

In Gaylord, MI—beautiful northern Michigan—hundreds of workers used to work at a plant making particleboard—that is, until the Koch brothers bought their company, closed the plant, and left town. Instead of good-paying jobs that paid workers \$15 to \$20 an hour so they could with their family enjoy the great outdoors in Michigan and send their kids to college—jobs that gave workers a fair shot to get ahead—the Koch brothers left behind rubble and scrap metal. But that is not all the Koch brothers left behind.

Imagine you are outside with your family—or even inside your apartment or home—and suddenly you see a giant cloud of toxic black dust blowing towards you. It is piling up, and later you discover that this black dust includes a toxic metal that is believed to cause cancer. Imagine you own a restaurant and are forced to sweep up the same toxic dust from your patio, and you have to worry about what it is doing to your pregnant wife and unborn child. This is not something out of a Charles Dickens' novel or a story about the pollution in China today. This actually happened to the people in Detroit. Why? Because a company owned by the Koch brothers decided to illegally store piles of petcoke—a byproduct of refined, dirty tar sands oil—alongside the Detroit River. These piles were up to four stories high and piled up next to where people lived.

Just the other day I read a story about the exact same thing happening to people in Chicago. Another company owned by the Koch brothers is storing giant piles of petcoke in a residential area, which is something I know Senator DURBIN is very concerned about. It doesn't stop there.

Last Wednesday, Senator LEVIN, Congressman FRED UPTON from Kalamazoo, and I wrote to the Environmental Protection Agency about a toxic waste site in Kalamazoo, MI. We want to make sure it finally gets cleaned up. Guess who owns that toxic waste site and hasn't cleaned it up for years and years. That is right, the Koch brothers.

We have come together in this country and decided that it is not fair for the rest of us to have to breathe dirty air and drink dirty water so a multi-billionaire can have an even bigger profit. The Koch brothers, however, whose companies have been fined numerous times, apparently think it is just fine to pollute our air and our water and then say to every American: You are on your own; you clean it up.

The New York Times reported this weekend that David Koch even ran ads calling for the complete deregulation of the energy industry. Can we believe it. A billionaire oilman who thinks there should be no rules for Big Oil at the expense of the public.

So whether it is clean air and clean water rules, whether it is Medicare, whether it is Social Security, funding for seniors in nursing homes through Medicaid, other vital services that

keep the promise of the American dream within reach for every American, the Koch brothers want to get rid of those things in order to help themselves and their powerful friends. They want to rig the game in their favor. They are trying very hard to do that, with hundreds of millions of dollars of secret money and phony groups. They are willing to use their billions to create a government that works for them—just them and their friends. Heads they win; tails the rest of America loses.

That is not what this country is about. We need to stop this assault on our democracy and our middle class by passing a constitutional amendment to get this secret money out of our elections. That is why I am so proud to join in supporting and cosponsoring an amendment sponsored by Senator TOM UDALL that so many of our caucus are supporting because we need to make it clear that this is not acceptable in a democracy. In the meantime, though, we need to make sure the American people understand the real agenda behind the front groups and the secret money. That is why I am here today. That is why our majority leader and others speak out. It is because it matters. It is the money promoting the agenda, the money promoting actions such as closing plants and petcoke going into the rivers in our neighborhoods.

It is an agenda that is not the agenda of the American people. In America, everyone deserves a fair shot to work hard and get ahead—everybody. It is not about rigging the game for a few. People shouldn't be able to buy all the rules of the game by putting secret money and front groups out there and saying things that aren't true and getting people in there whom they know will just work for their own radical agenda. That is not what America is about. We have too many people barely holding on to the middle class, struggling to get into the middle class, and all they want is a fair shot to make it. That is what we are about. That is what we are fighting for every single day.

I see my colleague on the floor who is offering a constitutional amendment that would address this issue of getting the light of day on the money in politics in our great country. I wish to again, in his presence, commend Senator UDALL for doing that, and I urge my colleagues to come together. What is happening right now with the money is the worst of America, not the best of America. We can do better than that. People expect us to do better than that. I am going to continue with my colleagues in the Democratic caucus to fight to make sure that happens.

I yield the floor.

The PRESIDING OFFICER. The deputy whip.

STUDENT LOAN DEBT

Mr. DURBIN. Madam President, I thank my colleague from Michigan for

her statement because it raises a theme which we really need to focus on in the Senate.

I went back to Illinois this last weekend, traveling around, as I have over the last several months. After a person has been in this world of politics for a while, it doesn't take long to sit down with most gatherings and crowds and kind of test out ideas. People either fold their arms and look at the ceiling and pray you stop talking or they start getting on the edge of their chair and listening. What I have found over the last several weeks is that everywhere I go, everywhere in the State—downstate small towns, medium-sized cities, and the city of Chicago—there is one issue that has everybody sitting up and listening. The issue is student loans.

We wonder why that issue would have so many people interested. It is because 34 million Americans are paying back student loans now. In the State of Illinois, there are 1.7 million people paying back student loans—1.7 million. Fifteen percent of our population is paying back student loans. There is more student loan debt in America today than credit card debt.

Some of the loans these students are taking out to go to school are outrageous. There is no other way to describe it. These young people, 19 or 20 years old, are sitting there at the desk at the college as someone is shoving a piece of paper toward them for them to sign saying: Well, if you sign up here for your loans, you can start classes on Monday. That young man or woman, who has been told since they were just a little kid to go to college, go to college, go to college, signs on and heads to class. At the end of the day those students end up \$20,000 in debt, \$30,000 in debt, and more—dramatically more. Many of them don't have a clue about the indebtedness they are getting into to go to school. Some of them don't know they are being lured into these for-profit colleges and universities. Sadly, too many of them are worthless. Students are signing up for these for-profit colleges and universities thinking they are real schools, thinking it is just like the University of Wisconsin, just like the University of Illinois. No, it isn't. It is a business, and it is a business that makes its money off of kiting the cost of tuition for students and, if they can stick around to finish, handing them a worthless diploma. How does a student know this? Well, the honest answer is they don't until it is too late.

Hannah Moore has been at my press conferences twice. She went to one of these awful for-profit schools and ended up with \$120,000 in debt for a bachelor's degree and a worthless diploma. She couldn't get a job. Her debt is now closer to \$150,000. She can't pay it. Here she is barely 30 years old with over \$100,000 in debt for a worthless diploma. That is the extreme, but for 10 percent of the students graduating from high school in America today,

those are the schools they go to—for-profit colleges and universities.

Which are the biggies? The University of Phoenix, No. 1; DeVry University from Illinois, No. 2; and Kaplan University, which used to own the Washington Post. These are the big ones.

Remember three numbers when you think about the for-profit colleges and universities: 10 percent of high school students go to these schools. These schools get 20 percent of the Federal aid to education because their tuition is so outrageously high—20 percent—over \$30 billion a year going to this industry. And here is the kicker: 46 percent of all student loan defaults are students at for-profit colleges and universities. What does that tell us? They charge too much, the educations are not worth it, and the students can't get a job.

That is the most extreme example, but let's talk about the rest of the world: 97 percent of students going to other colleges and universities. They are running up debt at record numbers, at a record pace. Unfortunately, many of those student loan debts lure in their parents and sometimes grandparents to help them along, and the student debt grows and grows. Sadly, if they make the big mistake of going not to a for-profit school but one of the regular schools and sign up for private loans, they are in for a beating, and they don't know it. They are young students. How could they possibly know what they are signing up for—a school that would lure them into a private loan to go to college and then subject them to the harshest, toughest, meanest, most unrelenting collection agency you have ever seen coming after these students on their student loans. That is the world we live in, and that is a world that needs to change.

When I go home and talk to people about it, they are either directly personally affected by it, their family is affected by student debt, or they worry that their sons and daughters who may want to have a chance at higher education will get sucked into this same scam. Well, help can be on the way.

I have joined with two of my colleagues, JACK REED of Rhode Island and ELIZABETH WARREN of Massachusetts. We have a package of three bills that would give students from middle-income families, working families across America, a fair shot at an affordable higher education. My bill, the student borrower bill of rights, says the school has an obligation to tell students to stick with the government loan because it is a lower interest rate and not lure students into a private loan. JACK REED has a bill which stipulates that if schools keep sinking students deeper in debt and they can't get out of it, eventually the school has to accept financial responsibility. That will get their attention. But the big bill of the three comes from ELIZABETH WARREN—and we are joining her—to refinance college debt at lower interest rates, bring

them down from 7, 8, 9, 10 percent to 3.8 percent. Does it make a difference? Anybody who has ever had a home mortgage will say it does. Lowering that interest rate to 3.8 percent will finally allow some of these families and students to start paying off the principal on the student loan and put it behind them. Consolidate the loans at lower interest rates is what our bill says.

Oh, Senator, great idea. Who is going to pay for this?

I will tell my colleagues exactly how we pay for it—exactly. Does the name Warren Buffett ring a bell? He is one of the richest men in America. He has done very well for himself, the “Seer of Omaha,” Berkshire Hathaway. He came to Congress a few years ago and said: Something is wrong with the Tax Code.

Do we know what is wrong with it? Warren Buffett is paying a lower income tax rate than his secretary.

Why, he said, is my secretary, who makes dramatically less money than I do, paying a higher income tax rate than I am?

The reason is pretty clear: Most of his income comes from capital gains, and that is lower than the regular income tax rate.

So Warren Buffett said: We ought to have a rule that says if you are a millionaire in America, you are going to pay at least as much as the people who work for you pay in taxes—the Buffett rule. The Buffett rule generates enough money in the Tax Code by imposing that tax burden on millionaires to refinance college loans across America. Is it worth it? You bet it is, and I will tell my colleagues why. I don't begrudge millionaires their wealth if they have come by it legally, and I believe Mr. Buffett has. But they have an obligation to this great country that set the stage for their success, and that obligation is to be a good citizen, pay their taxes. That is what Mr. Buffett has suggested. He is willing to accept that responsibility.

And if we can refinance student loans, it doesn't just bring relief to these families, it does something else. Hannah Moore is living in her parents' basement with \$148,000 in student loan debt and she is barely 30 years old. The thought of borrowing more money to go to a real college is out of the question. The thought of living in her own apartment is out of the question. The thought of buying a car? No way. For some young couples even having children is out of the question because of student debt. Do we see that when we bring this debt under control, we unleash a positive growing force in our economy where these young people can get back and participate—buy homes, buy cars, become full-fledged members of the economy again. So it not only brings relief to families and gives them a fair shot at a college education they can afford, it also can help our economy overall.

We don't have a single cosponsor from the other side of the aisle yet on

this—not one. They are scared of the Buffett rule. The idea that millionaires might have to pay higher taxes scares them away. If they have a different pay-for, come on down. Let's hear the ideas. Let's actually have a dialogue on the Senate floor. How about that. That would be historic. And we could talk about solving a problem in America such as this runaway college debt and these awful for-profit colleges and universities.

We need to work together. What we have before us is the tax extender bill and a bill which involves a lot of different sections of the Tax Code. This bill is not paid for—by and large not paid for. Some of us believe that unemployment compensation, which was cut off for millions of Americans over the last several months, should be there to help them get back on their feet. When we suggest it to our Republican friends, they say: No, no, you have to either raise taxes, which we will oppose, or cut spending to pay for unemployment.

But when it comes to tax cuts for businesses, good or bad, they look the other way. They do not think that has to be paid for. I think helping unemployed Americans get back on their feet, find a job, take care of their families, is central to putting this economy on a glidepath to the future.

I hope as we measure the issues we can debate here on the floor of the Senate, we will start with those issues that interest the people we represent and that affect their lives and give working families a fighting chance.

I yield the floor.

The PRESIDING OFFICER (Mr. MANCHIN). The Senator from New Mexico.

Mr. UDALL of New Mexico. Madam President, I applaud Senator DURBIN for his comments on the fair-shot agenda and on an affordable college education for all of our kids. It is something parents and families and people in New Mexico talk to me about all the time. I want to join the Senator in his comments and say, let's get this done. Let's see if we can get Republicans to work with us in a bipartisan way. I applaud the Senator's speech.

VA HEALTH CARE

Mr. UDALL of New Mexico. Next Monday is Memorial Day, a day when we remember the men and women who gave their lives defending our freedoms, a day to remember our solemn obligation to veterans. I rise today to speak about that obligation and about very troubling allegations that should outrage all of us, of sick veterans desperate for care, of secret scheduling lists, of mismanagement at Veterans Affairs medical centers, and of cover-ups and misuse of taxpayer funds.

If true, this is a great disservice to our veterans. This is not quality care, it is betrayal. It is unconscionable, whether it is only one facility, such as the facility in Phoenix, or more, or in