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## Senate

The Senate met at 10:30 a.m. and was called to order by the Honorable BRIAN SCHATZ, a Senator from the State of Hawaii.

### PRAYER

The Chaplain, Dr. Barry C. Black, offered the following prayer:

Let us pray.

Immortal and wise God, may the memory of Your past mercies sustain us during these challenging times. As we have reached the 10th day of this Federal shutdown, strengthen our Senators with Your might, preserving them with Your grace, and instructing them with Your wisdom. Inspire them to take a step back from partisanship and to take a step forward toward patriotism, striving to strengthen and not weaken this land we love. Lord, make them alive and alert to the spiritual values which underlie all the struggle of this challenging season. Direct their going out and coming in as You energize them with Your presence.

We pray in Your strong Name. Amen.

### PLEDGE OF ALLEGIANCE

The Presiding Officer led the Pledge of Allegiance, as follows:

I pledge allegiance to the Flag of the United States of America, and to the Republic for which it stands, one nation under God, indivisible, with liberty and justice for all.

### APPOINTMENT OF ACTING PRESIDENT PRO TEMPORE

The PRESIDING OFFICER. The clerk will please read a communication to the Senate from the President pro tempore (Mr. LEAHY).

The legislative clerk read the following letter:

U.S. SENATE,  
PRESIDENT PRO TEMPORE,  
Washington, DC, October 10, 2013.

To the Senate:

Under the provisions of rule I, paragraph 3, of the Standing Rules of the Senate, I hereby

appoint the Honorable BRIAN SCHATZ, a Senator from the State of Hawaii, to perform the duties of the Chair.

PATRICK J. LEAHY,  
President pro tempore.

Mr. SCHATZ thereupon assumed the Chair as Acting President pro tempore.

### RECOGNITION OF THE MAJORITY LEADER

The ACTING PRESIDENT pro tempore. The majority leader is recognized.

### DEFAULT PREVENTION ACT OF 2013—MOTION TO PROCEED

Mr. REID. I move to proceed to Calendar No. 211, S. 1569, the debt limit bill.

The ACTING PRESIDENT pro tempore. The clerk will report the motion.

The legislative clerk read as follows:

Motion to proceed to Calendar No. 211, S. 1569, a bill to ensure the complete and timely payment of the obligations of the United States Government until December 31, 2014.

The PRESIDING OFFICER. The majority leader.

### SCHEDULE

Mr. REID. Following leader remarks the time until 1 p.m. will be equally divided and controlled between the two leaders and their designees.

At 1 p.m. the Senate will recess subject to the call of the Chair for a special caucus meeting with the President.

MEASURES PLACED ON THE CALENDAR—H.J. RES. 84, H.J. RES. 89, H.J. RES. 90, H.J. RES. 91

Mr. REID. There are four measures at the desk due for a second reading.

The ACTING PRESIDENT pro tempore. The clerk will read the measures by title for a second time.

The legislative clerk read as follows:

A joint resolution (H.J. Res. 84) making continuing appropriations for Head Start for fiscal year 2014, and for other purposes.

A joint resolution (H.J. Res 89) making appropriations for the salaries and related ex-

penses of certain Federal employees during a lapse in funding authority for fiscal year 2014, to establish a bicameral working group on deficit reduction and economic growth, and for other purposes.

A joint resolution (H.J. Res. 90) making continuing appropriations for the Federal Aviation Administration for fiscal year 2014, and for other purposes.

A joint resolution (H.J. Res. 91) making continuing appropriations for the death gratuities and related survivor benefits for survivors of deceased military servicemembers of the Department of Defense for fiscal year 2014, and for other purposes.

Mr. REID. Mr. President, I would object to any further proceedings with respect to these measures en bloc.

The ACTING PRESIDENT pro tempore. Objection is heard.

The measures will be placed on the calendar.

Mr. REID. The President issued a warning to Congress:

The full consequences of a default by the United States—or even the prospect of a default by the United States—are impossible to predict and awesome to contemplate. Denigration of the full faith and credit of the United States would have substantial effects on the domestic financial markets and the value of the dollar in exchange markets.

The President went on to warn of “risks, the costs, the disruptions, and the incalculable damage” of failing to avert such a default.

This is not Barack Obama; this was Ronald Reagan in 1983.

Four years later in 1987, Reagan again warned Congress about the impacts of a default on the economy. He said:

This brinkmanship threatens the holders of government bonds and those who rely on Social Security and veterans benefits. Interest rates would skyrocket, instability would occur in the financial markets, and the Federal deficit would soar.

Yet three decades later, an alarming number of Republicans have denied or downplayed the seriousness of a first-ever default on the full faith and credit of the United States.

To these default deniers, east is west, north is south, black is white, and right is wrong.

• This “bullet” symbol identifies statements or insertions which are not spoken by a Member of the Senate on the floor.



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Let's talk about what raising the debt actually means. It simply means we are going to pay our bills. It is not a vote to spend more money to authorize new programs or to buy new things. It is a vote to pay the bills.

The Federal Government has already incurred these bills, bills for roads and bridges—we have already built them—the warships we have already commissioned, wars that have been waged and tax breaks that have been charged on a national credit card.

A vote to avert default is a vote to pay the bills for all these and more.

Many Republicans are in the press today, and have been for the past week or 10 days, arguing, Why worry about it? It will all work out.

These same Republicans who argue that we should default on the Nation's bills voted time and time again to spend borrowed money, and a lot of it, without any regard for the long-term effect it would have. These Republicans voted to sell government bonds to China, Saudi Arabia, and Japan to pay for the wars in Iraq and Afghanistan.

Republican Senators have come to this floor and lamented raising the debt. We have to raise this debt because of two unpaid wars costing trillions of dollars; tax breaks for the wealthy costing trillions of dollars, all given to the rich with borrowed money; wars fought with borrowed money.

During the Bush administration, these same Republicans were happy to run up America's credit cards to the tune of trillions of dollars. Their theory was lower the taxes; it will be great for the economy. They are now howling about the debts they created, the debts they voted for. Never mind that with little help from Republicans in Congress, President Barack Obama has reduced the ratio of deficit to gross domestic product from 9 percent to 4 percent. This is very good, in spite of the debt he has been trying to get charge of; it wasn't his.

Now that the bill for the Republicans' excesses has come due, the bills for wars they supported and the tax cuts they have received, they are not willing to pay them. They want to walk out on that check.

Many of these same Republicans also say we can avoid default by prioritizing whom to pay and when we pay them. They say we should pay foreign debt-holders first. They all agree with that. China would be first, then Saudi Arabia, and maybe Japan.

We shouldn't and couldn't pay Social Security recipients under that scenario, veterans or Medicare. No matter how much we would want to, we couldn't do it. There would be no money to do it. In addition to having shockingly skewed priorities, Republicans are also using very flawed logic.

Here is a real-world example. Let us say the Presiding Officer has a mortgage, car payment, and a cell phone bill. The Presiding Officer has to decide: Which one should I pay? I can't pay them all. Which one should I pay?

It doesn't matter if the Presiding Officer picks one of them because he has defaulted anyway. He can't pay his bills. He likely would never be able to buy another car, cell phone, certainly not a house. His credit would be ruined for the foreseeable future.

The same thing would happen to our country. One week from today—and that is not a definite time, it could be a couple days before or a couple of days after, but we are there; let's say a week from now and use that as a point of reference—the United States has no money. It can't borrow any money. The Federal Government paid China but failed to pay Social Security recipients, unemployment benefits or the salaries of our brave men and women fighting in uniform.

The damage not only to our credit rating, world credit rating, but also to our global reputation would be profound and irreversible. The risks, the costs, the disruptions and the damage would be incalculable. This is what President Ronald Reagan said.

Why don't they listen to this man they say is such a great leader—and was. I agree. He was a tremendous President. I didn't agree with him all the time, but he was a real leader. He, more than anyone else, is responsible for ending the Cold War. There are many who say he couldn't fit in the Republican Party of today.

Robert Dole, who was the majority leader of the Senate from the State of Kansas, a patriotic American, said himself he doesn't fit in the Republican Party today.

The stakes couldn't be higher. A global economic recession, and possibly even depression, face this great country. This is why President Obama reached out to House Republicans, inviting them to the White House yesterday afternoon for a serious discussion. Guess what they said. We are too busy. We will send a few of us, but we are too busy. Remember, the House is led by this same man who said he wanted to have a conversation, but they are unwilling to have one with him.

I was disappointed to hear that the same intractable Republican leaders who caused the current government shutdown were unwilling to even allow their Members to meet with the President for a constructive conversation. Again, they will send—I think they picked 17 out of the 232 they have. This great conversation is one they don't want.

They want to talk, but their actions tell another story. They have caused enough economic turmoil with the reckless shutdown of the Federal Government. If that is not enough, now we have the debt ceiling coming in about 1 week. If Republicans force default on the Nation's debt, it would be magnitudes worse than the damage they have already caused our great country with this senselessly created government shutdown.

Yesterday, Fidelity, the Nation's largest mutual fund manager, with \$500

billion in assets, announced it would sell all of its short-term government bonds because of the threat of default. Today there will be more.

Yesterday, government bonds were considered the safest investment in the world. Will they be so tomorrow? Time will only tell. If the United States fails to pay its bills, that safe haven will disappear very quickly.

We are going to vote Saturday on the ability to proceed to a clean debt ceiling. We will find out how Senate Republicans wish to proceed. Economists say the consequences of not paying our bills, not extending the debt ceiling, would be immediate and catastrophic. This isn't a bunch of Harvard left-wingers.

Even Republican economist Douglas Holtz-Eakin said debt deniers are dead wrong. He said a failure to raise the debt ceiling leads to very bad economic outcomes and chaos in financial markets.

Fidelity's move is only the first sign of economic chaos and will continue to spread the closer America comes to defaulting on its bills. With every day that passes, it is more and more important for Republicans to stop denying the reality of default and start working with us to find common ground.

All we have said is open the government. Let us pay our bills. We will negotiate with them on anything. We will have a conversation with them about anything. Open the government. Let us pay our bills. Then we will negotiate.

#### RECOGNITION OF MINORITY LEADER

The ACTING PRESIDENT pro tempore. The minority leader is recognized.

#### THE DEBT CEILING

Mr. McCONNELL. Mr. President, I would like to start this morning by quoting something my good friend the majority leader said back in 2007—back when Congress was weighing whether to raise the debt ceiling. Here is what the majority leader said back then:

Until we change the policies that led down this path, we will be back year after year, digging the hole ever deeper.

And, of course, that is essentially what so many Americans are saying today: If we are going to address the debt ceiling, then let's also address the root causes of the debt. It just makes good sense.

One would think our friend the majority leader would continue to agree with this logic as well, but that is not what he has been saying lately. He is basically saying that it would be irresponsible for Congress to address the most pressing problem we face in the country, that it would be reckless to raise the debt ceiling if that also meant doing something about the debt. In other words, he now seems to think the best thing to do about our crushing Federal debt is to do nothing at all. That is why my friend the majority leader introduced legislation this week to now allow another \$1 trillion to be added to the debt with no strings attached at all, none, just a \$1 trillion

debt ceiling increase: Just keep raising the credit card limit and letting someone else deal with it later on.

We now have a debt close to \$17 trillion—nearly double what it was in 2007. We are borrowing nearly \$2 billion a day—\$2 billion a day—and apparently our friends on the other side are fine with that. They want us to give Washington a free pass to borrow and spend \$1 trillion more. He is so comfortable with all of this, my friend the majority leader rejected the President's own proposal this week to do a short-term increase followed by a negotiation on reforms.

Well, in my view, we were sent here to solve problems, not to defer them. We were sent here to confront the challenges of the moment, not ignore them. That is why the majority leader's proposal just won't fly, because it is completely at odds with the wishes of most Americans. And that is something the President and a lot of other Senate Democrats agreed with when a Republican President was asking for a debt limit increase. Of course, the problem is a lot more serious now than it was back then.

Here is something else. Neither side wants to default on our debts. Neither side will allow it. That is certainly the case, and people should know that. It is irresponsible to do nothing about the debt, and it is irresponsible to be stirring up anxiety about default, but that doesn't mean the American people are wrong to ask that a debt limit increase include reforms aimed at actually tackling the problems that got us in this position in the first place, especially since what our country has routinely done in the past is just that.

Going back to the Eisenhower administration, requests to raise the debt ceiling have often been tied to important fiscal reforms—nearly two dozen times going back to the Eisenhower administration. That is how we got the Gramm-Rudman-Hollings reforms in the 1980s. That is how we achieved balanced budgets in the 1990s. That is how we secured significant spending reductions in President Obama's first term—spending reductions on which he later campaigned.

Now President Obama seems to think Congress should just increase the borrowing limit on his already maxed-out credit card without a single negotiation. He seems to think the representatives of the American people should just do what he says when he says it and because he says it, no questions asked—no questions asked. You know, that is not just irresponsible, it is not the way Presidents of both parties have dealt with this problem in the past. Reagan negotiated, Clinton negotiated, and if President Obama wants America to increase the credit limit, he will negotiate too.

I would also like to address one of the President's favorite talking points these days. He says he won't negotiate over "the bills Congress has already racked up." Look, if the President ac-

tually believed his own talking point, he wouldn't threaten to veto virtually every Republican attempt to get spending under control. We have tried endlessly. The only times we can even get him to discuss sensible budget reforms is when he is absolutely forced to—when Washington has to deal with things like the debt ceiling. So let's drop the tired talking points and just get about negotiating.

I know the President doesn't like the fact that Americans elected a divided government, but they did. We have a divided government, and no matter how much he tries to divide us, at the end of the day he is going to have to deal with a Congress he doesn't entirely control.

The American people can be persuaded to raise the debt ceiling, but they are not in any mood to simply hand over a blank check. They are looking for sensible reforms. So if the President wants to increase his credit limit, let's get to the table and negotiate. He has been inviting Members of Congress to the White House this week. In fact, we were told earlier today that Senate Republicans have been invited to meet with the President tomorrow morning. That is a good start but only if it means he has decided to drop his refusal to negotiate on solutions. But if this is just a meeting where he simply reiterates that he won't negotiate, then it certainly won't be very productive.

I yield the floor.

#### RESERVATION OF LEADER TIME

The ACTING PRESIDENT pro tempore. Under the previous order, the leadership time is reserved.

The ACTING PRESIDENT pro tempore. Under the previous order, the time until 1 p.m. will be equally divided and controlled between the two leaders or their designees.

The assistant majority leader.

Mr. DURBIN. Mr. President, I received an email this morning from an old friend. He is the father of a disabled veteran. This veteran is a quadriplegic—a victim of a roadside bomb in Iraq. He has gone through multiple surgeries. At some point most people would have given up on him. In fact, they even talked about, at the age of 24, his being sent to a nursing home for the rest of his life. His father said: No, we are not going to let that happen to our son. He brought him to Chicago, where he received extraordinary treatment at the Rehabilitation Institute, and he started his slow, steady climb back to life. He is home now. He is a father, married, has two small children, and his mom and dad live with him to help out. The people in the community he lives in—it is not in Illinois, it is in North Carolina—have been so generous, building the perfect home for him and his wheelchair and giving him as many opportunities as he could possibly enjoy in his life.

This is a great story of a great family and a great American hero. But his father wrote me an email today and said:

We are worried. We are worried about the November disability check. Senator, we need it. We need that check.

I wrote back to him and I said: I will move Heaven and Earth and do everything I can to make sure that payment is made.

And I believe it will be made. Somehow, it will be made. But I had to tell him that we are facing an unnecessary crisis in America created by politicians on Capitol Hill.

Shutting down the government of the United States of America? What does that say about our Nation? What does it say about us in the Senate and the House that we have reached this point, that we are deciding today on the four or five bills that just passed the House? The House has decided what little agency of government, what little spending program they will approve each day—each day. It is estimated it will take them almost 2½ months to fully fund the government at this pace—2½ months of uncertainty as they decide day by day what little program, what little agency they will reopen. Well, that is just plain wrong, and every time they have offered that, we have said to them: Open the government. It is essential.

There was a story 2 or 3 days ago about five American families who were notified that they had lost their sons and daughters, who were killed in Afghanistan. Traditionally, the U.S. Government comes through quickly after that tragic information is shared with the family and gives them a financial helping hand to arrange for them to come to Dover, DE, for the arrival and return of their fallen hero. But because of the government shutdown brought on by the Republicans, there was a question as to whether we could even make that payment.

Luckily, a charity stepped forward—Fisher House. This is an extraordinary charity that does so many great things for veterans who are disabled and need help. They said: We are going to step in and help these families until the government gets its act together, until the politicians reopen the government.

Secretary of Defense Chuck Hagel announced yesterday this new development. Well, God bless the Fisher House charity, but it shouldn't have been necessary. If we had done our job, it wouldn't be necessary; the government would be open; this family whom I love, with this disabled veteran, wouldn't be worried about that next check if we simply did the responsible thing and opened the government.

Then there is a second issue which, although hard to believe, is even larger in scope. The Republicans refuse to give us a chance to extend the debt ceiling of America. What is the debt ceiling? This morning I listened as the minority leader said it is raising the credit card limit. No, it isn't. That is not an accurate statement. It is raising the authority of our government to borrow money to pay for what we have already spent. Many of the same politicians who voted for the spending bills

now don't want to pay for them. They do not want to extend this debt ceiling—the credit of the United States. That is totally irresponsible. It is like ordering the biggest meal on the menu and then refusing to pay when the bill comes. That is where they stand. That is what they are arguing.

But it gets even worse. It will be the first time in the history of the United States of America that we will have defaulted on our national debt—the first time we have called into question the full faith and credit of the United States of America. How serious is that? Let me tell you how serious it is. Pick up the morning paper. “World leaders fear a default by U.S.” in the Washington Post. I read it, and it says:

That default scenario is bringing increasingly urgent pleas from foreign leaders, some who describe their grave concern, others who chide the United States about the risks of political brinkmanship, beg its leaders to act responsibly and wonder whether the world's superpower is showing some cracks.

Now, are you ready for this? Do you know who was preaching to us yesterday about responsibility in governing the United States of America? Are you ready for this? This is a quote from Russian President Vladimir Putin:

This is highly important for all of us. I am hopeful that all the political forces in the United States will be able to resolve this crisis as quickly as possible.

So now we are being preached to by President Putin about how to run a country. Well, that is embarrassing, and it is totally unnecessary. The failure to extend the debt limit of the United States is irresponsible and reckless.

It isn't only the Russians who are calling us to task but our closest ally, the United Kingdom. This is what an analyst in London's financial district had to say:

The outlook for the British economy is decent but still fairly fragile. Anything like a U.S. debt default with significant global repercussions would be bad news for the U.K.

That is a quote from Howard Archer, chief UK economist at IHS Global Insight in London.

The Japanese, now emerging from a terrible economic circumstance, one of our greatest creditors, are worried about their debtor, the United States, paying its debts. Is anyone else embarrassed by this? We all should be. This is the creation of politicians in Washington.

The Republican shutdown, the Republican refusal to extend the debt ceiling is irresponsible and reckless. It will not only hurt these foreign nations, it will not only hurt the reputation of the United States as an economic leader in the world, it is going to hurt families and businesses all over the United States. But don't take the word of this Democratic Senator; go to the Business Roundtable, one of the strongest supporters of the Republicans in Congress. They sent us a letter last week and called the default on America's debt catastrophic, begging

Republicans and Democrats not to do anything this senseless.

What impact will it have on families? Hold on tight. Watch what happens as we get up to this cliff or go over it when it comes to the debt ceiling. You can follow it every day. If you have a mutual fund, if you own a stock, if you have a savings account, or if you have a retirement account, you can watch it melt away as the politicians give their speeches on Capitol Hill.

It is totally irresponsible and reckless.

We need to open this government. We need to pay our bills. We can sit down and negotiate everything and anything—that is the offer that has been made—only after we have met our responsibilities.

Let me also add that Speaker BOEHNER said last week and some of us were relieved to hear it: There will never be a default on America's debt. He followed that up within 24 hours with a list of nonnegotiable conditions before he would agree to that. That is not responsible. It is reckless. It is reckless political conduct. How can we do this to the families, to businesses, to the farmers, and to our allies around the world?

It is time to say, as the Chaplain of the Senate did yesterday, enough is enough. It is time for grownups to stand up on the other side of the aisle and join grownups on this side of the aisle to do the right thing: Open the government, pay our bills, sit down, and honestly negotiate through these issues. We don't have much time. October 17 is the deadline. Today is October 10. We have 1 week before the bottom falls out of our economy and the economies around the world.

I listened to economists on the other side, the so-called really conservative economists, say: It really doesn't matter. We can default. We really don't need to extend our debt ceiling. These flat-earth economists are the same folks who are in denial when it comes to other scientific evidence in so many other areas, whether it is climate change or evolution—you pick it. They are entitled to their views, as fringe as they may be, as extreme as they may be. But to think that Members of Congress, Members of the Senate are buying this line of baloney is hard to understand and impossible to justify to the American people.

I yield the floor.

The ACTING PRESIDENT pro tempore. The Senator from Maryland.

Ms. MIKULSKI. Mr. President, I think one of the things we ought to be observing, here at least, is courteous rules among ourselves. This is meant to be the greatest deliberative body in the world. If we follow the rules, follow the regular order, follow the committee process, and follow the ways through the committee processes for resolving disagreements and disputes, I think we can get through this.

I believe on both sides of the aisle there are pragmatic people devoted to

this country who want to solve the two major problems we have facing us right this minute; that is, to reopen government, because we are now in the 10th day of a shutdown; and, No. 2, to meet the debt obligations of the United States of America as mandated in the 14th Amendment of the Constitution.

I call upon my colleagues on both sides of the aisle and on both sides of the dome: Let's reopen government. Let's pay our bills. And let's get through the regular committee processes to solve our problems.

There are those on the other side of the dome in the House of Representatives that are proposing a new supercommittee. We have been there, and we have done that. After the 2011 crisis, when we faced our debt limit, there was a process put in place called a supercommittee. It went nowhere. This new idea will go nowhere as well. It is a new process that will only result in more delay.

I think we have two supercommittees. I call them supercommittees because they are great committees. They are wonderful committees. That is the Budget Committee chaired by Senator PATTY MURRAY and her ranking member Senator JEFF SESSIONS, himself a distinguished judge from Alabama, so he knows about conflict resolution. There is the Appropriations Committee that deals with discretionary spending, chaired by me and my vice chairman Senator RICHARD SHELBY, again a seasoned fiscal conservative who knows how to concentrate on the bottom line so we can be a more frugal government but also be an effective government. Let that committee do its job.

There is also the Finance Committee chaired by Senator MAX BAUCUS. I know the ranking member Senator GRASSLEY from Iowa is on the floor. He has an incredible history of being a compassionate conservative and he knows the Tax Code and knows the values of Iowa—which is, let's put country above party.

Instead of inventing new committees and new processes, free us up to do our job. Free us up to be able to do what the committee process is meant to be able to do.

For me and the Appropriations Committee, we moved all of our appropriations bills. We are ready to come to the floor. We are ready to go to conference if called up, if we have a method for being able to move. We are ready to do it.

Senator MURRAY on the Budget Committee is ready to go to conference with the House. But 21 times she was blocked by 6 naysayers primarily representing a tea party, small faction within the Republican Party.

The Republican Party, the Grand Old Party, has traditionally understood that you maintain the values of the country, that you are fiscally conservative, but you follow the rules that were established. The rules of the Budget Committee passed by the Senate in the Budget Control Act say they

were supposed to have their job done on April 15. Well, we moved the budget on March 23, over 200 days ago, and over 20 requests to go to conference with me, with Congressman PAUL RYAN, and with his House counterparts to work out what our discretionary spending should be. What should our revenues be? What should we evaluate in terms of our mandatory spending where we can take a look at it but not shrink those earned benefits like Social Security and VA benefits that people count on and work their whole life for and even put their life on the line? We have to be able to do our job.

I will tell you what has been the latest situation that has so shocked me. We are on the verge of being a deadbeat nation. We are on the verge of being a global deadbeat nation. What is a deadbeat? A deadbeat is someone who does not meet their financial obligations.

Over the last 3 days, we have heard about how the families of the men and women who died in the line of duty serving their country and are entitled to a death benefit were not going to get it because of the government shutdown.

The Fisher family—well known for serving military families, well known and so deeply cherished—offered to step forward to pay that. The philanthropy of the United States, instead of the public responsibility of the United States.

I want to thank the Fisher family for stepping forward. But, my gosh, what humiliation. We are the United States of America, with the strongest and best military in the world, and to honor its obligation to its own, the United States has to borrow money for a death benefit. That is deadbeat. I think it is humiliating. I think it is despicable. It shows just how low we have sunk.

We can get it back. It is in our power because this isn't being inflicted on us. This is what is being inflicted on us by other Americans sworn to uphold the Constitution of the United States of America. When they took that obligation, they didn't take that obligation to just uphold the Amendments they like—like the second one—but they took that obligation to uphold all of the Amendments.

Let's start with the 14th, which says that the debt of the United States of America should not be called into question. That is clearly in the Constitution. No matter what, America will pay its bills. The reliability of the United States of America to meet its debt obligations is the financial glue that helps to hold the global economy together.

I am not going to go into doomsday or Armageddon or whatever. But if you actually read what the ambassadors of China and Japan—one a great ally and the other a formidable competitor—say: We are holding your debt. Pay your bills, or a fiscal crisis will begin to unravel in your country and around the world.

We cannot be a deadbeat nation. If we are a superpower, we must first of

all show our power by meeting our financial obligations. How we get our public house in order by reducing our public debt is the subject again of the Appropriations Committee, the Budget Committee, and the Finance Committee. We have the capability to do it. I am really calling upon my friends on the other side of the aisle—and there are many. And it is not that we are pals. It is because we have come together out of mutual respect to solve mutual problems, being of help to each other mutually, that we have been able to keep the government functioning and doing it in a way that is smart and affordable.

So I say, please, let's reopen government. I am calling upon the House to pass the Senate continuing fiscal funding resolution that would reopen government on November 15 and that process to lay the groundwork for resolving our appropriations bills and canceling sequester.

I call upon those six that are blocking us—meaning the Senate—from going to the Budget Committee to do this. Those are two simple acts within our power to do. I hope that we can do it.

I intended today to speak about how the shutdown is affecting Maryland. We are really being hard hit. Maryland and Virginia have the largest concentration of Federal agencies, both civilian and military, in America. And, gee, we are proud of that. We are so proud of the fact that we have the National Institutes of Health, the Food and Drug Administration, the National Institute of Standards and Technology, which works with our private sector that enables us to sell products around the world.

We are so proud of the fact that we have the Nuclear Regulatory Commission, the Consumer Product Safety Commission, to make sure that we are looking out for large and small, whether it is to make sure that our mattresses are not flammable or that our cribs and swimming pools are safe for our children. I am proud of those agencies.

I am sorry that my Federal employees are not working. It is having a terrible impact on the Maryland economy. Both our comptroller and our Governor are talking about the significant amount of lost revenue that we are having because people aren't working and they aren't buying. If you talk to small businesses where these agencies are located, it is just terrible.

I just want to tell one story. The Social Security Administration is headquartered in Maryland in a community called Woodlawn, a wonderful community with a vibrant, civic engagement. It is just great. Across the street from the Social Security Administration is a small business called the Salsa Grill. It is usually crowded with lunch hour people, early morning coffee, those little baby showers that we women like to have or a birthday party the guys are throwing for one of their

pals at lunchtime. The Salsa Grill last Friday, instead of 30 customers, had 3. The owner was quoted as saying if the shutdown goes on much longer, he won't be able to hang on any longer. This is what makes our economy great.

I talked to one of the largest automobile dealers in Maryland. The showrooms were empty in the Baltimore-Washington corridor last weekend, even though they had wonderful cars, new cars. They were ready to do deals for the old 2013 models they wanted to move out—empty; empty. This ripples through our economy. This is not just, "Oh, we are going to contain government." We are hurting ourselves.

The fight about ObamaCare is over. Let's say goodbye to that fight. Let's get on to the fiscal issues of the United States of America. I say here, as the chair of the Appropriations Committee, I am ready to negotiate. I am ready to meet, to compromise, to see how we can have our domestic and defense discretionary spending done in a way that begins to reduce our public debt but will also have a progrowth way of public investments, making sure our country is safe, that we are building roads, building the superinformation highway, educating our young people, and doing research and development.

I know my time is up, but I believe very strongly that we have to solve our problems. I am ready to say to the other side of the aisle that I am ready to work together. That is because I have done it in the past. We actually like doing it, for us pragmatists to get into a room, solve problems, give and take, and actually learn from each other. I could give many examples of that.

Right now we need to set the example for the world that we are the greatest deliberative body. We have to get back to deliberating instead of delaying.

Please, for the House, pass the continuing funding resolution. For the Senate, limit your objection to the Budget Committee going into conference. Let's reopen the government, let's pay our bills, and sit down and negotiate in a way worthy of a great country, and let's honor the Constitution of the United States.

The ACTING PRESIDENT pro tempore. The Senator from Wyoming.

Mr. BARRASSO. Mr. President, I appreciate the comments by the distinguished chair of the Appropriations Committee. As she said, she is ready to meet, ready to negotiate, ready to compromise, ready to work together.

I come today to say tomorrow Republican Senators are finally going to get a chance to talk with President Obama about reopening the government and dealing with the debt this Nation has, dealing with the debt limit.

Until very recently, President Obama has been far more interested in speaking with the press than in actually speaking with Republicans. Then we have this invitation to the White House. This morning in the Washington Post, what the administration

says—it is a front-page article and it continues over to page 4—it says the White House “emphasized that Obama will not be negotiating.”

We have the chair of the Appropriations Committee saying she is ready to meet, negotiate, and compromise, and the White House says President Obama will not be negotiating.

The question is, why are we going over to the White House in the first place if the President is not interested in negotiating? Is it just to give him a photo op? I went to meetings like that during the health care debate more than 3 years ago. The President at the time would invite Republicans to a meeting and then he would reject every idea we would offer. If he had been more willing to accept Republican ideas, negotiate then, we would have had a bipartisan health reform bill that was accepted by the American people instead of a law that continues to have more people opposed than in favor of it.

That is going to be my message to the President tomorrow morning when we meet. This needs to be a real discussion, a real negotiation, when we agree on how we can reopen the Government, reduce our debt and help our economy grow. This is the sixth time in 5 years that President Obama has requested an increase in the debt ceiling. How much is he asking for? According to the majority leader, I understand it is \$1 trillion to extend between now until after the 2014 election.

That is an incredible amount of money. Just trying to figure out how much money that is, it is over \$1 million a minute. It is \$1 million every minute between now and 14 months from now. The President needs to realize that is unsustainable. We have a \$17 trillion debt. It is a debt on the back of our children and our grandchildren. We have families all across the country who have aspirations, anxieties, and anger about even the idea that their children and grandchildren will not be able to get careers, get jobs.

If we as a nation are going to incur more debt, we also have to find real savings. We cannot continue to increase our credit card debt, another new credit card after the President has maxed out the last one, and send this bill to the American people. It is time to set priorities. We want to get moving on real solutions, not just to our short-term problems but the long-term issues that face us as a nation as we try to work together in governing this Nation.

The House of Representatives has passed 12 individual continuing resolutions. These bills would open many different parts of the government right now, parts that we all agree should be kept operating. The House voted to pay for FEMA, Head Start, the National Institutes of Health, to open our national parks. Those bills have been sent to the Senate. They have been sitting here without action at all.

Here in the Senate I know a lot of Democrats are saying they support

these functions. We see this picture on the front page of the Washington Post this morning with the mayor, Mayor Vincent Gray, the mayor of Washington, DC, on the steps of the Capitol, talking to the majority leader saying, “Sir, we are not a department of the government. We are simply trying to be able to spend our own money.” Yet the majority leader, who is blocking these votes to allow the District of Columbia to do what they are requesting and what the House has said yes, they should be able to do, the majority leader is saying, “Don’t screw it up, OK? Don’t screw it up.”

The majority leader continues to object to votes on these bills. History supports bipartisan action of the House and not the stonewalling of the President and the Democratic leadership in the Senate.

In the middle of the last government shutdown, Congress passed and President Clinton signed laws to allow a wide variety of specific programs to function. It is a precedent we should be following today.

The President also keeps saying he will not negotiate on the debt limit. He tries to make people believe that never before has Congress included “issues that have nothing to do with the budget and nothing to do with the debt”—this is the President’s quote—in its negotiation over the debt limit.

The facts are not on the President’s side. Even the Fact Checker in the Washington Post gave the President four Pinocchios on that claim, essentially saying it was completely not true. Negotiations have actually occurred many times on the debt limit.

From 1978 until 2013, the debt limit has been raised 53 times. Of those votes, the debt ceiling increase was linked to something else more than half the time. So more than half of the debt limit increase votes since 1978 carried other provisions. They were not, as the President claims, clean increases.

The President wants to ignore that history. The President wants to pretend that raising the debt limit is something that has to be done without any deliberations, negotiations, dissent, and on his terms alone. He says he will not negotiate at all.

It is strange to be coming from his mouth because that is very different from the position that came out of his mouth when he was Senator Obama. That was not that many years ago. In 2006, Senator Obama voted against a debt limit increase because he said it was a sign that Washington cannot pay its bills. Senator Obama complained that the Federal debt had increased by \$5 trillion in 5 years. Under President Obama, Washington’s debt has grown by more than \$6 trillion in 4 years.

Senator Obama said, “The more we depend on foreign nations to lend us money, the more our economic security is tied to the whims of foreign leaders whose interests might not be aligned with ours.”

Under President Obama, foreign holdings of Federal debt have increased by 82 percent.

Senator Obama said that, “Washington is shifting the burden of bad choices today onto the backs of our children and grandchildren.” He said at the time, “America has a debt problem, and a failure of leadership.”

A debt problem and a failure of leadership.

President Obama is now asking for his sixth increase in debt in less than 5 years. Why is this, then, not a debt problem and a failure of leadership?

Senator Obama was right to say at the time we have a debt problem. President Obama should remember what made him say that in 2006, and do something about it now. He should join Republicans willing to talk about real entitlement reform as part of negotiations over raising the debt ceiling. He should be willing and anxious to talk about his health care law and how it is going to become a major factor driving Washington’s debt even higher in the future if we do not replace it with responsible reforms today.

The President should embrace bipartisan continuing resolutions passed by the House as a way of reopening as much of the government as possible while we have responsible and reasonable discussions, deliberations, and negotiations. President Obama should stop posturing, stop playing games, and stop punishing the American people as he has been doing under this current government shutdown.

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 assistant legislative clerk proceeded to call the roll.

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

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

Mr. CORNYN. Mr. President, yesterday we learned that for the remainder of the government shutdown one of America’s great charitable organizations, the Fisher House Foundation, will provide survivor benefits to military families who have lost a loved one on the field of battle. Fisher House is really just almost too good to believe, a wonderful charity that has helped military families all across our country, including folks in seven different facilities in Texas, from the VA North Texas Health Care System to the William Beaumont Army Medical Center in El Paso, the Carl R. Darnall Medical Center, the Michael E. DeBakey VA Medical Center, to the Brooke Army Medical Center in San Antonio, the Wilford Hall Ambulatory Surgical Center, and the South Texas Veterans Health Care System. I personally extend my thanks and express my gratitude to Fisher House for making such a tremendous commitment to our military heroes and making such a generous offer for the families of the fallen.

Secretary Hagel was quoted when he announced that Fisher House was going to fill the gap left by the cutoff of Federal funds, saying he was “offended, outraged, and embarrassed that the government shutdown had prevented the Department of Defense from fulfilling this most sacred responsibility in a timely manner.”

I agree with his outrage and sense of offense and embarrassment. But I want to recall how we got here. If our friends across the aisle had simply agreed to delay the individual mandate and to eliminate the special congressional carveout under ObamaCare, this never would have happened.

We have now reached day 10 of the shutdown. Over the last week and a half, administration officials have done as much as they possibly can to make this shutdown as painful as possible. They made the decision to barricade the World War II memorials and monuments along the National Mall, hoping to keep out our veterans, many near the end of their lives, for whom these monuments were built as a way of honoring their sacrifice. They kept these barricades in their way to impede or perhaps prevent them from visiting things such as the World War II Memorial.

The Obama administration we know has temporarily closed or interfered with privately run parks and historic sites, such as the Claude Moore Colonial Farm in Northern Virginia.

Why would the administration, in order to turn up the heat or increase the pain of the shutdown, impose itself to shut down a privately run park? Well, there is a reason for that, and it is because this is a cynical game—not one designed to get to a solution but one to gain political advantage. It should be offensive, embarrassing, and outrageous—to use the words of Secretary Hagel—for a political party to try to use a shutdown for such craven political gain.

Meanwhile, our Democratic friends have refused to support legislation that would reopen our memorials and national parks and fund the National Institutes of Health. I heard the distinguished assistant majority leader come to the floor a few days ago and decry the fact that cancer research for children was being temporarily stopped because of the shutdown. We have come to the floor and offered a bill that would reopen it, along with clinical trials, and it has been refused by our Democratic colleagues. We have come to the floor—and the House has passed these bills—and said: Let’s fund the Veterans’ Administration to make sure the backlog of disability claims gets taken care of and so our veterans who have given so much and sacrificed so much don’t have to wait on getting their disability claims processed. That was objected to by the majority leader. They also objected to funding our military Reserves. As I said, they seem intent on maximizing the pain in hopes of gaining political advantage. That is

outrageous, that is embarrassing, and it should be embarrassing.

Before I conclude, I want to say to all the military families out there who have lost a son, a daughter, a husband, a wife, a father, or a mother on the field of battle—I want to leave you with the words of a great American President who said:

I pray that our Heavenly Father may assuage the anguish of your bereavement, and leave you only the cherished memory of the loved and lost, and the solemn pride that must be yours to have laid so costly a sacrifice upon the altar of freedom.

Those noble and inspiring words in that prayer are the type of tribute we should be giving to those families who have lost loved ones on the field of battle, not the sort of shortsighted political treatment that has been given by the efforts across the aisle to shut down every reasonable opportunity to alleviate some of this hardship and to mitigate some of the pain.

We have done it together successfully when it comes to paying our uniformed Active-Duty military. We got a unanimous consent agreement between the parties to make sure our Active-Duty troops are getting paid. Why is it we can’t do the same thing with the survivors of those who lost their lives on the field of battle?

When I asked unanimous consent yesterday for the majority leader to agree to that piece of legislation, he asked to delay consideration of that request until the Defense Department could announce its proposal with the Fisher House. Again, I commend the Fisher House for stepping up and trying to fill the void, but why should we not do our job? Why should Congress not act? We should act and I hope very soon. We can do our job and honor these fallen and their families in an appropriate way by coming together as Republicans and Democrats and making sure these survivor benefits to the families who have lost loved ones on the field of battle are paid on a timely basis without being caught up in the political games occurring inside the Halls of Congress.

I yield the floor.

The ACTING PRESIDENT pro tempore. The Senator from Rhode Island.

Mr. WHITEHOUSE. Mr. President, I ask unanimous consent to speak in morning business for up to 15 minutes.

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

#### CLIMATE CHANGE

Mr. WHITEHOUSE. Mr. President, a colleague recently described on this floor his experience flying in a private aircraft when a fire broke out in the cockpit of the plane. He observed that putting out the fire distracted the pilots from flying the aircraft and that they precipitously lost altitude. This tea party shutdown and the tea party’s threat to our country’s credit, like that fire in the cockpit, are distracting us from flying the plane.

I dispute the notion that those who caused the shutdown have good stand-

ing to come to this floor and criticize the way the Obama administration is implementing a shutdown that we don’t want on our side of the aisle and that the Obama administration does not want. The tea party and Speaker BOEHNER, for their insistence on lighting that fire in the cockpit, are answerable to history and their consciences.

In the spirit of getting back to flying the plane, I will talk about, as I usually do, a real and looming crisis—not the manmade fire the tea party has lit in the cockpit of our government. That tea party shutdown could end tomorrow if the Speaker of the House would simply call up the measure the Senate passed. He refuses to do so, and it is his continued indulgence that keeps this shutdown going.

Climate change is for real. It is not manmade, nor is it something the Speaker can turn off with a vote. It is coming at us, and it is time to wake up to what carbon pollution is doing to our atmosphere and ocean.

Regrettably, one of the reasons Congress is still asleep is that the worst culprits—the big corporations that do the worst carbon polluting—are pretending it is not that bad, it is not that serious, and they should keep doing what they are doing; the status quo is fine. It causes me to wonder why it is that corporations seem never to admit they are wrong. Why is “oops” a word they can’t seem to use?

When it turned out that people would be a lot safer with seatbelts, did the car industry say: Oops. We should have put those in and put seatbelts in the cars. No. They fought and they had to be defeated, and then we got seatbelts.

When cigarette makers found out their product made people really addicted and really sick, did they say: Oops. We better figure out a way to not kill so many people. No. They fought and they lied for decades.

When it turned out that lead paint damaged children’s brains, did the lead paint companies say: Oops. We better warn folks about that and clean it up. No. They fought against protections and had to be defeated. Indeed, they are still fighting.

When it turned out that aerosol refrigerants and propellants were eating away at the Earth’s ozone layer, did the manufacturers say: Oops. That is dangerous, and we better come up with a safer product. No. They fought the change, but they lost, and now they are making money making new safer products.

When acid rain was killing off the fish in the northeastern lakes, did the big utilities say: Oops. We better clean up our emissions. No. They fought the changes until they were forced to clean up.

When the flame-retardant industry found out its product was dangerous and ineffective, did they say: Oops. This flame-retardant stuff is hurting people and doing creepy things in nature, so we better knock it off. Nope. It is still fighting while whales turn into swimming toxic waste.

Now that carbon pollution has blown through 400 parts per million of CO<sub>2</sub> in the atmosphere—a first in human history—and launched the most rapid acidification ever seen in the oceans—and by that I mean going back to geologic time—are the polluters saying: Oops. We better take our billions of dollars in profit and trillions of dollars in capital and invest seriously in new fuels and power sources. Fat chance.

Corporations that are harming people never say “oops,” and for two big reasons. One reason is there is a lot of money at stake. They would not be in the business if they were not making money, and they don’t want to stop. The other reason is that corporations don’t have consciences, they have reputations. A reputation is something you can manage. Huge chunks of Madison Avenue and K Street are dedicated to managing corporate reputations. So with no conscience and only a reputation, you manage the problem that you are harming people.

By now, the strategy for managing a corporate reputation while hurting people is well developed. It is a common one across cigarettes, acid rain, lead paint, flame-retardants, refrigerants, and now carbon pollution. There is a playbook, and guess what. The big carbon polluters are following the playbook: one, pretend to care—that is important; two, attack the science, and if you can’t attack the science, attack the scientists themselves; three, claim it will cost consumers a fortune; and four, make your goal not victory but doubt.

Pretend to care.

I don’t know if you remember those phony-baloney Exxon ads that were all over the place a while ago with guys in lab coats, and they had these Lucite molecules floating around. They wanted you to believe they were out there looking for tomorrow’s clean fuels. Well, you got had.

Since 2005 ExxonMobil has been making tens of billions of dollars in profit every year. It is hard to pick through their numbers, but sources report that over that same time it only spent tens of millions per year on clean energy—about what it spent on advertising. They spent as much advertising their clean energy, it appears, as they did investing in it, and it was a tiny fraction of their profits, let alone their revenues.

Remember BP and their green Sun baloney? BP pulled completely out of solar and completely out of U.S. wind investments once it had laid down a fat barrage of advertising about being beyond petroleum. Pretend to care.

Attack the science and even the scientists themselves.

The polluters have to do this through proxies. Nobody will really believe it if Exxon’s fingerprints are all over the attack on the science, so others do the dirty work.

One example is Virginia’s tea party attorney general Ken Cuccinelli, who attacked the top climate scientist at

the University of Virginia. He used his powers of office—the special powers of office that are entrusted to attorneys general. Having been an attorney general, I know something about how precious and special those powers are. He used those powers to harass and subpoena a college professor. UVA’s lawyers stuck up for the professor, and the Virginia Supreme Court threw that nonsense out. But for the polluters behind it, it was right out of the playbook.

You may remember the polluters whipping up a phony scandal called climategate, pretending that a group of climate scientists were doing dishonest work. The scientists had to endure audit after audit, every single one of which gave them a totally clean bill of health. It turned out it was the cooked-up, phony scandal that was dishonest, but the polluters had a field day in the meantime. It was right out of the playbook.

Claim it will cost consumers a fortune.

This is a playbook classic. The big polluters are always talking about how it will cost you to clean up their act. Implicit is that they are going to put all the costs on to you and that they are not going to eat any of it and that their shareholders are not going to bear any of it.

Let’s get past that. What they conveniently overlook is that, for instance, under the Clean Air Act—yes, complying with the Clean Air Act did cost utilities a lot of money, but for every \$1 that was spent cleaning up to comply with the Clean Air Act, Americans have saved about \$40. They spend \$1, you save \$40, and they want you to believe that is a big problem?

The Office of Management and Budget does a little calculation called the social cost of carbon. The latest cost is \$36 per ton of CO<sub>2</sub> emitted. For every ton of carbon pollution the polluters don’t sell, we save \$36. But they will never tell us that side of the story, nor that there are more jobs now in green energy than in the entire oil and gas industry, nor that we are in an international race for tomorrow’s clean energy technology innovations. It is a race these big international corporations are perfectly happy to have America lose. It is no skin off their nose.

Last, their goal is not victory, it is doubt. They don’t want to convince anyone that climate change isn’t happening. They don’t need to do that. Of course, they couldn’t do that in any kind of a fair debate. All they need to do, the playbook strategy says, is to convince us, as we are driving down the road listening to the radio, that nobody is sure yet; that there is some doubt, but we don’t need to do anything just yet; that people can move on to their next worry; this one is still up for grabs. They will keep trying to push action on carbon pollution over that horizon of doubt, never having to prove their case.

The American people are being played for chumps in this game. It is a racket, and we are the mark.

Even so, even with all of that, the facts around us—what is happening to our woods and shores and farms and weather—are becoming so clear that even with the playbook they are losing, just like they ultimately lost on cigarettes and seatbelts, on lead paint and acid rain and the ozone hole.

Here is what Americans are saying: 61 percent of Americans say the effects of climate change are already affecting them personally or they see it happening in their lifetime.

Fifty-eight percent said the country should do more to address climate change, including 51 percent of Independents, while just 14 percent—14 percent—said we are doing enough already.

Sixty-five percent of voters support “the President taking significant steps to address climate change now”—65 percent. That number jumps up to 70 percent when looking at voters under 40 years old.

Sixty-six percent of young voters—two out of every three—say climate change is a problem to address, while just 27 percent say climate change is a natural event that humans can’t affect, and only 3 percent don’t believe climate change is happening.

Fifty-three percent of people say they would be less likely to vote for a politician who did not understand that climate change is a real problem.

Even in the red State of Texas, 70 percent believe global warming is happening, and more than half say more should be done about global warming at all levels of government.

Today is day 10 of the tea party shutdown. As we have pointed out over and over, it is a manufactured crisis. It goes away the instant Speaker BOEHNER stands in the House and calls the measure the Senate has passed, without amendments and without gimmicks, to the floor. It will pass. The crisis will be over.

This crisis is different. This is not a crisis of a fire in the cockpit that is being kept burning by Speaker BOEHNER who could stop it at any time; this is for real. This is Mother Nature—400 parts per million for the first time in 800,000 years is serious.

The tea party Republicans are wildly out of step with the American people on both issues, and it is time for them to wake up.

Mr. President, I have a unanimous consent request, if I may ask the distinguished Senator from Georgia to yield for one moment.

I ask unanimous consent that Senators on the majority side be limited to 10 minutes each until 1 p.m.

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

Mr. WHITEHOUSE. I yield the floor.

The PRESIDING OFFICER. The Senator from Georgia.

Mr. ISAKSON. Mr. President, I ask to be recognized for up to 8 minutes.



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

QRM RULE

Mr. ISAKSON. Mr. President, on August 28 of this year, the six Federal regulators of the banking industry reported out on their charge to promulgate a rule required by Dodd-Frank known as the QRM rule or the qualified residential mortgage.

The qualified residential mortgage rule was a rule that Senator LANDRIEU, Senator HAGAN, and I put into the Dodd-Frank legislation to provide for a parameter for residential mortgage loans to be exempted from the risk retention requirements of Dodd-Frank if they met a certain standard. These regulators were charged with establishing that standard. That law passed over 5 years ago and we are just now getting the promulgation of the rule, but I am happy to say I rise on the floor of the Senate to memorialize my support for a job well done. The qualified residential mortgage rule, which is being circulated now until October 28, is the right answer for the requirement of Dodd-Frank and for the American housing industry.

For the education of the Senate and the public at large, the Dodd-Frank law, in its desire to make sure loans that were underwritten were better underwritten and loans that were made were better made loans so there would be less default and less problems in the housing industry, required the banking industry to make only qualified residential mortgages as defined.

The original discussions within the banking industry were that part of that definition would be a required 20-percent downpayment, which I and many people in America strenuously objected to, because a 20-percent requirement to exempt from risk retention would be far too great a downpayment for most American families to meet, would have probably meant a decline in the housing market, even greater than we experienced in 2008, 2009, 2010, and 2011, and would have had a negative impact on America's economy, unemployment, and America's health and well-being.

So the banking regulators did a great job in their rule which does the following: First of all, it equates QRM, or the qualified residential mortgage rule, with the QM rule, or the qualified mortgage rule, which Richard Cordray, the Director of the Consumer Finance Protection Bureau, promulgated 1 year ago. Mr. Cordray did an outstanding job of seeking input from people in the industry and the trades affected by the housing industry and wrote a rule that made sense. That rule required the following: It required good, solid underwriting. It required a maximum ratio of total debts to total gross income of 43 percent so we would not have somebody borrowing more than half of their take-home pay or their gross pay in order to service debts. That would mean people would have the money to pay their mortgage.

It required people to verify their income, credit, employment, the value of the property that is being purchased with the loan. All of those things are the standards that served America well for years until the subprime lending took place from 1999 until 2006.

So I commend Richard Cordray and the Consumer Finance Protection Bureau for defining a qualified mortgage as one that is well underwritten. A required downpayment is not necessary to have a qualified mortgage because underwriting is what led us into the difficulties of the past 5 years in the housing industry.

We went through a recession that was not a downpayment recession but an underwriting recession, and Congress itself was partially to blame when it mandated that Freddie Mac and Fannie Mae hold a certain percentage of their portfolios in what is known as qualified residential mortgages for the purposes of meeting the needs of underserved people in our society. Those underserved people in society ended up being credit risks or higher credit risks. They became known as subprime lenders. They got guaranteed by the government. They were sold in securities. When they defaulted, the securities went down, the American housing industry went down and the American Federal Reserve had to bail out people such as AIG and we went through the worst housing crisis in the history of the United States.

So the proposal of the six banking regulators to merge QRM and QM, they are recognizing that underwriting is the key to sound loans. By requiring good underwriting to exempt from the 5-percent risk retention required in Dodd-Frank, we are ensuring a robust housing market, robust and available capital through Freddie Mac, Fannie Mae, and private institutions, to ensure housing in America can return to the heights it has known in the past.

Quite frankly, we are never going to get below 7 percent unemployment, we are never going to get higher than 2 percent growth in America in our economy until we return to a robust housing market. We are not going to return to a robust housing market until we get liquidity in the credit markets for residential mortgages of a conventional nature. That is only going to happen when Freddie Mac and Fannie Mae can secure well underwritten loans and guarantee them so they can be sold in the marketplace.

The banking regulators who are now circulating the QRM rule for public comment did precisely the right thing by recognizing that underwriting was the problem and not downpayments.

Lastly, one of the things the regulators did put in their proposal for circulation for input was what if they did require a downpayment of 30 percent, would that be an exemption for the risk retention under QRM. I would implore the regulators not to consider doing that because a 30-percent downpayment would be even worse than a

20-percent downpayment. It would restrict even more Americans from becoming homeowners, and it would not address the problem. The problem was underwriting. The problem was not downpayment. Credit enhancements such as private mortgage insurance and things of that nature can supplant a downpayment requirement, but nothing can supplant quality underwriting.

Richard Cordray wrote a good rule, the Consumer Financial Protection Bureau is enforcing that rule, and I commend the bank regulators for merging the QRM rule with the QM definition to ensure that we return to a robust economy with a strong housing market, don't revisit the problems of the past with shoddy underwriting, and instead look forward to a brighter future for the American housing market.

I yield the remainder of my time.

The PRESIDING OFFICER (Ms. BALDWIN). The Senator from Colorado.

Mr. UDALL of Colorado. Madam President, for nearly 2 weeks I have watched the debate on the Senate floor as well as on the House floor, and I have become more and more frustrated. My frustration is, in part—I would say in large part—driven by the contrast to what I see going on in my home State of Colorado.

During the past several weeks, Coloradans have come together in the wake of Biblical rains and beyond devastating flooding to begin the long process of rebuilding our State better and stronger. We in the West—and I think I can say we as Americans—are rugged cooperators. Sure, we are each strong individuals—and that is a strong point of view in the West; it is the core of who we are, that we are strong as individuals—but we know we are best when we band together, despite any political or philosophical differences, to face our shared challenges. I am doing my level best to bring that spirit to Washington, DC, especially now in this time of shutdowns and ultimatums and ideology that doesn't make sense to the people I represent in Colorado. I invite all of my colleagues to come to Colorado to see the collaborations occurring in these flood-ravaged communities such as Jamestown, Lyons and Estes Park and Fort Morgan. There are no games. There is no posturing. There is no politics. There is just a doggedness to make their communities better. I surely hope the strength and the focus of Coloradans could be an inspiration to all of us as we tackle what are very pressing policy issues.

On that note, I wish to speak about one of my constituents, someone I work for—Jeff. He is a Federal employee. He demonstrates the resilience, to me, of the people of Colorado. But his situation also typifies the worst of what this shutdown and this brinkmanship is doing to the real people, the good people of my State of Colorado.

Jeff is a Federal employee. He was trapped for 3 days in last month's flood. That flood cost him almost everything. He has very few possessions

left. Once he was free, he went immediately back to his day job. He was working for an agency that is integral to the flood disaster response. What happened? The government closed. So now he rents out an apartment. His home is inaccessible, literally, due to the flooding. He doesn't have a paycheck and he is being told he is not essential and he shouldn't come in to work.

There are a lot of reactions I have to that. There are a lot of reactions anybody who is paying attention would have to that. One is that now there is one less pair of boots on the ground helping with the flood response efforts in Colorado.

To a certain extent, politics is about finding the right strategy to advocate for what a person believes is right. But what is going on right now is shameful. What is happening to Jeff is flatout shameful.

What we are seeing is one faction of one party, in one Chamber, in one branch of government, holding this Nation's health, economy, and security hostage and, in the process, causing the Federal Government to shut down and threatening a government default on our obligations. By doing so, these individuals are holding our flood recovery hostage. It makes no sense.

I guess you have to ask yourself why. Why would a small group, a faction, be doing this? It strikes me that in part they are doing it because they are obsessed with undermining a law that is providing affordable health care to Americans, some for the first time in their lives, a law that is saving seniors hundreds of dollars a year on prescription drugs and is leveling the playing field when it comes to providing health care and putting consumers back in charge of their own health care.

I want to make this clear: After having legally passed both Houses of Congress, being affirmed by the Supreme Court, and then serving as a referendum in the just concluded campaign that overwhelmingly reelected President Obama, the Affordable Care Act is settled law. Let me say that again. The Affordable Care Act is settled law.

But describing it as settled law alone I know is not enough to resolve this latest crisis. So I would like to take viewers and my colleagues back a decade when the Presiding Officer was a Member of House at that time, when President George W. Bush pushed us to pass what was an unpaid-for Medicaid prescription drug benefit.

Members of my caucus over in the House felt that this massive unpaid law was thrust upon us without due consideration and at a time when we should not be racking up further debt. Many of us on my side of the aisle were literally reeling with anger after it passed. It also passed in ways with which we disagreed, in the middle of the night, literally. The desk in the House was kept open—I think the Presiding Officer knows—for close to 4 hours to find those last votes.

I was angry. I voted against that Medicare prescription drug benefit. I am sure I was as angry as some of my colleagues were when the Affordable Care Act passed over 3 years ago.

So what did I do? I took a lot of deep breaths. I listened to the counsel of people I respect, I listened to my own counsel, and I not only decided it was settled law, but I decided to start holding townhalls and listening sessions so I could help my constituents sign up for it. I knew it was the settled law of the land, just like ObamaCare is today, and I wanted my constituents to be best served by its implementation.

So I went out and spread the word about the benefits, figured out what questions my constituents would have. I wanted them to sign up. I wanted to make it a success. I wanted them to have those benefits.

So let's fast forward to today. Far from helping people, our friends and colleagues on the other side of the aisle have relentlessly spread uncertainty about ObamaCare, attacking its implementation at every turn, and now to close down the Federal Government over their concerns about it.

We are in the 10th day of a government shutdown. Our national security has suffered. Seventy percent of the intelligence community is furloughed. We do not have enough food inspectors on the job. Our veterans are not getting the services not only that they need but that they have earned. Our national parks are closed, hurting economies like ours in Colorado. I mentioned Estes Park. Estes Park is the gateway to Rocky Mountain National Park. If Estes Park is going to recover from these devastating floods, Rocky Mountain National Park has to be open for business.

This is not how the greatest Nation in the world can go on doing business. I have said from the very beginning—I think the Presiding Officer agrees with me—the Affordable Care Act is far from perfect. No mandate law is. As with every law, it will undoubtedly need some improvements and some constructive changes during its implementation. I am committed to doing that, just like we did after President Bush moved his prescription drug law to the finish line.

In the past few days we have seen statements indicating that some Republicans are starting to understand that this partisan focus on ObamaCare is futile. So as their next step they have seized on yet another destructive tactic, manufacturing a new crisis, an even more serious, potentially devastating crisis than shutting down the government. What have they done? They are threatening the full faith and credit of the Federal Government to push their budget demands. They have threatened to force us past the deadline, which is October 17—that is a week from today—when the United States will no longer be able to meet its financial obligations.

Grandstanding on funding the government is bad enough. If we do not

agree on a way forward to reopen the government, but we also do not agree on a way to ensure that the Treasury Department does not default on our Nation's debt obligations, we will seriously damage global confidence in the United States, make no mistake. There are some voices in this building who think that will not happen. They are wrong.

If we damage the global confidence in the United States, we are going to hamper our economic recovery, we will slow job creation, and we will make borrowing costs more expensive for government and families alike. This is no way to win the global economic race in which we find ourselves. Coloradans are telling me in every way they can that they expect a lot better than this.

Ronald Reagan used to joke in only the way he could that he was not worried about the debt; it is big enough to take care of itself. But every American should worry if Congress refuses to meet the obligations we have already made.

I know many Americans are worried about our debt and our capacity to pay the bills we have incurred. I have been worried about this for a long time. I think if you would ask anybody around here, they would tell you I would vote in a minute for a sensible grand bargain. It is true. I have worked across the aisle and built a record of efforts to reduce wasteful spending and set our budget on a more sustainable footing. It should be one of our top priorities. It has to be one of our top priorities.

I have been a longtime supporter of the line-item veto. I supported the initial structure around which the Simpson-Bowles deficit reduction commission worked. I called for an end to earmarks. I worked with Senator COBURN from Oklahoma on ending some wasteful public subsidies, including those for the political party conventions every 4 years. It is why I was the first Democrat to champion a balanced budget amendment to the U.S. Constitution in many a year. I am not the only Member, as well, of my party who has been fighting for commonsense reforms.

This is critically important work. I would love nothing more than to bring a serious deficit reduction plan to the floor and pass it along with raising our debt limit to avoid an American default.

But let me be crystal clear: To default on our debt because a grand bargain eludes us would make our debt and deficits even worse and thrust us into an economic tailspin. It is irresponsible to even suggest forcing America into default as a legitimate negotiating position.

Let's sit down and have a grownup discussion about these important issues, but not like this. Let's fund the government, let's pay our bills, and then let's sit down and negotiate again. Negotiation is good. Compromise is good. But we cannot have this important set of discussions with one party constantly threatening to shut down

the government or throw our country into default, each of which makes our deficits and debt even worse.

We have, literally, centuries of examples of a Congress collaborating, working together. We have done that for over 200 years. We can debate, we can have contentious back-and-forth, but in the end we need to compromise and agree. We need a comprehensive and balanced deficit reduction plan that can pass both Chambers and be signed into law.

No party gets to threaten the American economy and shut down the government when they do not get their way. No party gets to jeopardize middle-class families' 401(k)s or senior citizens' retirement savings or set our economic recovery back just because their positions are not strong enough to prevail on their own.

That just is not the way to address our Nation's shared problems. And trust me, our debt and deficits are a shared problem. We can do better.

I want to begin to conclude by again referring to the Coloradans I am so fortunate to represent, just like the Presiding Officer, I know, is honored to represent the good people of Wisconsin. Coloradans have shown the true strength of our State in the wake of this tragic flooding that literally has wiped communities off the map and destroyed thousands of homes. If we could have done anything to prevent that natural disaster, we would have.

We now face a potential manmade disaster. We have to protect Americans from a looming manmade disaster that is emerging right here. We have to bridge the partisan divide. We have to end this government shutdown. We have to stave off an American default. We have to pay our bills. We could do this today if Speaker BOEHNER would just allow the House to vote on a clean funding resolution that we have already sent to the House, with the House numbers in it, by the way. So let's just see a vote in the House. The continuing resolution would pass in the House today with Republican and Democratic votes.

So let's just vote. Let's hold the vote. The Presiding Officer and I served in the House. When we were eager to go to work we would shout: Vote, vote, vote; work, work, work. It is time for the House to go to work. Let's vote to end this debt ceiling crisis and make sure our Nation pays the debts it has already incurred.

These are the basic functions of Congress. If we fail to act, history will never forgive us—any of us.

I yield the floor.

The PRESIDING OFFICER. The Senator from Idaho.

Mr. CRAPO. Madam President, I rise today to discuss the multiple issues that have now presented themselves to us in the Senate and to the U.S. Congress and, frankly, the American people.

I have been in several hearings this morning. The first was with Secretary

of the Treasury Jack Lew, where the Finance Committee discussed with him the pending expiration of our debt ceiling and what his understanding is of how that will impact the country. He raised a lot of serious concerns—very legitimate serious concerns—that others are raising.

We then followed that up with a hearing in the Banking Committee where we had representatives from a number of the various industries in the United States also discussing what is going to happen in the United States if the country does not increase the debt ceiling. And there are serious consequences that will happen if we do not do this.

But what I tried to do in both of those hearings—and I will refer to my conversation with Secretary Lew—was to focus us back on the broader, bigger threat. Secretary Lew basically said that we have a manufactured crisis in the United States because of our unwillingness at this point to face the debt ceiling and simply extend the debt ceiling without any kinds of conditions or negotiations.

I reminded him that the crisis we face—the big crisis we face—is the debt crisis, and it is very real. I guess in a sense it has been manufactured over the last 20 or 30 years by Congresses and Presidents who have refused to control spending and have put us into tremendous debt.

Our debt ceiling we are negotiating about right now—or I think wishing we could negotiate about right now—is \$16.7 trillion. It has grown by trillions of dollars over the last 5 or 6 years.

What the President has asked us to do is to once again increase the debt ceiling by another \$1 trillion or more with no reforms, no fiscal changes in our policies to deal with the mounting spending crisis we face. The President's position is: You give me this \$1 trillion or more of new debt authority, and I will then talk to you about reforming our fiscal policy. The problem is we have been trying to negotiate over fiscal policy now and trying to get reforms put into place for years and we have not been able to get there.

When I asked Secretary Lew about this, he basically said: We have made progress on our overall debt crisis in the past few years, and I think we can continue to work on those kinds of steps if you will simply pass this clean debt ceiling extension and do so in a way that involves no negotiations from the President in any way.

I reminded him that a major part of the progress we have made in the last couple of years was made when we met the debt ceiling 2 years ago in 2011. It was the Budget Control Act that put into statute over \$2 trillion of reductions in our spending path. That was attached to the debt ceiling as we moved forward. It was literally the debt ceiling negotiation that generated the only significant spending controls this Congress, this country, has seen for years and years. Yet the President

refuses to take another step now that we have met the debt ceiling again and negotiate for further reforms.

By the way, there is another reason we have made some progress in the past few years. That is that we have implemented massive new taxes on the American people. The ObamaCare legislation itself contains nearly \$1 trillion of new taxes, and although they were delayed for a few years, they are now beginning to fully hit the American people. Last January, the President was able to win his argument and succeed in getting the top income tax brackets raised, an impact on our Tax Code that I think was harmful rather than helpful and clearly was damaging to the creation of jobs and to businesses across the United States. But, nevertheless, another \$500 billion to \$600 billion of tax revenue was put into the mix there.

So what have we done? We have made a plan to control discretionary spending over the next 10 years and reduce it by about \$2 trillion. If we stick to that, we will get \$2 trillion worth of spending reductions. We have raised taxes by at least \$1.6 trillion over the next 10 years, all of which, I believe, has been harmful to our economy, but has generated revenue to try to help reduce the debt cycle. But we have not addressed the two critical parts of reform that we must address in this country if we are ever going to get control of our spending excesses and stop the out-of-control spiral toward insolvency that we see; that is, reforming our entitlement system and reforming our broken Tax Code.

What have we seen there? Virtually minimal, if any at all, reforms of entitlements. They seem to be off the table. Yet they are the part of our spending problem that is the biggest and the most out of control. On tax reform, we have seen no reform of the Tax Code. We have a Tax Code that is the most unfair, the most complicated, the most expensive to comply with, and the most anticompetitive code we probably could have created if we did it on purpose. Yet we have no reforms of the code. Instead what we have done is add to the code another \$1.6 trillion of new taxes on the American people.

What we are asking is whether we can move forward in trying to deal with our fiscal problems in this country by negotiating over entitlement reform and tax reform. I frankly believe we ought to be at the negotiating table talking about that. But what we have been told is: No, as soon as you raise the debt ceiling by—the amount we are hearing is somewhere in the neighborhood of \$1 trillion—as soon as you raise the debt ceiling, then we can talk further about other negotiations, then we can get engaged in trying to deal with our debt crisis.

I pointed out, as I said to Secretary Lew, that the last major progress we made on spending reform happened in negotiations relating to our debt ceiling. Why cannot we negotiate now and

make significant fiscal reform in addition to dealing with our debt ceiling? It is that debt crisis that is the biggest problem.

I was on the Bowles-Simpson Commission, the President's own commission, that he put together some years back, 2 or 3 years now. We spent a full year studying the impacts on our economy of America's fiscal excess and what we needed to do. The Bowles-Simpson Commission came up with a plan. It was a proposal. We concluded that—this was 2 or 3 years back—we needed to reduce our spending path, our debt path in the United States by at least \$4 trillion. We concluded we had to deal with that by reforming our entitlement system and we had to deal with it by controlling discretionary spending. We agreed to having some of that tax revenue the President was demanding. We also agreed that in the overall mix we would have about a 3-to-1 ratio of spending cuts to revenue.

The President did not accept that recommendation. Many of us tried for months and months and months afterward to get that recommendation to the floor for a vote. But it has not made it to the floor for a vote.

My point is, negotiations have been under way for years and years. Significant plans have been developed that would help us move forward. We know what to do. We need to have the will to do it. So far, the only reforms we have been able to get in the last few years as a result of the debt crisis that we face have come when we have met these pressure points dealing with our debt ceiling.

We are not asking to shut down the government for the purpose of simply making a point. We are trying to get to negotiations. We want to see the government reopened. We are not seeking to have the debt ceiling expire. We want to have negotiations to be able to put together the kinds of fiscal reforms that should always accompany extensions of the debt ceiling.

I believe the reason Congress put a statutory debt ceiling in place in the first place was because it wanted to give America a gut check every so often about the spending problems we have. We have put almost half of the entire spending system of the government on auto pilot. We do not even have the opportunity to vote on it here in Congress.

Ultimately, we have to deal with the debt ceiling. Ultimately, we have to deal with the funding to keep our government operational. Let's not just move forward and accomplish those objectives, leaving in place the unrestrained fiscal crisis we are dealing with in this country. Let's use this opportunity to put together the kinds of fiscal reforms that should accompany decisions to allow our country to increase its debt.

I yield the floor, and 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. CORNYN. I ask unanimous consent that the order for the quorum call be rescinded.

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

The Republican whip.

Mr. CORNYN. Yesterday I came to the floor with the distinguished majority leader to raise the issue of survivor benefits to those who died in the line of duty. Reportedly, 26 servicemembers have died since the government shut down on October 1, including 5 in combat. Their families have been denied the basic survivor benefits, which include a death gratuity, \$100,000 of life insurance, a housing allowance paid for a year, paid in a lump sum, as well as burial and other related expenses.

Yesterday I asked unanimous consent that we take up and pass the House bill. The majority leader and I entered into a conversation, and there was a question as to the intervening action by the Department of Defense to try to work around the lapse of the funding. Fisher House, which is a wonderful charitable organization, helps to operate and fund seven different facilities in my State alone. I know they are extraordinarily generous and do very good work. They offered to enter into a contractual agreement with the Department of Defense to fill the gap during the interim. But what I would like to do is ask unanimous consent that we take up and pass the House legislation, which would alleviate the need for Fisher House and the Department of Defense trying to figure a workaround. We would actually pass legislation that would reopen that stream of funding so that these families could get the benefits they deserve.

UNANIMOUS CONSENT AGREEMENT—H.J. RES. 91

Mr. CORNYN. I ask unanimous consent that the Senate proceed to consideration of Calendar No. 216, H.J. Res 91, making continuing appropriations for death gratuities and related survivor benefits for survivors of deceased military servicemembers of the Department of Defense for fiscal year 2014, and for other purposes; that the measure be read a third time and passed and the motion to reconsider be considered made and laid upon the table.

The PRESIDING OFFICER. Is there objection?

The majority leader.

Mr. REID. Reserving the right to object, the senior Senator from Texas has always been very courteous to me. Yesterday was no exception in withholding his unanimous consent request when we discussed this issue. It was about 2 o'clock in the afternoon, as he indicated.

I indicated that I thought that if we waited until 3:30 we would have this matter resolved, as that is what I had been told. In fact, it was a little after 3 o'clock yesterday afternoon that Secretary Hagel issued a statement announcing that the Department of Defense had entered into an agreement,

as my friend said, with the organization my friend mentioned, and that would provide the family of fallen servicemembers—over the weekend, the Senator from Texas is correct, we had five soldiers killed, one of whom was a woman, four men and one woman. The agreement Senator Hagel came up with would give everyone—provide to family members of the military the full set of benefits they have been promised, including the \$100,000 death benefit gratuity. So the death benefit issue has been resolved. The Department of Defense stepped forward and took care of everything, so this issue is largely moot. It is clear the action on this legislation is now just for show here.

We all agree it is bad that the government shutdown led to this added grief for the families who had suffered such a terrible loss. Now we need to do what we can to prevent any further bad results—and there have been plenty of them in other areas. The right thing to do is to prevent more of these in other areas, and the House should just vote to open the government. This issue has been taken care of, and it is terrible that we even got to this point.

We should not forget that as long as the government remains closed and the Republicans refuse to open the government, the military is unable to, for example, buy armor and equipment needed to prevent future deaths in the military. For the families of FBI agents killed in the line of duty, it is the same problem—they can't receive their death benefits. Veterans' benefits are delayed and disrupted.

As for this bill, the Secretary has now acted. We all agree the issue is taken care of. If my friend from Texas feels more comfort as a result of doing this, which I think is unnecessary, I don't object.

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

The joint resolution (H.J. Res. 91) was ordered to be engrossed for a third reading, was read the third time, and passed.

Mr. CORNYN. Madam President, if I could respond briefly, I appreciate the majority leader not objecting to the consideration of this legislation. He believes this issue has been resolved by this contractual arrangement between Fisher House and the Department of Defense, but ultimately the Department of Defense would have to reimburse Fisher House under what I understand is the purported arrangement to be made. This obviates the need for any of that kind of workaround, together with any legal questions that might arise as to whether this is actually something the Department has the authority to do. I am not suggesting they don't; I am just saying this alleviates all those considerations.

So I am pleased we were able to come together in a bipartisan way, as we were on the military pay for uniformed military, and pass this narrow piece of legislation. I think maybe now that we have passed the pay for Active-Duty

military and we have passed the provision that provides for survivor benefits for the families of the fallen, perhaps that paves the way to be open for some other narrow bills until we can come together on a larger bill.

We have offered, for example, funding for the National Institutes of Health, NIH. A few days ago the distinguished assistant leader from the Democratic side gave a very eloquent speech about children's cancer research. Under the bill that was passed by the House on a bipartisan basis that we have called up here, that funding would be restored, as would funding for the Veterans' Administration so they can process disability benefits, which they are not able to do now because of the cutoff in funding.

There are a number of areas where I think we can work together constructively if we will do so. I am pleased we were able to take care of this one.

Mr. DURBIN. Would the Senator yield for a question?

Mr. CORNYN. I yield for a question.

Mr. DURBIN. I would ask a question through the Chair.

I say through the Chair, I think what we did here was the right thing to do, and I am sorry, I am painfully sorry that this government shutdown is hurting so many innocent people. It could come to an end with one decision by the Speaker to call one bill on the floor of the House. He refuses to do so. So we are trying to put out these little fires and spare the American people the pain and injustice that is coming about as a result of this shutdown. But I would say to the Senator from Texas that even the Veterans' Administration bill passed by the House fails to fund some critical areas for veterans. It does not fund the appeals process for veterans disability claims. Those have stopped. Secondly, it doesn't fund the cemetery rights of veterans who are seeking to be buried in national cemeteries. While we pay for funerals, the people who prepare the grave sites and such are not being paid. It doesn't have the Department of Labor program to hire unemployed veterans coming home. That is not funded. The HUD program for homeless veterans is not being funded. The notion that we are somehow taking care of veterans with the House action is far from true.

The last point I wish to make is that over 500,000 Federal employees are actually veterans. Many of them are furloughed today. One-fourth of all employee veterans are disabled. Many of them are furloughed today.

If we really care about veterans, opening the government to make sure all of these agencies are serving our veterans seems to me to be a reasonable approach. I ask if the Senator agrees.

Mr. CORNYN. Madam President, responding to the question of the distinguished assistant majority leader, I would say that we would all like to try to find some way to get back to business as usual when it comes to funding

the government through the regular appropriations process. We haven't done that for a long time, and so we have been operating not on individual bills—I think there are 13 separate bills as part of the appropriations process. So now we have unfortunately already degenerated to this continuing resolution process, which has its own problems.

I would say to my friend that for every one of the hardships we can mitigate through passing narrow legislation absent a global agreement on the continuing resolution, it seems to me we ought to be doing that. If there are other suggestions the Democratic side has about how we can do that, I think that would be a good thing to do.

The problem is that I know the majority leader—I will give the majority leader the benefit of the doubt. I hope he didn't really mean he thought this was a show process, trying to restore these survivor benefits through this unanimous consent request, and I will give him the benefit of the doubt.

I do think there are a lot of questions raised in the minds of the American people whether what is happening here is being done purely for political purposes. We have veterans of World War II and Korea who come to the World War II Memorial only to be met with barricades. I have met a number of the Honor Flights of the "greatest generation" at a number of these memorials, and they have basically decided to go around the barricades, as I believe is their right under the Constitution.

It seems as if there is an effort made to maximize the pain associated with the shutdown. We know 83 percent of the government is being funded. Why can't we try to chip away at some of these narrow provisions and mitigate some of the hardship that we can rather than getting in our corners, squaring off, and creating more and more problems? I think this is important. We ought to be doing this. We should have done this a long time ago.

I would say to my colleagues, there were reports that Secretary Hagel notified the administration of this lapse in survivor benefits before the shutdown even occurred. It took the President 9 days before he finally ordered the Department of Defense to come up with a workaround, thankfully with the help of the Fisher House.

I think there is an impression that a lot of gamesmanship is going on. I don't think it becomes the Senate. I think Congress's approval rating is in the toilet, and we ought to be doing everything we can to address the problems where we can.

Mr. DURBIN. Would Senator yield for a question?

Mr. CORNYN. I yield the floor to the Senator.

The PRESIDING OFFICER. The assistant majority leader.

Mr. DURBIN. I would make several points.

First, I was with an Honor Flight group at the World War II Memorial

last week, a great bunch of World War II veterans who came in from Illinois, and it didn't surprise me one bit—there was no barricade stopping these veterans. They were on their way to their memorial, and they went.

The reason why there was any question about this memorial and access was because of the decision by the Republicans to shut down the government.

I was going to remind the Senator of Texas, who is a learned attorney and a former Texas Supreme Court justice, of the story we were told in law school. It was an anecdotal story, an apocryphal story of someone who killed both his parents, went to the courtroom, and then threw himself on the mercy of the court because he was an orphan. In this situation we have our Republican friends lamenting the impact of a government shutdown on World War II veterans coming to Washington, and on these tragic stories of families who have lost someone they love in combat. But all of this is unnecessary. All of it could have been avoided if the Republican Speaker of the House would call one bill for a vote which he knows will pass. It would open the government. That is the simple and honest answer.

This notion we are going to have a series of small appropriations to fund our government—all of the appropriations bills that have been called so far and passed the House amount to about 18 percent of the discretionary domestic budget. At this pace, the House only has to pass 79 more bills to open our government. We think at this pace it will only take them about 2½ months to do it. Is that any way to run a great Nation? It isn't.

We need to open our government, serve our people, spare them the injustice and pain which comes from this Republican shutdown.

The PRESIDING OFFICER. The majority leader.

Mr. REID. Madam President, my friend, the distinguished senior Senator from Illinois, gave an analogy that applies to a lot of what my friend from Texas said. First of all, we haven't done appropriations bills. We haven't done appropriations bills because the Republicans won't let us. We can't even get cloture on a way to proceed to one of them.

But I want to be sure the record is clear that my friend from Texas doesn't have to give me the benefit of the doubt on what I said. If there were ever an example of this whole process being for show, it is this: We have a lot of things we should be working on. The country is within 1 week of defaulting on its debt for the first time in the history of this country. We should be focusing on that. The government should be open.

We had the unfortunate incident where we had five of our troops killed over the weekend in Afghanistan, and it brought to our attention they were not going to get their benefits because the part of the government that gives them that money is closed.

Now, we didn't close it. But Secretary Hagel, a former Republican Member of this body, worked it out so they are all taken care of. They are all taken care of. So this unanimous consent I agreed to is for show. It doesn't mean anything. They are being taken care of anyway.

So I appreciate the Senator giving me the benefit of the doubt, but he doesn't need to give me the benefit of the doubt. This whole thing is for show. This whole government shutdown is for show. It is a show that I don't quite understand the ending of, but that is where we are.

The PRESIDING OFFICER. The Senator from Florida.

Mr. RUBIO. Madam President, may I inquire, under the previous order, how much time remains for the minority?

The PRESIDING OFFICER. There is 8½ minutes remaining for the Republicans.

Mr. RUBIO. I ask unanimous consent that 5 minutes be added to that total, for a total of 13 minutes.

The PRESIDING OFFICER. Is there objection?

Without objection, it is so ordered.

Mr. RUBIO. Madam President, with all this focus on the fighting going on in Washington these days, I think we are losing focus on the biggest issue facing this country, and that is the pervasive and growing sense we are losing control of our country; that we are losing the American dream.

Why do people feel this way? Because millions of them have been out of a job for months, and maybe even years, and because millions more find themselves stuck with jobs that don't pay enough for them to live on or certainly for them to live as they used to.

When people hear news that the economy is recovering, that unemployment is down by .1 percent this week or this month, that the stock market is up and that the recession is over, it makes people angry. And rightfully so. Because the recession might be over on Wall Street, but it is not over for millions of people who are out of work or stuck with jobs that do not pay enough to live on.

What makes all this worse is that while their paychecks aren't growing, their bills are growing. Ask the young couples out there, the single parents, how much it is costing them every month or week to provide childcare for their kids. Ask the young Americans who are saddled with thousands of dollars in student loan debt.

How are people making it through these times? Well, I am reminded of a few years after we got married, when my wife and I hit a rough patch in our finances. What we did was we got rid of one of the cars and we moved in with her mom for 6 months. That is what many of us have had to do at some stage in our life, but it was usually temporary. Now people are doing that with the feeling it might not be temporary; that this might be the way it is for a while. And they ask themselves:

Is this the new normal? Is this the way it is going to be from now on?

This is what millions of people across this country are feeling these days; that maybe the American dream—if you work hard, you can improve your life—isn't what it used to be; that maybe the American dream is actually even slipping away.

But why is this happening? Whose fault is this, is the normal reaction some people have. Well, there are a few reasons why this is happening. One is the economy has changed. The nature of our economy has changed. Globalization, for example, has sent thousands of middle-class jobs overseas. Information technology and advances have replaced many of our middle-class jobs with machines. Another reason why is that we simply have too many people who never get the education or the skills they need for the better paying jobs this new economy is creating. And we can't ignore, for example, the breakdown of our culture and our families and what that is doing. It is trapping people in a cycle of poverty and of dependence. These are all contributors to what we face today.

But one of the major reasons why this is happening, why so many people are trapped in dead-end jobs, why so many people have been unemployed for so long, is because our economy is not creating enough jobs to live off of. One of the reasons why that is happening is because our country is headed for a debt crisis. The real debt crisis is not the looming debt limit. The real debt crisis is that every year our government is spending more money than it takes in. And, by the way, one day we are not going to have to worry about raising the debt limit because no one will want to lend us money anyway.

Too often around here we talk about the national debt as if it is simply an accounting problem. The national debt is a lot more than that. How does the economy create good jobs? It creates good jobs in two ways: No. 1 is through innovation—when people invent a new product or service. The other is through investment—when people risk the money they have to start a new business or when a business reinvests its profits into the business to grow. The fact we are headed for a debt crisis and that we have no serious long-term plan in place to address it is discouraging innovation and that is discouraging investment.

Who wants to innovate in an economy that is headed for a debt crisis? Who wants to risk their money to start a new business in an economy that is headed for a catastrophic disruption? And who wants to reinvest their profits to grow their business in a country where the government is going bankrupt?

Having people trapped in low-wage jobs, having people unemployed for months or years at a time, having people unable to afford to get married or start a family doesn't have to be the

new normal. It doesn't have to be this way forever. We can turn this around. But to do so we have to stop chasing all these temporary gimmicks that promise us some sort of momentary boost to our economy. We have to stop ignoring the problems headed full speed at us. We have to return to the basics—to the basics that made us such a prosperous nation.

Our national debt today stands at close to \$17 trillion. In the last 5½ years alone it has grown by over \$6 trillion. So when you hear the President or the Democrats here in the Senate say they want us to pass what they call a clean debt limit increase, here is what they are really asking for: They are asking us to borrow another \$1 trillion but not do anything meaningful to slow the growth of that debt.

Why would we continue to do this? When are we finally going to get serious around here about putting in place a serious long-term plan to bring this debt under control? In order to do that, the first thing we have to understand is what is causing this debt.

Look, we have a broken Tax Code. It is full of all sorts of special-interest loopholes. But the reason why we have this massive debt isn't because rich people aren't paying enough in taxes. Even if we taxed every millionaire every penny they made this year, it wouldn't make even a small dent in the debt. Yes there is some serious waste going on throughout our government. For example, we have to reverse the changes the Obama administration has made to these welfare programs that basically gut the work requirement and leave people dependent on government. We need to reform the way we give foreign aid. We must and should do all of these and even more. But even if we did all that, it is still not enough.

What is driving our debt is the way we spend money on two very important programs: Medicare and Social Security. They are spending more money than they take in, and that gap is growing rapidly every single year.

I warn you, anytime anyone talks about making changes to these programs, you get accused of trying to hurt the elderly. So speaking for myself personally, let me set the record straight. I come from a State with millions of people—millions of retirees—who depend on these programs, and one of them is my own mother. She worked hard for her entire life and paid into these programs so they would be there for her when she retired. I would never support any changes to these programs that would hurt my mother. But these programs are going bankrupt, and anyone who is in favor of doing nothing about them is in favor of bankrupting them.

The good news is this: The good news is we still have some time to save Medicare and Social Security, and we still have time to do these changes without making any changes to the benefits of seniors such as my mom. But to do so is going to require younger workers, like myself, to accept that

when we retire, our Medicare and our Social Security is going to be different than our parents.

So instead of spending all of our time around here trying to figure out how to raise the debt limit, we need to spend more of our time trying to figure out what we can do to put in place a serious long-term plan to bring this debt under control so that our economy can start creating more of those good-paying, middle-class jobs, so that people can start building for themselves the better future they always dreamed of.

The American dream is under assault. That is the real crisis. When are we going to get serious about solving it? This dream of earning a better life is the universal hope of people everywhere. But we are reminded that for much of human history most people found themselves trapped by the circumstances of their birth. That meant no matter how hard they worked, no matter how talented they were, they were only going to go as far as their family went. They could only do whatever it was their parents did. One of the things that made America so special is that here that has been different. Here, through hard work and sacrifice, people from all walks of life, from every corner of the world, have had the real opportunity to earn for themselves a better life.

This is what we call the American dream. As Americans, that is our identity. It is what holds us together as a nation. It is what holds us together as a people, and it is what has made us exceptional.

I know people are discouraged about how tough times are. I know some people are very disappointed about how the last election turned out. I know many people are angry and, quite frankly, disgusted by the way this process is working or failing to work these days. But no matter how bad things may seem, we cannot give up on America and we cannot give up on the American dream. We have to do everything we can to make sure this country remains a place where anyone from anywhere can accomplish anything.

So despite how ugly Washington looks right now, I actually remain confident that, in the end, that is exactly what we are going to do. I have no doubt that, in the end, our children will grow up to be the most prosperous generation that ever lived. Despite all the challenges we face right now, when all is said and done, I believe with all my heart we will still go down in history as the generation that saved the American dream and left our children what our parents left for us—the single greatest Nation in the history of the world.

Madam President, I yield the floor.

The PRESIDING OFFICER. The Senator from Florida.

Mr. NELSON. Madam President, mindful of the hour and that the Senate is about to recess, I want to say to my colleague from Florida, who is my friend, that I have optimism and I have faith in our country as well.

I think it is interesting that the stock market, the Dow Jones, has surged 243 points—I just checked it a couple of minutes ago—on just the rumors that the debt ceiling will be lifted and we will not go through this crisis. But I am told at the other end of the Capitol, the House of Representatives is going to have difficulty in getting any agreement to stop the shutdown of the government and pass a continuing appropriations bill. So here we are, back in the soup again.

If we do just a short-term debt extension, lifting the debt ceiling, then for however long it is—5, 6 weeks—come Thanksgiving we are going to be back in the soup again.

There has got to be a change in attitude, and the attitude has got to be I respect the other fellow's point of view, I respect his difference of opinion, now let's work it out together. And it is only then we are going to solve this problem.

Madam President, I yield the floor.

#### RECESS SUBJECT TO THE CALL OF THE CHAIR

The PRESIDING OFFICER. Under the previous order, the Senate stands in recess subject to the call of the Chair.

Thereupon, the Senate, at 1 p.m., recessed subject to the call of the Chair until 4:04 p.m. and reassembled when called to order by the Presiding Officer (Mr. COONS).

#### DEFAULT PREVENTION ACT OF 2013—MOTION TO PROCEED—Continued

Mr. REID. Mr. President, I ask unanimous consent that the time until 6 p.m. be equally divided and controlled between the two leaders or their designees, and that the Democrats be limited to 10 minutes each. Basically, the reason is we have lots of speakers on this side. I need not say more.

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

The Senator from Michigan.

Ms. STABENOW. Mr. President, we are hearing a lot of discussion right now about the role of government and the role of the public sector.

We know there is a minority in the House of Representatives who ran on shutting the government down and think they have achieved something as we see the economy teetering now, as we see people who have been put out of work, who have mortgages, car payments, and concerns about their children and so on, and all the services that are in jeopardy, from food safety to law enforcement to what happens in the case of an oil spill and all of the things in between.

I found it interesting with our colleagues who have embraced the idea that in the greatest country in the world and in the greatest democracy in the world there is no need for the public sector. No one else is having this de-

bate around the world. They are embracing every tool of the public sector to embrace their private sector to try to beat us by outeducating and outinnovating us in a global economy, as the distinguished Presiding Officer understands. So we are in a global race where everybody understands it is all in. We use all the tools that we have.

We have the greatest private sector, the most robust private sector entrepreneurs that can beat anybody in the world. But we also have a public sector that creates the framework and support for that by having a rule of law, by having basic protections in place for the public.

As I had the opportunity to listen to our colleagues on the other side of the aisle, particularly in the House, it seems every time there is a story—a salmonella outbreak—gosh, we had better bring some folks back. We have veterans hurting so we had better bring something back. We have women and children not getting baby formula through the WIC Program so we should do something about that. We have concerns about national safety so we should do something about that. It is almost as if we are educating these Members about the role of government in this process as they go. I didn't realize we did that. So maybe that function ought to be working. It is a chaotic way for the greatest democracy to operate, but that seems to be what is happening right now.

I remember in my times traveling to China, the last time I was there, where they said to me: Oh, you are here in Beijing on a great day; you can see across the street.

We are lucky. We can see across the street almost every day because we collectively have decided that one of the things we need to do to be able to breathe the air is to have certain rules, certain protections and standards in place so we can breathe the air. That is important to do through the public sector. We can't say: I will do the air in front of this desk, and you do the air in front of this desk, and somebody else will protect the air over here. It doesn't work that way. We do it together. So we don't have to worry about saying: I am in D.C. on the 2 days a year we can breathe the air and look across the street. We have the confidence of knowing that we have a quality of life, including the ability to see across the street and breathe the air, because in a civilized society, the greatest democracy in the world, we have made sure that those standards are there for our citizens.

I remember on a trip to Russia a few years ago they were talking about wanting to get more private sector investment into Moscow in Russia. I came home talking to our businesses and they said: The problem is they don't have a rule of law. We don't trust how we can invest there because we are not confident in their government, their rule of law. We don't have that problem here. We have the epitome of a