

I want to close by saying a word about one category of schools I mentioned earlier, the for-profit schools. We have in our country not-for-profit schools that include private colleges and universities as well as public colleges and universities. Then there is a for-profit sector of higher education. I mentioned the leaders earlier—the University of Phoenix, Kaplan, and DeVry. Those are three of the biggest in the United States.

Currently, our Federal Government is subsidizing these for-profit schools in ways most taxpayers would not believe. Right now what these schools are bringing in is 75, 80, 85, and 90 percent of their revenue directly from the Federal Treasury. In other words, students come in and turn over their Pell grants, sign up for their government loans, and all of this government money flows into these for-profit schools.

Many of these schools offer valuable courses, but many of them are worthless. Many of them, unfortunately, burden these young people with debt and offer them nothing by way of education or training so they can have a better life. As a result, the students end up with a mountain of debt they cannot pay back and they default on the debt. Here are the numbers to keep in mind: There are three basic numbers which explain the for-profit education industry in America.

Twelve. Twelve percent of high school graduates go to for-profit schools.

Twenty-five. Twenty-five percent of all the Federal aid to education goes to for-profit schools; over \$30 billion a year to for-profit schools. They would be the ninth largest Federal agency if you took for-profit schools in the private sector by themselves; over \$30 billion. They would be the ninth largest, but they are private companies, for-profit companies.

The third number to remember is 47. Forty-seven percent of all the student loan defaults are by students in for-profit schools. That number tells the story. These poor students are being loaded with debt, and they are being given an education that is not worth it. At the end, they cannot pay back their debt and they default on those debts. That is the reality of where we are today. In a few weeks—July 1—if we do nothing, interest rates on loans at all schools for government loans are going to double. If we do something, we can continue to protect students. But, in addition to that, we have to do something about higher education and what is happening there. It is not just the for-profit schools, many of which are ripping off these students. It is the overall cost of higher education. It is going beyond the reach of average families across America.

I look back to my own life experience and, thank goodness, I had a chance to borrow the money and go to school, get an education, and end up, as I say, with a full-time government job. But the

bottom line is, other people deserve the same opportunity. And if you are not from a wealthy family, you should be able to borrow the money to be able to get through school and make a success of your life.

Let's do our part here. Let's stand behind the working families. Let's support the Democratic approach, which will keep the interest rates at 3.4 percent. Let's reject the Republican approach that would more than double these interest rates on these students and their families. Let's give these young people a fighting chance to get a good education and an opportunity to prosper in this great Nation.

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

The ACTING PRESIDENT pro tempore. The clerk will call the roll.

The 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 ACTING PRESIDENT pro tempore. Without objection, it is so ordered.

REMEMBERING REVEREND ANDREW GREELEY

Mr. DURBIN. Mr. President, last week we lost a Chicago original. Father Andrew Greeley was a Catholic priest in Chicago and a man of great accomplishment.

He was a best-selling author, college professor, newspaper columnist, and a sociologist at the University of Chicago. Most importantly, according to Father Greeley, he was "just a priest."

Andrew Moran Greeley was born in Oak Park, a suburb west of Chicago. By the time he was in second grade at St. Angela Elementary School, he knew he wanted to be a Catholic priest.

After being ordained, he served as an assistant pastor at Christ the King Parish in Chicago and studied sociology at the University of Chicago. He was released from archdiocesan duties to pursue his academic interests in 1965, but he remained a priest in good standing the rest of his life.

Although he never led a parish, Father Andrew Greeley regularly filled in at Saint Mary of the Woods Church in Edgebrook. He would lead mass, preach, hear confessions, and officiate at weddings and baptisms.

But what brought Andrew Greeley international recognition was his work as a writer, an author. He built an international assemblage of fans over a career spanning five decades.

Of the 60 novels Father Greeley wrote, some were considered scandalous with their portraits of hypocritical and sinful clerics. But he also wrote more than 70 works of nonfiction, often on the sociology of religion. His clear writing style, consistent themes, and celebrity stature made him a leading spokesman for generations of Catholics.

Father Greeley enjoyed being a sociologist and a commentator on current

affairs. For much of his career, he divided his time between Chicago and Tucson, AZ, where he taught at the University of Arizona.

He also achieved prominence as a journalist, writing a weekly column for the Chicago Sun-Times and contributing regularly to American and international publications.

His weekly columns touched on all sorts of issues. From critiquing the Catholic Church to the war in Iraq, Father Greeley was unapologetic in his "tell it like it is" Chicago style.

In July of 1986, Father Greeley wrote the first of many columns in the Chicago Sun-Times about allegations of sexual abuse by Roman Catholic priests. His thoroughly honest and powerful reporting alerted the Nation to this scandal way ahead of many others. It forced the Church to acknowledge that it had a problem and a problem it had to solve.

His opposition to the war in Iraq and a war on terror was so deep-seated that he compiled his writings and published them in a book. It was meekly titled: "A Stupid, Unjust, and Criminal War: Iraq 2001-2007." He gave me an autographed copy of that book.

Needless to say, Father Greeley rarely thought twice about holding back from saying what he thought.

He was criticized by his early critics for "never having had an unpublished thought." But his ability to convey his opinion was also what made him successful in connecting with readers all over the world. He had a popular approach to writing that interested people on issues they normally would not connect with.

He attended Quigley Prep in Chicago, received his Licentiate in Sacred Theology in 1954 from Saint Mary of the Lake Seminary in Mundelein, and was ordained in 1954 as well. He continued his love of learning by earning a master's degree in 1961 and a doctorate in 1962 with a study on the effect of religion on the career paths of 1961 college grads.

His scholarship led to his longtime position as a senior researcher on the staff of the university's National Opinion Research Center, which surveys American opinion on religion and other issues.

Later in life, after finding success as a novelist and published sociologist, Father Greeley created a foundation to help inner-city kids with a \$1 million grant to distribute money to Catholic schools in Chicago with high minority enrollments.

Father Greeley's other lifelong love—besides the Church, his family, and his writing—was the great city of Chicago. He was a classic example of what Chicagoans call a "lifer"—someone who never felt at home anywhere other than the Windy City. Father Greeley was fond of the different architectures and sculptures atop ordinary buildings around Chicago, places the common working people lived, but which were adorned with beautiful handmade

workmanship. He would take pictures of these buildings and sculptures and loved to show them off.

He was a great fan of the Chicago Bulls and the Bears, and he never stopped praying that the Cubs would one day win another pennant.

Father Greeley wanted people to think of him as an honest and humble priest. But he was truly one of a kind. He touched and enriched so many lives.

I remember having lunch with him several years ago. He was just one of a kind—a Catholic priest who was part of the world and part of the world's conversation but still dedicated to his vocation.

I send my condolences to his sister Mary Jule Durkin, his five nieces and two nephews.

Father Greeley blessed us with his presence for many wonderful years. His passing is a great loss to the people of Chicago and to his friends and fans all over the world.

Mr. President, I yield the floor.

I suggest the absence of a quorum.

The ACTING PRESIDENT pro tempore. The clerk will call the roll.

The legislative clerk proceeded to call the roll.

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

The ACTING PRESIDENT pro tempore. Without objection, it is so ordered.

ORDER OF PROCEDURE

Mr. VITTER. Mr. President, I ask unanimous consent to speak in morning business for up to 12 minutes.

The ACTING PRESIDENT pro tempore. Without objection, it is so ordered.

Mr. VITTER. Mr. President, I further ask unanimous consent to bring on to the floor and display a box of home keys, which I will explain in a moment.

The ACTING PRESIDENT pro tempore. Without objection, it is so ordered.

Mr. VITTER. Thank you, Mr. President.

NATIONAL FLOOD INSURANCE

Mr. VITTER. Mr. President, as is obvious, the people of South Louisiana have been through a whole lot in the last several years—Hurricane Katrina, Hurricane Rita, many significant hurricanes since then, most recently Hurricane Isaac, and the BP oil disaster, to name just a few really trying tragedies.

But now, having survived all of that, having endured through all of that, many residents of South Louisiana think they face a challenge which is even greater and which is completely wholly manmade; that is, the challenge presented by new changes to the National Flood Insurance Program that many South Louisiana residents fear could make staying in their homes that they built, following all the rules every step of the way, unaffordable.

That is a crying shame. We must avoid that happening at all costs.

First of all, let me underscore that I talk about the folks of South Louisiana because I represent them. They have been through so much. But this is a national concern which potentially affects tens of millions of residents all around the country, in every one of the 50 States. That too is a reason we must solve this problem.

Again, it is simple. When we reauthorized the National Flood Insurance Program last year, when we finally got past only renewing that program by fits and starts for a very short-term period, we put into the law several reforms that were supposed to make the program fiscally sound. However, as some of those reforms are beginning to be implemented, they threaten to produce sky-high flood insurance premiums that no one at the time we debated these changes—no one at FEMA, no one in private insurance, and no outside expert—forecasted.

These sky-high premiums, if they are allowed to happen, threaten two things: First of all, they threaten, as I said, many good, hard-working taxpayers, residents who have followed all of the rules every step of the way in building their homes, in renovating their homes, and buying flood insurance. They threaten their being able to stay in their homes. They threaten the affordability of living that big part of the American dream. Second, they threaten making the National Flood Insurance Program sound because if significant numbers of folks cannot stay in their homes, cannot afford flood insurance, cannot pay into the system and therefore leave the system, potentially turn over their keys to the bank, walk away, certainly leave the national flood insurance system, perhaps leave home ownership, that is a big defeat for the fiscal soundness of the National Flood Insurance Program as well.

About 2½ weeks ago I was in Bayou Gauche, which is a middle-class neighborhood in St. Charles Parish, LA, up the river from New Orleans. I stood in the driveway of a home owned by homeowners who are facing just this crisis, just this challenge. As I said a few minutes ago, they have survived a whole lot over the last several years: Hurricane Katrina, Hurricane Rita to their west, many major hurricanes since then, including most recently Hurricane Isaac and the BP oil spill, the BP disaster. They have survived more than they ever imagined was possible in a lifetime. Yet now they are fearful that their greatest challenge is yet ahead. Their greatest challenge is completely manmade—the fact that some of these new changes to the National Flood Insurance Program could cost them their house, could make their staying in that solid middle-class neighborhood and in their house unaffordable.

When I was there, when we were talking about this challenge with many

local residents and leaders, those homeowners presented me with this box of keys. It is pretty heavy, but I want the Presiding Officer and everyone on the floor to see it. These are hundreds of house keys that have been put in this box by homeowners who face the same threat, who say that if the right reforms and changes are not made, they are handing over these keys. They are handing them over to FEMA, they are handing them over to the Federal Government, they are handing them over to the bank because their homes will no longer be affordable. They have to have flood insurance if they have any mortgage. Virtually everybody has to have a mortgage to afford their house over time. If flood insurance rates go sky high and rates are really unaffordable, they will be handing over these keys for good.

They all know and expect that there are going to have to be changes to the program and some significant increases for the program to be fiscally sound and pay for itself. They are not arguing with that. I am not arguing with that. What we are arguing against is completely unaffordable premium increases, things that will literally drive middle-class families out of their homes and out of their neighborhoods and make their American dream completely unaffordable. That should not be allowed to happen. That should not be allowed to happen because it is wrong to give them that uncertainty and that future when they have followed the rules every step of the way as they existed under the National Flood Insurance Program, under their mortgage, under everything else. It should not be allowed to happen because it will mean we will never achieve fiscal sustainability if tens of thousands and potentially hundreds of thousands of people around the country exit the program as they are threatening to do.

We need to take action to be able to assure these homeowners that will not happen to them. With that goal in mind, I am pursuing several things.

First of all, some of this can and must be fixed administratively at FEMA. I have led several delegations to FEMA to talk about this, to demand that they do what they can under their authority—particularly under the so-called LAMP process—to make sure they get it right, particularly in drafting and issuing new flood maps. LAMP is the new process that is under way at FEMA under which they are supposed to take into account, in making new maps, all flood protections, all features that are there on the ground to provide homeowners under that terrain flood protection, even if it is less than a 100-year level of protection. FEMA is still in the midst of their LAMP process. They are not finished by a long shot. We have to make sure FEMA gets that right, builds all protection features into their new map before any of those new maps and any of those rates take effect. That is just the biggest example