

would include other things. As you might imagine, there are many large corporations, municipalities, and very wealthy individuals who have these large accounts, and today those accounts are guaranteed without limit. The proposal we have is to extend this guarantee which is set to expire on December 31, to extend it for 2 more years.

Let me be clear about one thing right off the bat. This is a taxpayer-provided guarantee. The taxpayers are on the hook for these deposits. If anybody has any doubt about that, I refer them to the FDIC's Web page. The home page of the FDIC's Web site states very clearly that "FDIC insurance is backed by the full faith and credit of the U.S. Government." That means the taxpayers, so American taxpayers are on the hook for the full amount of these transaction guarantees.

Let me explain why I think this is problematic. The first reason is a simple one. We are not in a financial crisis anymore. We have a miserable economy, but we certainly do not have a free-fall fiscal disaster, with financial institutions collapsing. We do not have the fall of 2008 anymore. There is actually quite a lot of stability in financial institutions. You could have a very interesting debate about whether this was ever a good idea, but I do not understand how you can justify it now in an environment that does not even faintly resemble the crisis circumstances of 2008. If we are going to extend it now for 2 more years when there is clearly no need for it, it certainly seems to me to suggest an interest in making this a permanent feature of the American banking system—permanent, unlimited guarantee, the socialization of deposits in this country, which I think is a terrible idea.

Second, this is a big contingent liability for taxpayers. There is about \$1.5 trillion in deposits right now that fall into this category and is being guaranteed and would continue to be guaranteed if the guarantee were extended.

It is also worth noting that this mostly benefits the big banks. It is big banks, not surprisingly, that have a disproportionate share of big accounts. In fact, the 19 largest banks hold two-thirds of all the deposits and accounts that are guaranteed under the TAG Program, so this is a nice big help to a lot of big banks.

I would argue that there is something maybe even worse than all of this about this. I believe the very existence of the TAG Program actually increases the risk of bank failures, and here is the reason why. In the absence of these unlimited guarantees, a corporation or a municipality or a wealthy individual or an institution making a large deposit—an amount that exceeds the limited FDIC's traditional guarantee—such an institution is going to do its due diligence on the strength of the bank. It is going to want to understand that this bank is properly run, that it

is prudently managed, and that due diligence is a discipline the market imposes on the banking system. The banks have to prove to potential depositors that they are well run, that they are sensible and prudent and are not taking too much risk in order for the depositors to be confident they will ever be able to get their money back. So that is a very important mechanism that imposes a discipline that helps to keep banks doing what is prudent.

With this unlimited transaction guarantee, nobody has to worry about whether the bank is well run because the government, the taxpayer is there to return all their money if the bank messes up. That removes that very important discipline and in the process I think actually increases the risk that more financial institutions, more banks would in time fail because they are not held to a higher standard by their depositors and that therefore the taxpayers would be picking up an even larger tab than what some might project.

I argue that the premiums systematically underfund this program. There are premiums that are charged to the banks in return, but banks would be adamantly insisting that they have the option to opt out if they were not being subsidized. The fact is, it is being subsidized. So the taxpayers are not getting, in my view, an adequate premium for the risk they are taking—not that they should be in the business of taking that risk in the first place.

The last point I would make about the banks is that I don't think this is good for the banks themselves because this is the kind of government program that inevitably leads to a lot of people in this town thinking they have the right to force the banks to do whatever they want them to do, including giving away goods, and it is justified on the grounds that it is reasonable for us to ask of these banks since, after all, we the taxpayer, we the government provide them with this guarantee. So I think this is not in the interest of the banks themselves.

I am sympathetic with the argument that some of my friends in the community banking world have made, the argument that with Dodd-Frank, when we codified too-big-to-fail, we created a whole category of large financial institutions and we designated them—we use a different acronym—we call them systemically important financial institutions. Most people see that as another way of saying too big to fail. Having codified that, our community bankers argue that that gives these banks an unfair competitive advantage in attracting depositors.

I am sympathetic to that argument, but I would argue, first of all, that it is seldom a good idea to counter one bad government policy with another one. Compounding errors usually takes you in the wrong direction.

Second, what we need to do is reform Dodd-Frank. We need to do a lot in reforming Dodd-Frank, in my view. That

is the right way to deal with this perception of a competitive advantage. We ought to be providing a lot of regulatory relief for community banks, and I say that as someone who has been actively involved in the community banking industry personally.

I also suggest that there are other ways community banks can, in fact, successfully compete against the large banks, other than with this guarantee of deposits.

My last point is that last year we ran a deficit of \$1.1 trillion. This coming year, unfortunately, it looks as though we are likely to do something like that again. This bill violates the Budget Control Act, the cap, the limit we put on spending. It exceeds that, and it creates a new amount of spending above and beyond what was contemplated. I think that is a huge problem in and of itself. So I oppose this legislation on the substance of it, but in particular I am objecting to the fact that it does exceed this budgetary authority.

Mr. President, at the appropriate time, I intend to raise a budget point of order. If that is now, I will do it now.

#### CONCLUSION OF MORNING BUSINESS

The PRESIDING OFFICER. Morning business is closed.

#### TRANSACTION ACCOUNT GUARANTEE EXTENSION ACT

The PRESIDING OFFICER. Under the previous order, the Senate will resume consideration of S. 3637, which the clerk will report.

The assistant legislative clerk read as follows:

A bill (S. 3637) to temporarily extend the transaction account guarantee program, and for other purposes.

Pending:

Reid amendment No. 3314, to change the enactment date.

Reid amendment No. 3315 (to amendment No. 3314), of a perfecting nature.

Reid motion to commit the bill to the Committee on Banking, Housing, and Urban Affairs, with instructions, Reid amendment No. 3316, to change the enactment date.

Reid amendment No. 3317 (to (the instructions) amendment No. 3316), of a perfecting nature.

Reid amendment No. 3318 (to amendment No. 3317), of a perfecting nature.

The PRESIDING OFFICER. The Senator from Pennsylvania is recognized.

Mr. TOOMEY. Mr. President, the pending measure, S. 3637, the Transaction Account Guarantee Act, exceeds the Banking Committee's section 302(a) allocation of new budget authority and outlays deemed by the Budget Control Act of 2011; therefore, I raise a point of order against this measure pursuant to section 302(f) of the Congressional Budget Act of 1974.

The PRESIDING OFFICER. The senior Senator from South Dakota is recognized.

Mr. JOHNSON of South Dakota. Mr. President, pursuant to section 904 of

the Congressional Budget Act of 1974, I move to waive all applicable sections of that act for purposes of the pending measure, and I ask for the yeas and nays.

The PRESIDING OFFICER. Is there a sufficient second? There appears to be a sufficient second.

The yeas and nays were ordered.

The PRESIDING OFFICER. Under the previous order, the time until 12 noon will be equally divided and controlled between the two leaders or their designees prior to a vote on the motion to waive the budget point of order.

The Senator from Tennessee is recognized.

Mr. CORKER. Mr. President, I support the budget point of order that has been raised, but let me just make a point. I had an amendment that would have kept this budget point of order from being a problem. The reason we are where we are is that both Republicans and Democrats had amendments to this bill, and the ones we put forth would have solved this budget point of order, but because my amendment has not been heard, the Senator from Pennsylvania has raised this budget point of order, and the fact is that I hope it will be sustained. But what is the shame of all of this is that both Democrats and Republicans had amendments to this bill. I think the amendment I put forth would have carried the day. It would have allowed the FDIC to actually charge enough money in the difference for these transaction accounts so we would not have the budget point of order that has been raised. But the amendment has not been heard. The leader filled the tree, and therefore no amendments—not Republican amendments, not Democrat amendments—could have been heard.

The other amendment I had that would have helped even more or added to this solution is we could have made this program voluntary so that if there are community programs around the country that wanted to participate in this program, they could have done so on a voluntary basis.

So there are two amendments—one that would have forced the FDIC to actually charge enough money to make this account actuarially sound, and that amendment is not being heard, and an amendment to allow this to be voluntary so that if there are community banks that are struggling and feel as though they need to protect these accounts and still keep them in their banks, they could have paid the actuarially sound amount to make that occur. But neither one of those amendments has been heard.

I would say to everybody in this body who is tired of this place not working because neither side of the aisle has the opportunity to vote for amendments, to have amendments heard and voted on, I say to both sides of the aisle that we absolutely should vote to uphold this point of order and hope that when we come back next year,

both Republicans and Democrats will have the opportunity to represent their constituents back home by offering amendments that can actually be voted on in this body.

I thank the Senator for raising the point of order. I wish we could have made this work for our country in an appropriate way, but what we are going to have today is just a simple vote.

I will just say this—and I probably shouldn't—the only reason we are voting on this amendment is that my friends on the other side of the aisle know Dodd-Frank has hurt community bankers throughout this country. They are trying to throw a bone out to community bankers across this country, and they are trying to get us to vote against it. That is not the way this place should work.

I have amendments that would have fixed this bill, made it work for community bankers, and we could have gone forward. The only reason we are doing it this way is because my friends on the other side of the aisle know the provisions in Dodd-Frank are hurting community bankers and they are trying to throw a bone.

I yield the floor.

The PRESIDING OFFICER. The Senator from Mississippi.

Mr. WICKER. Mr. President, I wonder if the Senator from Tennessee would yield to me on this very point.

Mr. CORKER. Absolutely.

Mr. WICKER. Mr. President, I thank the Senator from Tennessee for making this point. I have an amendment to this bill that I would like to have heard. It strikes a middle ground between the unlimited per account liability and the \$250,000 we have traditionally had. It is a modest compromise as well as an alternative, and it will not be considered because of the very practice my friend from Tennessee has mentioned.

It is not only our amendments—I just came in on the tail end of the Senator's remarks—but there are Democratic amendments which deserve to be heard on this bill. Senator UDALL has an amendment—he is a member of the majority party—and it is a well-reasoned amendment that deserves to be considered and heard. The distinguished majority leader has chosen to fill the amendment tree and offer only his select amendments, and now I am deprived from the ability that I think a representative of several States should have; that is, to bring forth an idea and have it heard. I might not be able to get a majority on it and Senator UDALL may not prevail, but we deserve to be heard.

This has been the greatest deliberative body in the world—at least that is what I heard before I came over from the House of Representatives—but it has not turned out that way. The majority leader time and time again fills the amendment trees, thereby preventing any of the other 99 Senators from offering amendments.

The Congressional Research Service has identified 40 instances in which op-

portunities for debating and offering amendments had already been limited by the Senate majority leader by filling or partially filling the amendment tree.

I have one more point and then I will yield back to my friend from Tennessee. We are going to miss the services and the independence of the distinguished senior Senator from Maine, Ms. OLYMPIA SNOWE. I think anyone in this body would have to admit Senator SNOWE has been evenhanded, bipartisan, and often nonpartisan. She has objected to this very practice by this very majority leader, and I think it is destructive to the overall process of the Senate.

In the specific words of retiring Senator OLYMPIA SNOWE: First and foremost, the Senate should have the ability to debate more than the three amendments the majority leader is allowing. It is therefore imperative that Senate deliberations on the Defense bill be conducted without limitations and in a manner that allows for the consideration of all related amendments that Senators may wish to offer.

I have been aggrieved that my little amendment is not going to get any more debate than these few moments right now. I know the Senator from Tennessee feels the same way, and undoubtedly Senator UDALL would prefer a vote and debate on his amendment. We can fix the Senate. We can get back to the leadership we had under Mansfield and Mitchell of Maine and Lott of Mississippi and other majority leaders. We can move legislation along but not if we continue this abuse of the process by filling the amendment tree.

I will be voting with the distinguished Senator from Tennessee and the Senator from Pennsylvania on the point of order because we need to draw a bright red line there. Perhaps we can get on this issue at some other point. I hope the Senate can get back to an orderly debate on matters of substance.

I thank my friend, the Senator from Tennessee, for yielding on that point.

I yield back.

Mr. CORKER. Mr. President, I thank the Senator from Mississippi for his comments, and I will yield the floor to the Senator from Pennsylvania.

I have a couple more comments, and when appropriate, I will make them.

Mr. TOOMEY. Mr. President, I thank the Senator from Tennessee for allowing me to make a couple points. These are very well-made points about having the opportunity to actually debate and try to improve a bill on the floor. One of the things that disturbs me is that I see a pattern that is playing out today, and this is not the first time. This is just part of why we have not had a budget resolution for 3 consecutive years. The majority party does not want to have to come down and actually cast votes.

If there is a budget resolution on the floor, there surely will be amendments. We all come from different places, have different ideas, and we want our constituents to have a chance to get their

say. The majority party apparently does not want to have to cast votes. I think that is part of why there has not been a single appropriations bill on this floor, and that is just a shocking abdication of our responsibility.

Here we are in mid-December, and while the committee has voted this out—if not every appropriations bill, the vast majority of them—not a single one has been brought to the floor. We have seen this happen on bill after bill. I hear the criticism that Republicans will not allow the body to get on the bill. The motion to proceed passed; the cloture motion passed. We are on the bill. Despite that, there is no opportunity to have a meaningful, substantive debate about ways this could be improved and changed. It is not possible because the distinguished majority leader refuses to permit it. In my view, that is the dysfunction of this body; it is a pattern, and it is a problem. I too had a couple of amendments I would like to have had an opportunity to discuss.

I wish to make one other point. On the few occasions when the majority leader has actually permitted an open amendment process—the farm bill, postal reform bill, and Defense authorization come to mind—we would start with a huge, long list of amendments. Then people say: There are too many. I will give up some of mine. We got to a manageable amount, we dealt with them, and actually all three of those bills passed. The process works when it is allowed to take place, but this is not a very good function.

The last point I will make is to urge my colleagues to remember when we are running trillion-dollar deficits as it is, the last thing we ought to do is increase the size of those deficits with a taxpayer bailout of banks, and that is what this ends up amounting to.

I urge my colleagues to sustain this point of order.

I yield back to the Senator from Tennessee.

Mr. CORKER. Mr. President, I will be a little more brief this time. I thank the Senator for the point of order that he made and also his comments. We have some people on our side of the aisle who I know—due to things that have happened in this body previously—have had some amendments. I know some people feel as though we are harmful to banks which they may have supported in the past and maybe this is a way to do something that sort of makes it even, if you will.

I will just say to my friends on this side of aisle that may have some of those feelings, we have two amendments—there are actually multiple amendments—that will make this bill work. One amendment would cause the FDIC to charge the rate necessary to take into account the losses that are going to occur. I think it might pass by unanimous consent. I cannot imagine why people in this body would not like the FDIC to have to charge the appropriate amount.

Secondly, it would make this program voluntary. There are a lot of banks that candidly don't want to participate. They don't want to pay the fee. We can make this voluntary.

To my friends on this side of the aisle, I just want to say: Look, if we could hear these amendments, we could make this bill work for everybody. I don't like these kind of guaranteed programs, generally speaking, but I would be willing, if my amendment is passed, to support this bill.

I wish to go back to the last point. A point of order has been raised. The way this bill is now constructed, it violates the Budget Control Act. This body has voted to uphold budget points of order on some pretty tough issues.

I think the point the Senator from Pennsylvania is making is we are going to violate a budget point of order to create a bailout for banks. I don't know. In my opinion, that is not exactly what we need to be doing. We can fix this if we could hear our amendments to make it so it is not a bailout for the banks by just making it actuarially sound and know they are covering their costs themselves, but the majority leader will not let us do that.

Candidly, I hope my friends on the Democratic side of the aisle would vote to uphold this budget point of order, knowing that if we could consider all the amendments today, we could actually make this sound. I hope we would unify the body and say to the majority leader: Enough with filling the tree and not allowing the Senate to operate. Let's get beyond that.

Again, I hope we will support the budget point of order.

I yield the floor.

The PRESIDING OFFICER. The Senator from Alabama is recognized.

Mr. SESSIONS. Mr. President, the way we arrived at this point is the Congressional Budget Office, our chosen authority on budget matters, has concluded that the legislation violates the budget, and they submitted analysis to that effect that has been provided to the chairman of the Budget Committee, Senator CONRAD, an honorable chairman of the committee. He and his staff have examined it, and they concluded that it does. They have advised the Parliamentarian.

Senator TOOMEY has now raised the budget point of order, and based on the report from the chairman of the Budget Committee, the Parliamentarian will rule that this legislation spends more than we agreed to spend under the Budget Control Act limitations and will therefore sustain it. The people who are promoting the legislation will seek to waive the budget, ignore the fact that it violates our spending limits, and pass the bill anyway. I think that is bad.

We have had a series of these votes. It is time for the people who advance legislation in the body to be careful, and when they submit legislation that it stays within the budget. When they block this legislation, it violates it.

In August a year ago, Congress agreed to certain spending limitations. It was not enough in my view, but there were some noticeable limitations. We would still spend more every year but limit the growth. Regardless, it was limited. There was a limit on how much we could spend. Whether it is up or down, it limited it, and this would be in violation of it.

I wish we could get to a point of where the legislation was fixed before it got to the floor and was in compliance with the budget.

I say to my colleagues, as ranking Republican on the Budget Committee, we can get the score. CBO will give us the score. There is plenty of opportunity to have this information before the vote and before the bill comes before the floor.

I thank the Chair and yield the floor.

I suggest 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 Minnesota.

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

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

Under the previous order, the question is on agreeing to the motion to waive the budget point of order.

The yeas and nays have been ordered.

The clerk will call the roll.

The legislative clerk called the roll.

Mr. DURBIN. I announce that the Senator from California (Mrs. BOXER), the Senator from Hawaii (Mr. INOUE), the Senator from New Jersey (Mr. LAUTENBERG), and the Senator from Vermont (Mr. LEAHY) are necessarily absent.

Mr. KYL. The following Senators are necessarily absent: the Senator from North Dakota (Mr. HOEVEN), the Senator from Oklahoma (Mr. INHOFE), the Senator from Illinois (Mr. KIRK), and the Senator from Arizona (Mr. MCCAIN).

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

The yeas and nays resulted—yeas 50, nays 42, as follows:

[Rollcall Vote No. 227 Leg.]

YEAS—50

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

## NAYS—42

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

## NOT VOTING—8

Boxer	Inouye	Leahy
Hoeven	Kirk	McCain
Hofe	Lautenberg	

The PRESIDING OFFICER. On this vote, the yeas are 50, the nays are 42. Three-fifths of the Senators duly chosen and sworn not having voted in the affirmative, the motion is not agreed to.

The point of order is sustained. Under the previous order, the motion to invoke cloture on S. 3637 is withdrawn.

The majority leader.

Mr. REID. Madam President, I ask unanimous consent that today, Thursday, December 13, at 1:45, the Senate proceed to executive session to consider the following nominations: Calendar Nos. 830, 832; that there be 30 minutes for debate equally divided in the usual form; that upon the use or yielding back of that time, the Senate proceed to vote without intervening action or debate on Calendar Nos. 830 and 832, in that order, the motions to reconsider be considered made and laid upon the table, with no intervening action or debate; that no further motions be in order; that any statements related to this matter be printed in the RECORD; that the President be immediately notified of the Senate's action, and the Senate then resume legislative session.

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

## MORNING BUSINESS

Mr. REID. Madam President, I ask unanimous consent that the Senate proceed to a period of morning business until 1:45 p.m. with Senators permitted to speak for up to 10 minutes each; further that Senator SNOWE be recognized at 1 p.m. for up to 45 minutes; finally, at 1:45 p.m. the Senate proceed to executive session as provided under the previous order.

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

## ORDER OF BUSINESS

Mr. REID. Madam President, we hope that after the first vote this afternoon we will be in a position to enter an order that we would be on—when we come back on Monday—the supplemental. We are going to come in earlier than usual. There will not be a vote until 5:30. That will likely be on a judge. But during the afternoon, there

can be a case made for the supplemental. So we hope to have a consent agreement on that within the next couple of hours.

The PRESIDING OFFICER. The Republican leader.

## TRIBUTES TO DEPARTING SENATORS

## SCOTT BROWN

Mr. MCCONNELL. Madam President, I would like to continue the difficult task of saying goodbye to Senators who will not be with us in the next Congress. Sadly, that includes Senator SCOTT BROWN of Massachusetts.

Senator BROWN came to us already something of a political legend. In just a few short years, he leaves behind an outsized legacy. We all remember how SCOTT rose to national prominence in the election literally heard about around the world. After the death of Senator Kennedy, there was an open seat in Massachusetts and a special election to fill it. Few people even entertained the thought of a Republican winning. And for good reason. Few States are as synonymous with political liberalism.

Democrats outnumber Republicans in the State 3 to 1, and the entire congressional delegation is composed of Democrats. But supported by his wife Gail and their daughters, along with some key early allies, including our own Senator MCCAIN, SCOTT appealed to the State's political independents, ran a flawless campaign, and won. As he put it on election night, he beat the odds and the experts, and the people became the machine. I think the 2006 GMC Canyon that SCOTT drove around during the election should actually go to the Smithsonian.

We all remember that night, and, in particular, SCOTT's acceptance speech. Most people focus on what he said about his daughters, but the speech itself was a masterpiece. It perfectly summed up the political moment, and it captured something essential about SCOTT's success; that is, the notion that no politician has a right to his or her seat; that we are all here to serve our constituents.

Every day I hold this office, SCOTT said, "I will give all that is in me to serve you well and to make you proud . . . [and] most of all, I will remember that while the honor is mine, this Senate seat belongs to no one person and to no political party, and as I have said before, and you said loud and clear today, it is the people's seat."

SCOTT lived up to his promise. He captured the imagination of the entire country when he corrected David Gergen by telling him the so-called Kennedy seat was, in fact, the people's seat. He carried that message straight to Washington.

I remember SCOTT telling me in our very first meeting that I could not count on his vote, that I would have to earn it. I told him he could do whatever he pleased. While he has not been

here long, he has certainly made his mark. I have seen a lot of politicians in my day, but few have been as talented as SCOTT BROWN. He is a unique talent. I have no doubt we will see him back in Washington someday in the not too distant future.

The truth is, SCOTT's victory was not the first time he had done what others thought impossible. As a young man, he knew poverty first hand, and a broken home, and even took to shoplifting to feed himself and his sister. Yet SCOTT overcame these early challenges. As is often the case, he owes a lot of it to an adult who saw his potential early on.

In SCOTT's case, that adult was Judge Samuel Zoll. When SCOTT showed up in his chambers one day, Judge Zoll saw a troubled but decent young man who needed a friendly nudge.

"We had a long talk about [the] talent I thought he had, and I didn't want to see him squander it," Judge Zoll later recalled.

SCOTT, of course, remembers it a little differently, saying the judge "verbally kicked [his] butt."

The judge ordered SCOTT to write a 1,500-word essay about disappointing his family. After reading it, he told SCOTT he would give him a break this time, but if he ever stole anything again—anything—he would be sent to jail. Judge Zoll's lesson stuck so deeply that the two men remained friends until Judge Zoll's death last year.

SCOTT went on to be a baseball star in high school and in college, earning the nickname "Downtown Scotty Brown." That was for his accuracy with a 3-point shot. Then he went to law school, the Army National Guard, held city and State political office, where he was 1 of just 5 Republicans in a body of 40 in the State senate and then the U.S. Senate.

Senator BROWN also famously found time to do a little modeling in his youth, and it was through this work that he met his wife Gail. I have had the pleasure to get to know SCOTT and Gail well over the last 3 years. They have two daughters and make an absolutely wonderful family. I am sure Gail, Ayla, and Arianna are very proud of SCOTT and just as sad as I am to see his tenure cut short. But they should be proud of the fact that SCOTT has accomplished a lot in 3 short years in the Senate.

He led the charge to repeal a burdensome withholding tax that hurt small businesses. He crafted legislation for crowdfunding, which allowed job creators to raise startup funds for their businesses over the Internet with less redtape, and he introduced legislation to ensure that children's hospitals have access to discounts on orphan drugs that are used to treat rare diseases. All of these bills are now law.

As a 32-year member of the National Guard, Senator BROWN takes a special interest in our men and women in uniform and their families. He introduced legislation to give businesses incentives to hire veterans, who, sadly, have