

the hours, half the pay. Where did the school board put the blame? They put it directly on the President's health care law. They said they can't afford the Washington-mandated health insurance for all of their workers, so they are cutting back on the hours for substitute teachers, cutting the hours for cafeteria workers, cutting the hours for custodians, for paraprofessionals who work with the kids. Is that what the President envisioned? Is that what the President means when he says "forcefully defend and be proud"? Cutting back things for children in our schools, is that the President's solution for health care, making it harder for kids to get an education and making it harder for teachers to teach?

One custodian told the paper that it is depressing knowing his pay is about to be cut. He said, "It's rough the way it is. Why make it harder to survive?" That is my question to the President of the United States and to Senators on the floor who come to talk about the health care law.

Why make it harder to survive? Why, Mr. President? You said people should forcefully defend and be proud of this law. Are you proud of it, Mr. President? That is what I need to know. That is what the American public wants to know.

Is the President proud that people are getting their hours cut in half specifically because of his law? And school districts are pointing to that as the cause. Is the President proud he is making it harder for Americans to survive?

Now, some people aren't just getting their hours cut; they can't get hired in the first place because of the health care law. That is what one business owner said in an op-ed for the Charlotte Observer newspaper in Charlotte, NC. It ran September 10 and was entitled "How ObamaCare jams a stick in my company's wheels." Rodney Pitts, who runs the Southern Elevator Company in North Carolina, says he wants to hire more elevator mechanics for his business, but he hasn't been able to hire anyone this year. Why? He says the main reason is because of the costs associated with the health care law and all of the requirements of the health care law. He said, "Thousands of businesses in Charlotte and in North Carolina are in the same holding pattern."

So people all across the country who want to work won't get that opportunity because businesses can't afford to take on all of the extra costs of the President's health care law. That is an extremely destructive side effect of the law. It is hurting American families.

This health care law is hurting our economy. Every Democrat in the Senate voted for this health care law—every one. Where are the Democrats willing to forcefully defend these alarming side effects of this health care law? Is the President ready to go to North Carolina and talk to this business owner? Is the President going to say he is proud his health care law is

keeping the businesses from hiring more people in North Carolina and all across the country?

This isn't the kind of health care reform the American people needed. It is not the kind of health care reform the American people wanted. People didn't want a law that forced them to get rid of the insurance which they had and liked and which worked for them and for their families. They didn't want a law that forced their local schools to cut the hours of custodians and part-time teachers, cafeteria workers, and people who look after their children. That is not how to help people in a community.

These are the tragic side effects of the President's health care law. Republicans are going to continue to talk good patient-centered reforms, reforms that get patients across the country the care they need from a doctor they choose and at a lower cost.

We are going to talk about restoring people's freedom, freedom to buy health insurance that works for them, for their families because they know what works best for them, not President Obama. We are going to talk about giving people choices, not Washington mandates. Republicans are going to keep offering real solutions for better health care without all of these intrusive and intolerable side effects.

I yield the floor.

RECESS

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

Thereupon, the Senate, at 12:31 p.m., recessed until 2:15 p.m. and reassembled when called to order by the Presiding Officer (Ms. BALDWIN).

CONCLUSION OF MORNING BUSINESS

The PRESIDING OFFICER. Morning business is closed.

EXECUTIVE SESSION

NOMINATION OF JEFFERY MARTIN BARAN TO BE A MEMBER OF THE NUCLEAR REGULATORY COMMISSION

NOMINATION OF STEPHEN G. BURNS TO BE A MEMBER OF THE NUCLEAR REGULATORY COMMISSION

The PRESIDING OFFICER. Under the previous order, the Senate will proceed to executive session to consider the following nominations, which the clerk will report.

The legislative clerk reported the nominations of Jeffery Martin Baran, of Virginia, to be a Member of the Nuclear Regulatory Commission for the remainder of the term expiring June 30,

2015; and Stephen G. Burns, of Maryland, to be a Member of the Nuclear Regulatory Commission for the term of five years expiring June 30, 2019.

VOTE ON BARAN NOMINATION

The PRESIDING OFFICER. There will now be 2 minutes of debate equally divided prior to a vote on the Baran nomination.

Mr. WYDEN. Madam President, I ask unanimous consent to yield back all time on both sides.

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

Mr. WYDEN. Madam President, I ask for the yeas and nays.

The PRESIDING OFFICER. Is there a sufficient second?

There is a sufficient second.

The question is, Will the Senate advise and consent to the nomination of Jeffery Martin Baran, of Virginia, to be a Member of the Nuclear Regulatory Commission for the remainder of the term expiring June 30, 2015?

The clerk will call the roll.

The legislative clerk called the roll.

The result was announced—yeas 56, nays 44, as follows:

[Rollcall Vote No. 265 Ex.]

YEAS—56

Baldwin	Heinrich	Nelson
Begich	Heitkamp	Pryor
Bennet	Heller	Reed
Blumenthal	Hirono	Reid
Booker	Inhofe	Rockefeller
Boxer	Johnson (SD)	Sanders
Brown	Kaine	Schatz
Cantwell	King	Schumer
Cardin	Klobuchar	Shaheen
Carper	Landrieu	Stabenow
Casey	Leahy	Tester
Coons	Levin	Udall (CO)
Donnelly	Markey	Udall (NM)
Durbin	McCaskill	Walsh
Feinstein	Menendez	Warner
Franken	Merkley	Warren
Gillibrand	Mikulski	Whitehouse
Hagan	Murphy	Wyden
Harkin	Murray	

NAYS—44

Alexander	Enzi	Moran
Ayotte	Fischer	Murkowski
Barrasso	Flake	Paul
Blunt	Graham	Portman
Boozman	Grassley	Risch
Burr	Hatch	Roberts
Chambliss	Hoeven	Rubio
Coats	Isakson	Scott
Coburn	Johanns	Sessions
Cochran	Johnson (WI)	Shelby
Collins	Kirk	Thune
Corker	Lee	Toomey
Cornyn	Manchin	Vitter
Crapo	McCain	Wicker
Cruz	McConnell	

The nomination was confirmed.

VOTE ON BURNS NOMINATION

The PRESIDING OFFICER. There will now be 2 minutes of debate equally divided prior to a vote on the Burns nomination.

The majority leader.

Mr. REID. Madam President, are we on the second nomination in this stack of nominations?

The PRESIDING OFFICER. Yes.

Mr. REID. Madam President, I ask unanimous consent that all time be yielded back on this stack of nominations.

The PRESIDING OFFICER. Is there objection?

Without objection, it is so ordered.

The question is, Will the Senate advise and consent to the nomination of Stephen G. Burns, of Maryland, to be a Member of the Nuclear Regulatory Commission for the term of five years expiring June 30, 2019?

Mr. RISCH. Madam President, I ask for the yeas and nays.

The PRESIDING OFFICER. Is there a sufficient second?

There appears to be a sufficient second.

The clerk will call the roll.

The assistant bill clerk called the roll.

The result was announced—yeas 60, nays 40, as follows:

[Rollcall Vote No. 266 Ex.]

YEAS—60

Alexander	Hagan	Murphy
Baldwin	Harkin	Murray
Begich	Heinrich	Nelson
Bennet	Heitkamp	Pryor
Blumenthal	Heller	Reed
Booker	Hirono	Reid
Boxer	Inhofe	Rockefeller
Brown	Johnson (SD)	Sanders
Cantwell	Kaine	Schatz
Cardin	King	Schumer
Carper	Klobuchar	Shaheen
Casey	Landrieu	Stabenow
Collins	Leahy	Tester
Coons	Levin	Udall (CO)
Donnelly	Manchin	Udall (NM)
Durbin	Markey	Walsh
Feinstein	McCaskill	Warner
Fischer	Menendez	Warren
Franken	Merkley	Whitehouse
Gillibrand	Mikulski	Wyden

NAYS—40

Ayotte	Flake	Paul
Barrasso	Graham	Portman
Blunt	Grassley	Risch
Boozman	Hatch	Roberts
Burr	Hoeven	Rubio
Chambliss	Isakson	Scott
Coats	Johanns	Sessions
Coburn	Johnson (WI)	Shelby
Cochran	Kirk	Thune
Corker	Lee	Toomey
Cornyn	McCain	Vitter
Crapo	McConnell	Wicker
Cruz	Moran	
Enzi	Murkowski	

The nomination was confirmed.

NOMINATION OF LINDA A. SCHWARTZ TO BE AN ASSISTANT SECRETARY OF VETERANS AFFAIRS (POLICY AND PLANNING)

NOMINATION OF MATTHEW T. HARRINGTON, A CAREER MEMBER OF THE SENIOR FOREIGN SERVICE, CLASS OF COUNSELOR, TO BE AMBASSADOR EXTRAORDINARY AND PLENIPOTENTIARY OF THE UNITED STATES OF AMERICA TO THE KINGDOM OF LESOTHO

NOMINATION OF TODD D. ROBINSON, A CAREER MEMBER OF THE SENIOR FOREIGN SERVICE, CLASS OF MINISTER-COUNSELOR, TO BE AMBASSADOR EXTRAORDINARY AND PLENIPOTENTIARY OF THE UNITED STATES OF AMERICA TO THE REPUBLIC OF GUATEMALA

NOMINATION OF JANE D. HARTLEY TO BE AMBASSADOR EXTRAORDINARY AND PLENIPOTENTIARY OF THE UNITED STATES OF AMERICA TO THE FRENCH REPUBLIC

NOMINATION OF JANE D. HARTLEY TO SERVE CONCURRENTLY AND WITHOUT ADDITIONAL COMPENSATION AS AMBASSADOR EXTRAORDINARY AND PLENIPOTENTIARY OF THE UNITED STATES OF AMERICA TO THE PRINCIPALITY OF MONACO

NOMINATION OF NINA HACHIGIAN TO BE REPRESENTATIVE OF THE UNITED STATES OF AMERICA TO THE ASSOCIATION OF SOUTHEAST ASIAN NATIONS, WITH THE RANK AND STATUS OF AMBASSADOR EXTRAORDINARY AND PLENIPOTENTIARY

NOMINATION OF GORDON O. TANNER TO BE GENERAL COUNSEL OF THE DEPARTMENT OF THE AIR FORCE

The PRESIDING OFFICER. Under the previous order, the Senate will proceed to the following nominations, which the clerk will report.

The legislative clerk read the nominations of Linda A. Schwartz, of Connecticut, to be an Assistant Secretary of Veterans Affairs (Policy and Planning); Matthew T. Harrington, of Virginia, a Career Member of the Senior Foreign Service, Class of Counselor, to be Ambassador Extraordinary and Plenipotentiary of the United States of America to the Kingdom of Lesotho; Todd D. Robinson, of New Jersey, a Career Member of the Senior Foreign Service, Class of Minister-Counselor, to be Ambassador Extraordinary and

Plenipotentiary of the United States of America to the Republic of Guatemala; Jane D. Hartley, of New York, to be Ambassador Extraordinary and Plenipotentiary of the United States of America to the French Republic; Jane D. Hartley, of New York, to serve concurrently and without additional compensation as Ambassador Extraordinary and Plenipotentiary of the United States of America to the Principality of Monaco; Nina Hachigian, of California, to be Representative of the United States of America to the Association of Southeast Asian Nations, with the rank and status of Ambassador Extraordinary and Plenipotentiary; and Gordon O. Tanner, of Alabama, to be General Counsel of the Department of the Air Force.

VOTE ON SCHWARTZ NOMINATION

The PRESIDING OFFICER. Under the previous order, the question is, Will the Senate advise and consent to the nomination of Linda A. Schwartz, of Connecticut, to be an Assistant Secretary of Veterans Affairs (Policy and Planning)?

The nomination was confirmed.

VOTE ON HARRINGTON NOMINATION

The PRESIDING OFFICER. Under the previous order, the question is, Will the Senate advise and consent to the nomination of Matthew T. Harrington, of Virginia, a Career Member of the Senior Foreign Service, Class of Counselor, to be Ambassador Extraordinary and Plenipotentiary of the United States of America to the Kingdom of Lesotho?

The nomination was confirmed.

VOTE ON ROBINSON NOMINATION

The PRESIDING OFFICER. Under the previous order, the question is, Will the Senate advise and consent to the nomination of Todd D. Robinson, of New Jersey, a Career Member of the Senior Foreign Service, Class of Minister-Counselor, to be Ambassador Extraordinary and Plenipotentiary of the United States of America to the Republic of Guatemala?

The nomination was confirmed.

VOTE ON HARTLEY NOMINATION

The PRESIDING OFFICER. Under the previous order, the question is, Will the Senate advise and consent to the nomination of Jane D. Hartley, of New York, to be Ambassador Extraordinary and Plenipotentiary of the United States of America to the French Republic?

The nomination was confirmed.

VOTE ON HARTLEY NOMINATION

The PRESIDING OFFICER. Under the previous order, the question is, Will the Senate advise and consent to the nomination of Jane D. Hartley, of New York, to serve concurrently and without additional compensation as Ambassador Extraordinary and Plenipotentiary of the United States of America to the Principality of Monaco?

The nomination was confirmed.

VOTE ON HACHIGIAN NOMINATION

The PRESIDING OFFICER. Under the previous order, the question is, Will

the Senate advise and consent to the nomination of Nina Hachigian, of California, to be Representative of the United States of America to the Association of Southeast Asian Nations, with the rank and status of Ambassador Extraordinary and Plenipotentiary?

The nomination was confirmed.

VOTE ON TANNER NOMINATION

The PRESIDING OFFICER. Under the previous order, the question is, Will the Senate advise and consent to the nomination of Gordon O. Tanner, of Alabama, to be General Counsel of the Department of the Air Force?

The nomination was confirmed.

The PRESIDING OFFICER. Under the previous order, the motions to reconsider are considered made and laid upon the table with no intervening action or debate; that no further motions be in order to the nominations; and that the President be immediately notified of the Senate's action.

LEGISLATIVE SESSION

BANK ON STUDENTS EMERGENCY LOAN REFINANCING ACT—MOTION TO PROCEED—Continued

The PRESIDING OFFICER. The Senate will resume legislative session.

Under the previous order, the time until 4 p.m. will be controlled by the majority and the time from 4:00 to 5:00 will be controlled by the Republicans.

The majority leader.

Mr. REID. I ask unanimous consent that the time for the Democrats be until 4:05 p.m. and the same with Republicans, 5:05 p.m.

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

The PRESIDING OFFICER (Mr. MANCHIN). The Senator from Michigan.

Ms. STABENOW. Thank you, Mr. President.

I am very pleased to join with a number of colleagues today representing all of those in our conference who are deeply concerned about the mound of debt that students incur when they are doing the right thing.

We say: Go to college, work hard, get skills for this new economy, come out so you can be successful. Having done that, too many of them are coming out with mounds of debt—crushing debt—that is stopping them from buying a house, starting a business, and moving forward with their future. There is something that can be done about that, and that is what we are here to talk about and invite our Republican colleagues to join us.

There was a filibuster a number of weeks ago against our student loan debt bill, the bank on students bill. We have an opportunity today to come together, rather than seeing a Republican filibuster, to join in a bipartisan way to provide incredibly important relief to millions of not only young people but older people across the country who are still struggling with student loan debt.

In every generation there are young Americans from middle-class families who have the grades to go to college but not the financial resources. They take out student loans because they know that before they can get the job they want to be able to get a fair shot at the American dream, they have got to have a degree, and that is what they are taught. That is what we all tell our children. That is what I was told as well. What they are looking for is a degree, not debt. Unfortunately, by the time students graduate, they are in fact saddled in today's world with mounds of debt.

To address this problem, Senator WARREN, Senator FRANKEN, and I and many Democratic colleagues have joined to introduce the bank on students emergency loan bill. It would allow responsible borrowers to refinance their loans at lower rates, the rates from last year, the lowest possible rates in place. These are rates that are currently only available to new borrowers. We think everyone ought to have an opportunity to do that. In fact, with lower interest rates, we have seen so many people, including many of us, refinancing their homes, taking advantage of lower interest rates, being able to use lower interest rates in other ways. But students have been prohibited—anyone with a student loan has been prohibited from refinancing. That is plain wrong, and our bill addresses that.

Passing this bill would help more than 25 million Americans. I cannot think of any one single thing we could do that would immediately help 25 million people, including 1 million hard-working people in the State of Michigan.

A mother named Frances from Macomb County outside of Detroit wrote to me on September 6, and she talked about her children. She has two children. Both of them chose jobs that serve the public. One is a teacher and one is a nurse. Because of the loans they took out when they were working hard to get their way through college, their student loan debt now is nearly \$100,000—\$100,000.

In Michigan, 62 percent of college students have debt when they graduate. The average is about \$29,000, although I have talked to people with not only the \$100,000 debt I just mentioned but young professionals with \$185,000 or \$200,000 debt if they have gone to graduate school or medical school or law school, and it can be even higher.

On the other end of the spectrum, there are some Americans who worked all their adult lives and are now retired, and in fact they are on Medicare and they are still paying student loan debt. This is wrong. We need to act to change this.

The total student loan debt in this country right now is \$1.2 trillion. That is more than credit card debt—more than credit card debt, \$1.2 trillion. If you put it another way, after every one

of the 7.2 billion people—men, women, and children in the world—if everybody in the world donated \$165 to pay off America's student loan debt, it still wouldn't be quite enough.

This is something with a great sense of urgency to it. This bill needs to pass. We need to pass it now. If this passes, it means parents can save for their children's education, for a home, can start a business, can afford their car, can begin saving for their own retirement instead of just paying off student loan debt. These aren't luxuries, these are basics, basics of the American dream.

Everyone in this Chamber can agree that America isn't strong without a vibrant middle class, and, frankly, it is outrageous that we have allowed this situation to go on where the only way to do the right thing, to get the skills needed to get ahead, is to put yourself in such jeopardy with student loan debt. We can do better than that.

I strongly urge my colleagues to join us in helping millions of American workers to manage their student loan debt more effectively, saving thousands—tens of thousands—of dollars in interest payments. We can help right now.

This is something where we could jump-start the economy, as the Federal Reserve Chairman said—jump-start the economy right now by passing this bill and being able to lower the cost of student loans.

It is now my great pleasure to turn to a champion not only on this issue but on the broader question of making sure that every American has a fair shot to make it so that we have a strong middle class in this country.

I yield 5 minutes to the distinguished Senator from Wisconsin, Ms. BALDWIN.

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

The Senator from Wisconsin.

Ms. BALDWIN. It is a delight to join Senator STABENOW on the floor to talk about this critical issue that is a growing crisis here at home in America and threatens Americans' economic strength and competitiveness.

As you have heard, today there is a debt crisis in America. Student loan debt is more than \$1.2 trillion, and that is holding back an entire generation and creating a drag on our economy. It is a crisis that demands action from Washington.

Once again, Congress is failing the American people by refusing to work together to confront it. In June the Senate took a vote on the Bank on Students Emergency Loan Refinancing Act, which I am proud to cosponsor. While it received majority support in this body, a minority of Republicans obstructed the bill and prevented it from moving forward.

The choice was clear, and opponents addressing the student debt crisis chose to protect tax loopholes for millionaires and billionaires instead of helping give students a fair shot at getting ahead and providing relief to middle-class families struggling with student loan debt.