady \$140,000 in debt could not have a clue what she has done to the rest of her life by getting that deeply in debt. I have students contacting me with over \$100,000 in debt for a 4-year education, and they find out the diploma is worthless. There is one school, Westwood College, which operates out of Denver, CO, and has a campus in Chicago. They are under investigation now by our State attorney general. Too many young people have been watching too many crime shows, and Westwood College knows it. They call them and say how would you like a bachelor's degree in law enforcement. Maybe they are watching "Hawaii 5-0" and "CSI" and they like that stuff. Good, come on out.

I will tell you a story of one student. She went to Westwood College and it took 5 years to get a bachelor's degree in law enforcement. She took that diploma to the police departments and sheriffs' departments around the Cook County area, and they said: That is not a real college. We don't recognize that as a real diploma.

There she was with a worthless diploma and in debt \$80,000 for a student loan. Now she is living in her parents' basement. She can't borrow another nickel to go to a real college, and she owes, obviously, \$80,000 and is struggling with two jobs to try to pay it off.

There is another part of the story that we should not ignore. Many of these schools, particularly the for-profit schools, realize that hooking the kids into this loan is not enough, so they have the parents cosign. Sometimes the grandparents cosign. Six weeks ago, the New York Times ran a story of a woman who had her Social Security check garnished because she owed on a student loan. It wasn't hers, it was her granddaughter's loan. She cosigned, and her granddaughter defaulted, and now the grandmother has her Social Security check being docked because she owes on the loan. This is a horrible situation. It will be a worse situation if the interest rate on July 1 doubles.

So we have this Republican filibuster against bringing down the interest rate on student loans, and yet we now have an empty floor. Whoever thought it was a good idea for us not to debate and not to vote on this interest rate increase is long gone. They are not even here. I think that is the real unfairness of the filibuster. If a Senator or Senators stop the business of the Senate and say we can't even take up the bill or consider an amendment, then I think they owe it to the Senate to be here and explain their point of view.

I hope that tomorrow, when the dawn of a new day breaks and the Senate opens, some Republicans will come to the floor and explain this filibuster on college student loans. It is unfair to the students and to the families of our country. People definitely need a college education—many of them do—in order to succeed in life. Some need training. Even those who need skilled training may end up at a community college or taking a course that requires a loan to get through.

I hope the Republicans who started this filibuster, who said we cannot even take up, consider, or debate the student loan interest rate issue, will be here tomorrow to explain why, to explain why they think this is not worth the time of the Senate to debate. Until then, we will just languish in this filibuster.

THE DREAM ACT

Mr. DURBIN. Mr. President, it was 11 years ago that I introduced a bill called the DREAM Act. Just this last week, I was back in Chicago to attend a fundraising dinner for a group I really respect. It is called the Merit music pro-

gram. About 20 years ago, when a lady passed away, she left a legacy to the Merit music program, and the legacy said that the money she was leaving and any money that was raised should go into the public schools of the city of Chicago to offer young people a free musical instrument and music lessons if they were interested.

This program has been an amazing success. It turns out it has created an avenue and opportunity many young people never dreamed of having, and some of them have talents that are incredible. I was there at their dinner last week when the violinists came in—kids from all over the public schools of Chicago—and they did a magnificent job. They feel so good about themselves. They develop a talent, and they have a 100-percent college placement rate from the Merit music program. There is a linkage there. I know the Senator from Colorado, who has taken over as our Presiding Officer, knows this, as he was an educator in the city of Denver. Many of these kids for the first time realize that they are worth something, that they can do something and do it well. And it is that confidence and pride that not only takes them through the experience of playing music but the experience of life and the experience of the classroom. It makes a big difference in their lives.

Eleven years ago I got a call from the director of the program, Duffy Adelson. Duffy was there last week. Duffy is a wonderful woman who has committed her life to the Merit music program. She said: I have an issue. One of the students at the Merit music program is an amazing young girl who plays concert piano. She has been accepted at major music schools, including the Manhattan school of Music in New York. She is Korean. Her mother, when she was filling out the application for the Manhattan school of Music, came to the box that said "citizenship, nationality."

The girl turned to her mother—her name is Teresa Lee—and said: USA, right?

Her mom said: No. You see, I brought you here when you were 2 years old on a visitor's visa and I never filed any papers. Your dad is a citizen, I am a citizen, and your brother and sister, who were born here, are citizens, but we don't know what your status is.

The daughter said: What are we going to do?

She said: We will call DURBIN.

Well, first they called the Merit music program, and then Merit called me, and my staff found out that the law was clear. This young girl, who has spent 16 years in the United States, has to leave the United States for 10 years and then reapply to come back. She must leave for 10 years. That is the law. I thought to myself, the mom didn't file the papers. Mom did something wrong. Why would we not let this young woman do something right?

So when I was drafting the DREAM Act, I said: If you graduate high school

and you have no serious problems when it comes to convictions or moral issues and you either complete service in the military or 2 years in college, we will put you on a path—a long path—toward becoming legal and becoming a citizen. That is the DREAM Act.

The DREAM Act has been here for 11 years. I have tried to pass it on the floor repeatedly. I can get 50-plus votes—I did the last time I called it—but the Senate has this magic number of 60, a supermajority. It has even passed the House of Representatives. But I have never been able to put 60 votes together here.

Over the years, the support from the other side of the aisle has been decreasing. As it decreases, it gets more difficult. Over the years, as well, a lot of people have stepped up and spoken on behalf of this DREAM Act. Colin Powell said: We would love to have these young people in our military. Secretaries of Defense, such as Secretary Gates, said the same thing. President Obama was a cosponsor of the bill. These are young talented people who can make a difference. But before I tell you the story of one of them here, I want to tell you the end of the story of Teresa Lee.

Teresa Lee attended the Manhattan school of Music and majored in concert piano. She met and married a young man who was an American citizen, and that made her legal in America. And she played at Carnegie Hall. How about that? Eleven years ago our government's law said she had to leave the country for 10 years. Instead, she came to the Manhattan School of Music, made it through, and has made a success of her life. There were a couple of people who stepped up and made sure that success was a reality in Chicago, and they were with the Merit music program. They had literally underwritten her college education because she couldn't qualify for any help—no Federal loans or grants, nothing—because she wasn't a citizen of the United States. This is a perfect example of a talent that would have been lost or wasted if she hadn't had good circumstances and if we don't have the DREAM Act for others who face the same thing.

Let me tell another story about Ayded Reyes. This is a photo of Ayded Reyes. She is a runner. I learned about her from an article on ESPN.com. Ayded was brought to the United States from Mexico when she was 2 years old. She grew up in San Diego, CA. In high school, she was an honors student who played three sports and was an active volunteer in her community. Among other activities, Ayded volunteered at the Children's Hospital and Sherman Heights Community Center, where she tutored students and worked with the elderly. She was also a member of the National Honor Society and graduated from high school with a 3.98 grade point average. This Senator wishes he could have had an average like that.

Ayded was accepted at the University of California at San Diego, but she was unable to attend for financial reasons. Because she does not have legal status in the United States, Ayded is ineligible for Federal student loans or any other Federal aid. Instead, she attends Southwestern Community College, where she has flourished as a student athlete. She maintains a 3.50 grade point average, and her dream is to become an obstetrician. She has also become the top-ranked women's junior college cross-country runner in the State of California. Among other awards, she has been given Athlete of the Year at Southwestern College and Pacific Coast Athletic Conference Track and Field Athlete of the Year. Ayded has been offered athletic scholarships by more than a dozen top 4-year colleges, but she can't accept them because she is subject to deportation. She is not here legally.

I have spoken to other students who have similar challenges, whose dreams can't be fulfilled unless we give them a chance. Just recently, I heard about a student who didn't know which way to turn, didn't know if the DREAM Act would ever pass, and applied for a visa to take his college education and go to work in Canada. The Canadians welcomed him. We need talent like that in Canada, they said. So they took him and we deported him. Are we a better nation for that? Who got the best of that bargain? A person who was educated in the United States, succeeded in the United States, and dreamed of being an American citizen is now living in Canada. To me, that is not the kind of thing we need to see in our country.

As I said, just because the parents made the mistake, got something wrong, these young people should be given a chance to do something right.

I am going to continue to work on passing the DREAM Act, and I hope I can appeal across the aisle to Republicans as well. Why is this a partisan issue? Don't we all believe we shouldn't punish a young person for the crimes or sins of their adult parent? That is what is at work here. It is a basic question of justice. These young people, such as Ayded, grew up in America pledging allegiance to the flag, believing this was their home. All they want is a chance to make their home—the home of their dreams—a better place.

I hope my colleagues will take the time to meet some of the DREAMers. That is what they call themselves now. They have Web sites. They have stepped out into the light of day to introduce themselves to America. That is our only hope for this passing, where people come to meet these young people and realize what amazing people they are. I think they will understand that giving them a chance is only fair, it is totally American, and it is something we should do as soon as possible.

Mr. President, at this point I yield the floor and I suggest the absence of a quorum.

The PRESIDING OFFICER (Mr. BENNET). The clerk will call the roll.

The assistant legislative clerk proceeded to call the roll.

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

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

Ms. STABENOW. Mr. President, I rise to express deep concern on behalf of families and students all across Michigan who are very upset at the vote earlier today where we did not get enough votes—the supermajority needed to be able to get beyond the filibuster that is going on on the floor by colleagues on the other side of the aisle, and therefore we can't actually get to the vote on the bill that would lower or maintain the lower student loan interest rates for students all across America and certainly in Michigan.

We know what will happen July 1 if we can't get beyond this. We actually have a majority of Members, 53 Members. I am very proud that all of our Members on this side of the aisle voted, in fact, to support the effort to maintain the low student loan interest rate. We didn't have the supermajority because it takes bipartisan votes to be able to get there and overcome the filibuster on the other side of the aisle. But we have enough votes, and we just want to vote. We have enough votes to be able to pass this bill, the Stop the Student Loan Interest Rate Hike Act. We have enough votes, and we just need to have the opportunity to be able to vote.

What does this mean for middle-class families and students in Michigan and all across the country? We are at a time when middle-class families are struggling to make ends meet and no more so than in Michigan, where we have gone through the deepest recession for the last decade of anyplace in the country. We need to be making college more affordable for Michigan students and students across America and their parents, not less affordable. We ought to be doing what will actually add to what we have done to support lower interest rates, more access to student loans, not taking that away, which is what is happening right now on the floor of the Senate because of the filibuster.

Higher education costs are already rising. Michigan students are graduating with mountains of student debt while high school graduates are being priced out of the opportunity to be able to go to college. In fact, the average Michigan student is graduating with over \$25,000 in student debt. That is a heck of a place to start when you come out of college and you are looking for a job and trying to get started in a professional life or trying to continue your professional life and at the same time support your family. That is a lot of money. And we should not be adding to that, because we are talking about additional debt on top of that \$25,000 average if, in fact, we can't pass this bill.

We have right now more than 300,000 Michigan students—those who have borrowed money because they believe in themselves, they believe in the future, and they want to get the skills and the degrees they need to be able to go into the workplace, to be successful for themselves and their families—300,000 students who are going to see their Stafford student loan interest rate double if we don't pass this bill.

We need a sense of urgency, like every single family feels right now that finds themselves burdened by loans. They made the decision, and we have been supportive of that, making loans available and lowering the interest rate over the last several years so more people can go to college and be able to get the skills they need and be able to be successful in the workplace. We should be continuing to support that and doing even more to help them lower the cost, not allowing the student loan interest rate to double come July 1.

Folks in Michigan are scratching their heads right now. Let me share stories I have received. I have received a lot of input, a lot of stories from people not only throughout today but before today, but certainly folks who watched the vote this afternoon are horrified at what this means personally to them, for their children or for their families. We have received a number of e-mails to our office, and I am very thankful to people who are sharing their stories. I would like to share just a few of them on the floor of the Senate.

Liz from Traverse City wrote:

PLEASE, please don't let them raise the interest rates on student loans. I have two sons at MSU and I'm a single mom. I work a full time and 2 part-time jobs and they work, and without the Federal loans they wouldn't be able to go to college—even with the full MET I worked on all their lives.

So she put money into a Michigan program to be able to save money and put money aside. But this is somebody who is working one job and two part-time jobs on top of her full-time job, and her sons are working, and they still have student loans to be able to piece it together to be able to go to college.

She said:

Please help—our 3 person family is working very hard to get through school.

And I would suggest that they are. And, Liz, thank you for caring about your sons and working as hard as you are working.

We need to make sure we don't add costs to Liz and her two sons in July. On top of everything they are doing to be able to create an opportunity for those two sons to be able to go to college, to be able to have a better life and a future for themselves, we shouldn't be adding costs to them.

Lars from Ann Arbor wrote:

As a student at the University of Michigan, I find it hard to keep up with current events, but I try in earnest, and this is an issue that affects me more than most others

at this time. I'm footing the bill for my college education largely myself, as my mother and father—a high school art teacher and GM retiree, respectively—do what they can to help in the short term. I'd like you to work on behalf of keeping the interest rates lower.

So Lars is going to the University of Michigan—a great university—and he is footing most of his college bill himself. His mom, a teacher, and his dad, a GM retiree, are doing what they can to help, but he has to have student loans. Why on Earth would we be adding to his costs come July when he is working very hard, with the support of his family, to be able to create a great life with a great education from a great university?

Kasondra from Grand Blanc wrote:

I am not what they consider a 'typical' student. I am a single mom of two obtaining my bachelor's degree in Social Work. As a student and as a mother, I am attempting to lift myself and my family out of poverty by doing the right thing, getting a college education. While it has been tough and there are days I wished I could give up, I am pursuing my dream, and I will be graduating with honors in one year. If the rate increase happens, I cannot afford paying back my student loans while raising two children. Please, do not let the interest rate expire on July 1.

Kasondra, congratulations for all you are doing as a single mom of two, as you said, lifting your family out of poverty. We in Michigan are a tough bunch. We don't give up. But I know how hard it can be trying to hold it all together during these times, and I want to thank you for doing that. And you are absolutely right, it would really be outrageous to see the interest rate on your loans when you are graduating next year with honors—congratulations for that. But to be able to know that you are going to at least have the interest rate on your loans continue as they have been I know would be a relief and a help to you.

Angelica from Ypsilanti wrote:

My name is Angelica, I am a 40 year old mother of three who has returned to school to finally get my degree. I have recently been accepted at Eastern Michigan University and am starting classes in June. Without affordable student loans I would not be able to attend school. I want to make a positive difference. Getting my degree will give me and my family a better standard of living and get out of the terrible cycle of poverty. This bill is critical to making the dream of higher education a reality for Americans and ensuring our workforce is prepared to compete in a 21st century global economy.

Angelica, again, congratulations. As a mom of three, 40 years old, making the decision to go back to school, getting accepted, creating a plan for how you are going to be able to use student loans and be able to hold it all together financially as you are moving forward, it is really outrageous to think that there is a filibuster going on right now to stop us from voting on something that would help you.

We have the votes. This is not about whether we have the votes to maintain the low interest rate. We have the votes. We are being blocked procedurally from getting to the vote, and

that is something that is very hard for me to understand.

Michael in Mount Pleasant wrote:

I am a student at Central Michigan University studying Information Technology and I am also putting myself through school by whatever means possible. The amount of student loan debt I will have to pay after a 4-year degree casts a looming shadow. We are always taught to look toward the future and to jump at any opportunity that presents itself as an opportunity to better oneself. We as students are now looking at a future filled with uncertainty. Please do whatever it takes to do what you know is right, and save our future from an impending financial defeat.

Well, Michael, again working very hard, has a path, knows what he wants to do, puts a plan in place, like most students and most families, to figure out how he is going to be able to pay it both now in terms of the costs and paying back the student loans. And if we can't get a vote on this bill, we are pulling the rug out from under Michael.

Jennifer in Michigan wrote:

For me, it means I'll be very unlikely to finish grad school. We say the US (especially Michigan) needs to invest in technology, yet they want to do things like this that will result in an uneducated society.

Jennifer, I am with you. This makes absolutely no sense whatsoever, at a time when we know we have to outeducate and outinnovate to be able to outcompete in a global economy. Doing things that add costs for middle-class families, working families, to add costs for loans? You are bearing the brunt. You are getting a loan. You are believing in yourself and your future. We ought to be doing everything we can to support that, not adding more costs.

That is unfortunately what will happen if we cannot get beyond this filibuster on the floor of the Senate, to have a real vote, a final vote. We have the votes. We are just being blocked from getting to the vote by the procedures of the Senate.

Kathryn in Michigan:

When I heard the interest for student loans is going to double, my heart sank. How is this even possible? My daughter is 21 years old, a psychology major at Western Michigan University.

That is another great university in Michigan.

I am so very proud of her as any parent would be. With interest rates set to double, how can these students possibly even begin to think of paying these loans back? All this does is discourage kids from going to college at all and once again only the privileged will be allowed to succeed. Please once again we need your help. There has to be a light at the end of this dark tunnel for these kids and for our nation.

"There has to be a light at the end of this dark tunnel for these kids and for our nation." I could not agree more. We have to make sure the light they see is not from an oncoming train. We have to make sure the light they see is actually their way through the tunnel of debt that comes with college loans, and out into a future that is brighter

for themselves, for their families. That is the hope, that is the promise of college education.

We have a responsibility to make sure we are doing everything possible to support the hopes and dreams, the hard work, the sacrifice that is going on in college after college, in home after home, where people are making tough decisions in order to give their kids a brighter future.

I was proud to help author the legislation in 2007 that cut the interest rate to where it is now, 3.4 percent. I was pleased to help lead the effort as well to reform the student loan program and expand college access. Those were good things to do—not bad things, good things. People have benefited. Three hundred thousand people in Michigan right now have benefited from that opportunity, the commitment we made to support young people, people going back to college, to have a brighter future through a college education.

Now is not the time to turn that around. The Stop The Student Loan Interest Rate Hike Act is commonsense legislation. It does not add a dime to the deficit. It is fully paid for. It is something that needs to get done now so that there is certainty for families across Michigan and across the country. Education really is the road to opportunity in this great country and Michigan is home to world-class universities and community colleges. They are conducting cutting-edge high-tech research to help transform the economy. Our schools serve to open doors and create opportunities for thousands and thousands of graduates every year.

I am always honored when I have the opportunity to speak at a graduation, as I have done this year, and to see the pride and relief on the faces of students who have worked so hard—and their parents, their pride and the commitment they make to their children. I know how that feels as a parent sitting in the audience as your kids graduate and walk across that stage with their diploma.

This is ingrained in us as Americans. It is the foundation of who we are, to create an opportunity for people to go to school K-12 and then be able to have a chance to go on to college so they can have the best shot at success. That is what we have had as a foundation in terms of our values as a country. This is not the time to turn it back. We need to be making it easier, not harder, for students to achieve a college education which greatly improves their chances of getting a good-paying job and being successful in life.

We are at a moment where we had a vote today where it was very clear we have enough votes to pass this bill, to make sure that student loan rates do not double. We have enough votes to pass it. We just do not have support from across the aisle, we do not have the bipartisan votes we need to get to a supermajority to stop the filibuster. That is what is going on right now. We

need to vote. Folks do not have to agree with it. They can vote no on the final bill. Let us vote. On behalf of the people we represent, let us vote on the bill. On behalf of 300,000 students and their families in Michigan, on behalf of hundreds of thousands of others who are looking for the opportunity to go to college, to be able to work hard and take all the risks that come with that to be able to have a better life, I ask we simply allow a vote. Let us vote on this bill.

It is time to get on and let people know we get it, we understand what families are going through, we understand the squeeze middle-class families are going through on every front right now, and we will make sure that access to college, a higher education, is not just there for the wealthy and connected but that it is available to everybody because we are a stronger country because of that.

I suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The assistant legislative clerk proceeded to call the roll.

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

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

MORNING BUSINESS

Ms. STABENOW. Mr. President, I ask unanimous consent that the Senate proceed to a period of morning business, with Senators permitted to speak therein for up to 10 minutes each.

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

20TH ANNIVERSARY OF NEVADA'S HISPANIC MUSEUM

Mr. REID. Mr. President, I rise today to recognize and honor the Hispanic Museum of Nevada—Museo Hispano de Nevada—for its 20 years of service to our community.

For the last two decades, Museo Hispano de Nevada has been guided by its mission: “dedicated to promote awareness, education and resources of the diverse Hispanic cultures and traditions to enhance intercultural understanding among community members.” This institution has played a critical role in educating Nevadans about the diversity of Latino heritage and promoting pride and cultural understanding.

The Museo Hispano de Nevada has sponsored numerous field trips and workshops, shedding light on the different cultural traditions of the Latino population and enabling future generations to learn about their heritage through historic artifacts and art exhibits. These programs and activities have served as learning tools for educating our community about the diversity in my home State of Nevada, where 26 percent of the population is Latino, accounting for 46 percent of growth in the Silver State.

As someone who has directly witnessed the importance of having a museum dedicated to preserving the history and telling the stories of Latinos in my home State, I am proud to be an original cosponsor of the Smithsonian American Latino Museum Act, S. 1868. It is my hope that a museum illuminating the richness of the Latino culture and history, as well as the numerous contributions Hispanics have made to the United States, will be built in our Nation's Capital in the near future.

I would also like to recognize Lynnette Sawyer, executive director of the museum, for her outstanding leadership and commitment to the museum. I extend a warm felt thanks to the staff and countless individuals who have worked over the years to make this great institution a resource for all Nevadans. Please join me in congratulating the Hispanic Museum of Nevada for 20 years of great work honoring the rich diversity among Hispanics and their many contributions to our great State. I wish the Museo Hispano de Nevada continued success in their future endeavors.

TRIBUTE TO RUBEN CURTIS “R.C.” WALKER

Mr. MCCONNELL. Mr. President, I rise today in honor of a man who has always been ready and willing to answer the call of distress in his hometown of London, KY, in Laurel County: Mr. Ruben Curtis Walker, better known by what everyone typically calls him, “R.C.” He has served as a member of numerous first-response teams for the local people of his community for almost 60 years.

A life-long passion for service in the rescue field began for R.C. in 1952, when he joined the London Fire Department. He has maintained some kind of position there, whether volunteer or paid, ever since. R.C. has a deep desire to extend a helping hand to those in need. He enjoyed his job and he enjoyed the work he was doing for his community so much, in fact, that in 1962 Fire Chief Gilmore Phelps noticed his display of passion and asked him to start the first-ever Laurel County fire department. R.C. took on the challenge and met it with flying colors. He went on to run an excellent fire department for 18½ years before finally stepping down as chief.

Having always been active in his community and anxious to help out, R.C. didn't just devote his time to the new County Fire Department; he was involved across the board in the service arena. He was deputy coroner, then eventually coroner in 1966, the same year that he ran for county sheriff. He opened the Bowling-Walker funeral home in 1965. He has also been deputy sheriff in Laurel County, and the county jailer from 1989 to 1993.

However diverse the life of R.C. Walker was, he did not stray far from the fire department. His first love was

fire and rescue, and that is where he is most at home. Although he does not fight fires with the department today, he does still participate in other activities with the firemen, many of whom refer to him as ‘Pap.’

Mr. Walker is not only a devoted public servant, but also a beloved family man. Aside from firefighter, he holds a few other titles—like husband, father, and grandfather. He and his wife of 25 years, Marie, have four children, Eddie, Steven, Stewart, and Deborah Greenwall. R.C. is dearly cherished by all who know him. I can say with certainty that his family, the boys at the fire department, and the local citizens of Laurel County feel safe knowing a man as honest and caring as Ruben Curtis Walker is watching out for them.

I ask my colleagues in the United States Senate to join me in commemorating Mr. Ruben Curtis Walker for the great many contributions he has to his local community.

There was recently an article printed in the Sentinel-Echo: Silver Edition, a Laurel County, KY local newspaper magazine, which highlighted the countless accomplishments of R.C. Walker throughout his colorful life. I ask unanimous consent the article be printed in the RECORD.

There being no objection, the article was ordered to appear in the RECORD as follows:

[From the Sentinel-Echo: Silver Edition,
November 2011]

HE'S DONE IT ALL
(By Carol Mills)

He has been a first responder in many ways—firefighter, rescue worker, sheriff's deputy, coroner, and jailer.

Ruben Curtis “R.C.” Walker joined the London Fire Department in 1952, and has been a volunteer fireman for the city or county most of his life.

He has also been with the London-Laurel County Rescue Squad most of the time.

“I've really enjoyed being a firefighter. I've always been helpful on the rescue squad whether I was with the city or county. I remember rescuing this fellow out of an electric line. When they were clearing the bottom out to put the new sanitation system in, I got a call from the funeral home they found somebody they thought was dead down there. He was putting a new blade on a bulldozer and he swung his boom around and he got it into 6,900 volts of electricity. I jumped in the truck and pulled it away from the electric line. The door was open on the truck, so I took a running go and jumped in. He was passing in and out, but he wasn't dead.”

Back then, the funeral homes transported patients to the hospital because the ambulance service was established on Jan. 1, 1977.

“It's just wonderful that I could be of help to somebody. I've been through a lot of situations. I devoted the biggest majority of my life to fire and rescue. My son, Steven, is a sergeant in the state police and my son, Stewart, is chief of the city police.

“Gilmore Phelps was chief in 1952, and he talked me into joining the fire department with them,” Walker recalled. “I was working around a florist and a grocery store here in town, Acton's Grocery, here on Main Street. I was with the city in '54 when I starting working at House Funeral Home on East Fourth Street.”