

awards, and decorations, including the Air Force Achievement Medal, the Meritorious Unit Award, the Air Force Good Conduct Medal, the National Defense Service Medal, the Global War on Terrorism Expeditionary Medal, the Global War on Terrorism Service Medal, the Air Force Expeditionary Service Ribbon, the NCO Professional Military Education Graduate Ribbon, the Small Arms Expert Marksman Ribbon, the Air Force Training Ribbon, and the Cyberspace Support Badge.

Ryan enlisted in the Air Force in January of 2010. He was deployed to Germany with the 435th Air Ground Operations Wing, First Communications Maintenance Squadron.

Ryan's brother Nathan said:

Being with [the Air Force] was the best career move he ever made. The Air Force gave him the chance to go overseas, learn new cultures and serve his country just like our father did. It made him feel he gave something back to his country, as well as protect America.

Ryan was raised in Laurel County, the son of Karen Long and Doug Austin, who also served in uniform. He graduated from South Laurel High School in 2006. Friends remember that he enjoyed golf, cooking, working for charities, and traveling.

Nathan remembers:

When Ryan was around, he was fun to be with. We included each other in our hobbies like tennis, basketball and video games. We had our friends and we always had great times . . . it's really a heavy burden on my heart to know that I have lost a brother.

While in high school, Ryan worked as a teacher's aide for Joey Marcum, a science teacher. Joey remembers:

Ryan was such an awesome young man. He was honest, hardworking and dependable. You could depend on him for literally anything. He was just a really good guy.

Ryan leaves behind his wife Jessica. The two of them were married on December 6, 2009. At the time of Ryan's death, Jessica was pregnant with their first child. She had a boy, named Brayden Kaine Austin. Ryan "was really looking forward to being a father," his brother Nathan said.

Christa Koeller is a friend of Ryan and Jessica's who lived across the street from them when Ryan and Christa's husband were both stationed at Offutt Air Force Base near Omaha. She remembers the couple's joy at learning they would have a baby:

When he found out and Jessica found out that they both would be parents, they were so overjoyed to start that new segment of their lives. Ryan was a family man, devoted to his job, and he was very dedicated as an airman. . . . A baby son lost his father, and will never know him.

Ryan's funeral service in Corbin, KY, was officiated by Pastor Daniel Carmack of Hawk Creek Church. Firefighters, policemen, county health care workers, friends, family, and even those who did not know Ryan but wished to pay their respects literally lined the town streets as the funeral procession passed by. Ryan received full military honors from the Honor

Guard of Wright-Patterson Air Force Base.

Pastor Carmack said:

Ryan Austin was not only a soldier, but a leader that has left an indelible mark on this generation.

The Pastor continued:

Ryan will long be remembered as . . . a devoted husband, loving son, leader to his generation, and always a friend. Although he was only 25, he have proved the statement true that "life is not measured in quantity, but in quality," and he lived his life to the full with integrity and honor.

Pastor Carmack, who was Ryan's youth pastor and watched this young man grow up, remembers that "Ryan was a kid that always served others." I think it is clear that as an adult, a husband, a father, and an airman, Ryan's commitment to serving others only grew stronger.

We in the Senate are thinking today of Ryan Austin's loved ones, including his wife Jessica; his son Brayden; his father Doug; his brothers Nathan Austin and Dylan Wall; his sister Rachel Austin; and many other beloved family members and friends. Ryan was laid to rest next to his mother Karen Long.

I would like Ryan's family to know that the Senate honors Sergeant Ryan D. Austin's life of service. We are saddened by this very tragic loss, and we are grateful for his supreme sacrifice, which reminds us all of the meaning of valor.

#### GREENVILLE, KENTUCKY, FIRE

Mr. MCCONNELL. Mr. President, I wish to speak briefly on a tragedy that happened this morning in Kentucky.

News reports are still developing, but we do know that a large house fire occurred in Greenville, in Muhlenberg County, in western Kentucky. Fire officials reports say multiple lives were lost in the fire, including children. There are two survivors who have been flown to Vanderbilt University Medical Center for treatment.

Personnel from three fire departments—Greenville Fire, Graham Volunteer Fire, and Beechmont Volunteer Fire—responded to the blaze. I thank these brave firefighters, as well as the emergency medical technicians, police officers, and other responders who heroically leapt in to save lives.

Elaine and I are hopeful for a speedy recovery for the two victims who are still alive, and we extend our prayers and condolences to the families of the souls lost in this destructive fire. I will pay close attention to this story as events further develop. The entire Commonwealth stands behind Muhlenberg County right now, and we will do whatever we can to help recover from this horrific loss.

#### RECOGNITION OF THE MAJORITY LEADER

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

#### STAFF-PREPARED MATERIALS

Mr. REID. Mr. President, I am sure not many people care, but the reason I didn't go first today is that those of us who serve in office depend on other people to prepare materials for us so we can make a reasonably good presentation. Well, I came here today and looked at my stuff—it was yesterday's. So I figured I would be better off waiting until I got the right one—which reminds me of something I heard as a very young Lieutenant Governor. This story may be true; it didn't happen to me, but I have always remembered it. It has always made me aware of the great work my staff does.

A man is used to his staff preparing his remarks, flowery remarks, and always so very, very well. He has a long speech he has to deliver. He gets to page 5, and it says, "OK, you SOB, you are on your own" and the rest is blank. I remembered that today, and figured I had better wait until my office had the right speech.

#### IMPROVING THE PROVISION OF MEDICAL SERVICES AND BENEFITS TO VETERANS—MOTION TO PROCEED

Mr. REID. Mr. President, I now move to proceed to Calendar No. 297, S. 1950.

The ACTING PRESIDENT pro tempore. The clerk will report the motion. The legislative clerk read as follows:

Motion to proceed to Calendar No. 297, S. 1950, a bill to improve the provision of medical services and benefits to veterans, and for other purposes.

#### SCHEDULE

Mr. REID. Mr. President, following my remarks the time until 11:15 a.m. will be equally divided and controlled dealing with flood insurance. At 11:15 a.m. there will be up to four rollcall votes in relation to amendments to that bill.

#### ORDER OF PROCEDURE

Mr. REID. Mr. President, following those votes the recess which was originally scheduled until 2 p.m.—and that will still be the case, except I ask unanimous consent that on the passage of S. 1926, as amended, the votes start at 1:50 p.m., with all other provisions of the previous order remaining in effect.

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

Mr. REID. Additionally, we expect to receive momentarily the conference report to accompany the farm bill today, and we will work on getting an agreement to move forward on this today.

#### RETIREMENT OF JOEL BREITNER

Mr. REID. Mr. President, here in the Senate we work closely with so many people, but no one do we work more closely with than the court reporters. They are right here in our face every time we talk, taking down a verbatim transcript of what we say, and they work extremely hard.

We went through a period of time when we were working through all

these nominations, and they went for days without going home. They had a cot in their office, and they never missed a beat.

I always watch very closely the court reporters because my brother—who is 22 months younger than I am—was a court reporter. He retired from doing that, but I watched him work so hard.

Court reporting is extremely difficult. It is very intense. In court we rarely have court reporters who take what we call a daily. They will have a couple of court reporters during a trial and they will transcribe their notes sometime later. But here in the Senate they transcribe their notes now—immediately.

The reason I mention that today is one of our reporters is going to retire. Joel Breitner has been here for three decades in the Senate. Prior to coming here, he was a court reporter. He has this designation now—as this young woman in front of me is reporting what I say—as an Official Reporter for the United States Senate.

Joel began working here in this body in 1987, after having been a court reporter already for 23 years. During his time in the reporters office, he has witnessed both innovation and a lot of history. He was one of the first reporters to use computer-aided transcription, which is a modern miracle—it really is—because the stenographic notes at the same time they type them, are already translating into English. That isn't the way it used to be.

I can remember my brother—and, of course, Joel, who was one of the first here in this body to use the computer-aided transcription and did what my brother did—you took down what people said with your machine, and then you would go back to your office, look over your notes, and transcribe them, and then either you would type them up or have someone do so. So it was a lot of work. It is still a lot of work, but it is a lot different than it used to be.

He is one of the first, if not the first, in this body to use this computer-aided transcription, and it really helped modernize the Office of Official Reporters.

He has reported historic events, countless numbers of them—President Clinton's first inaugural address, his impeachment. Over the years he has been a friend and resource to the Senate pages. Joel is a very nice, quiet person whom I will miss.

When we cross—I always see them—I say: “Saddling up again”—putting on the heavy equipment they wear during the time they are here. They work very, very hard, and they transcribe every word we say. There are times I wish they hadn't, but they did.

Mr. President, it is no surprise, with the affection that Joel has shown for the pages, that Jamie, one of his children, has been a Senate page.

So I thank him on behalf of the entire Senate for his years of service not only to Senators but everybody, for his years of service in the reporters office, and I congratulate him on a very dis-

tinguished career. I wish him the best in retirement. I know he will enjoy spending more time with his children and with Carol, his wife of almost three decades.

#### WORKING TOGETHER

Mr. REID. Mr. President, I need to comment on part of what my Republican counterpart said. The President gave a good State of the Union Address to the country on Tuesday night. It was a dramatic speech, and he called upon us to work together. You would never know that from what the Republican leader said today.

He also said, as President of the United States, he has the power to do things when the Senate finds itself bogged down, as we have been with countless filibusters. During the years I have been leader of the Senate, there have been more than 470 filibusters conducted by the Republicans. Is it any wonder the President is going to do some things administratively because of the logjam we have here? Hopefully we can do better than we have done. I hope that is the case.

This country has been hurt by the constant obstruction we have had. I am surprised—but not too much—that my Republican colleague would say the President has to do something to help create jobs. One need only reflect on when President Obama took office. We were losing 700,000 jobs a month at that time. But because of his patience and wisdom and the fact that he had a Democratic Senate and Congress for the first 2 years of his Presidency, we were able to do some terrific things for the country.

Since then, as we know, the Republican leader has said his No. 1 goal was to defeat Obama for the reelection, and that is how the Republicans have legislated. Over the last 3 years, they have done everything they could to stop the country from moving forward. They actually did it during the first 2 years he was President, but they didn't have the power to do much then except obstruct, and we had enough votes to overcome their obstruction.

I don't know if my friend the Republican leader understands that in spite of his No. 1 goal to defeat the President that he was reelected overwhelmingly because the American people agreed with his view of the country.

I am not going to go into more detail about how I believe my Republican colleague is wrong on what has happened with bogging down the Senate, but I will comment on one aspect of his presentation: Because of the U.S. Supreme Court case called *Citizens United*, there has been some really untoward stuff going on in the political world. We have two brothers who are actually trying to buy the country. Last year the Koch brothers made billions of dollars. They are spending their billions of dollars by going into State legislatures, Governors races, and secretary of state races on a State level, and, of course, spending huge amounts of money around the country in an at-

tempt to defeat Democrats both in the House and the Senate.

The Republican leader has long been an opponent of campaign finance reform. This has been part of his career. So it is no surprise that he opposes the administration's effort for greater disclosure. The abuse here is not the administration enforcing the law, but folks like the Koch brothers pretending to be social welfare organizations.

The Presiding Officer has dedicated much of his life to improving the social welfare of people from his State. These social welfare organizations are extremely helpful for people who have problems. The Koch brothers are not a social welfare organization. They are plainly acting as a political organization. They are spending tens and hundreds of millions of dollars on political activities. They have not contributed to anything that deals with social welfare. Folks who act as political organizations should have to disclose where the money comes from.

As the Presiding Officer knows, the Koch brothers hide all of their campaign efforts. They disguise themselves, with rare exception, as social welfare organizations. They have all these fancy names and go after people who are trying to improve the country.

We have an important piece of legislation we are going to pass today to improve the ability of our country to prosper. The bipartisan measure called the flood insurance bill will protect the Nation's recovering housing market and save consumers money.

I thank Senator MENENDEZ, the chairman of the banking committee, and Chairman LANDRIEU, who is chairman of the small business committee. They have done a wonderful job—these two working together with Senator ISAKSON—with their leadership on this issue.

I look forward to a strong bipartisan vote on this measure this afternoon. I would note that the bipartisan agreement to vote on a reasonable number of relevant amendments and on final passage of the flood insurance measure is exactly the kind of agreement that Republicans have rejected on other legislative priorities.

For example, when Democrats offered to vote on 20 relevant amendments to a full offset extension of unemployment insurance a couple of weeks ago, the Republicans refused. Since then, 150,000 more Americans have lost emergency benefits that were helping them to stay above water while they look for work. In all, more than 1.6 million out-of-work Americans have lost benefits to help them put food on the table and gas in the tank so they can focus on their job search.

I hope in the coming week Democrats and Republicans will be able reach a bipartisan agreement to have an up-or-down vote on the extension of unemployment insurance as well. I hope it is not again bogged down with obstruction. I am confident that we have the

opportunity to do that, and we should do it. Millions of fellow Americans are counting on us to do this on an affirmative basis.

While we work toward an agreement to restore unemployment benefits, the Senate will also, as I mentioned earlier, consider the farm bill conference report. America's farms and ranches are the most productive in the world. They support 16 million private sector jobs. Smart farm policies will help American farmers thrive. That is an important part of our work to keep the economic recovery rolling. The farm bill will create jobs and cut taxpayer subsidies and save \$23 billion which will be used to reduce the deficit.

I would also note that we have done an admirable job of reducing the debt. Do we need to do more? Of course we do. We have already reduced the debt during the Obama years by almost \$3 trillion, and if we could get the Republicans in the House to agree on the bill we passed dealing with immigration reform, it would be another \$1 trillion toward reducing the debt.

I would also note, as I indicated earlier, that when President Obama first took office, we were losing 700,000 jobs a month. We have now created more than 8 million jobs. We need to do more and the farm bill will help that. The farm bill will create jobs and cut taxpayer subsidies and save \$20 billion which will be used to reduce the debt and deficit. The bill includes important reforms to farm programs, and while this measure doesn't include as much funding for programs to reduce hunger as a number of us would like, it is a good compromise and it will protect needy families.

Senator STABENOW from Michigan has been the chairman of this committee. She has worked so hard for years to get this done. We have passed it twice here in the Senate. We have struggled to get something done in the House, and we were finally able to get this done under her leadership.

#### RESERVATION OF LEADER TIME

Mr. REID. Would the Chair announce the business of the day.

The PRESIDING OFFICER (Mr. BOOKER). Under the previous order, the leadership time is reserved.

#### HOMEOWNER FLOOD INSURANCE AFFORDABILITY ACT OF 2014

The PRESIDING OFFICER. Under the previous order, the Senate will resume consideration of S. 1926, which the clerk will report.

The legislative clerk read as follows:

A bill (S. 1926) to delay the implementation of certain provisions of the Biggert-Waters Flood Insurance Reform Act of 2012 and to reform the National Association of Registered Agents and Brokers, and for other purposes.

Pending:

Heller/Lee amendment No. 2700, to clarify that any private flood insurance policy ac-

cepted by a State shall satisfy the mandatory purchase requirement under the Flood Disaster Protection Act of 1973.

Coburn/McCain amendment No. 2697, to allow States to opt out of participation in the National Association of Registered Agents and Brokers.

Toomey modified amendment No. 2707, to adjust phase-ins of flood insurance rate increases.

Merkley modified amendment No. 2709, to establish limitations on force-placed insurance.

#### SCHEDULE

The PRESIDING OFFICER. Under the previous order, the time until 11:15 a.m. shall be equally divided and controlled between the two leaders or their designees, with Senators MENENDEZ and TOOMEY or their designees controlling the final 10 minutes.

The Senator from New York.

Mr. SCHUMER. Mr. President, I rise today in very strong support of the Homeowner Flood Insurance Affordability Act and urge my colleagues to vote today to pass this legislation that will help millions of Americans across the country.

First, I want to recognize the admirable leadership of Senators MENENDEZ, ISAKSON, and LANDRIEU for helping to put together such a strong coalition amidst some challenging political headwinds.

Senator LANDRIEU, in particular, has been like Paul Revere in the night for not only calling our attention to the detrimental elements of the Biggert-Waters bill but for continuing to emphasize this bill's importance to States from coast to coast.

Senator MENENDEZ and I share the New York-New Jersey coast, as does the Presiding Officer, and that, of course, has been devastated.

I will briefly say what has happened here. Literally tens of thousands of Americans will lose their homes—middle-class Americans, working-class Americans, and poor Americans—if we don't pass this legislation. Very simply, Biggert-Waters was not followed. Before increases were to go into effect, an affordability study was to be done. It was not. As a result, homeowners are having to pay thousands of dollars more. Homeowners who paid \$500 a year for flood insurance—it is mandatory—now pay \$4,000 or \$5,000. There are some who pay as much as \$30,000. Even worse, many more will lose their homes when they sell them because the flood insurance for the next owner will go up so much they will lose tremendous value on their homes.

A home is the middle class's piece of the rock. People struggle long and hard to pay that mortgage, and when they are in their later years, fifties, sixties, seventies—I guess fifties isn't later years these days—this is what they have. Their nest egg is their home. To all of a sudden pull the rug out from under them and say when you sell your home, the next person is going to have to pay \$15,000 or \$20,000 a year in flood insurance, which makes the value of that home plummet, is so unfair.

We have additional unfairness in our State of New York, as well as the neighboring State of New Jersey. People who were devastated by Sandy and struggled to rebuild their homes are all of a sudden getting walloped with huge flood insurance bills which they cannot afford. They are already in debt. So to allow this to go on makes no sense. If Americans ever want the Government to act, it is in these types of situations where there is an unfairness that is unrelated to any individual action by these homeowners which clobbers them. It takes away their financial security, it takes away their home, and makes life miserable.

It should come as no surprise that if people cannot afford flood insurance policies, we will see more and more homeowners decide to drop out of the program, or communities that decide not to adopt new flood maps proposed by FEMA. On top of that, as rates go higher and higher, those folks who are not required to buy flood insurance but wanted to do the prudent thing, may drop out of the program as well.

So, let me emphasize one point for my colleagues that may still have reservations about our bill: If folks start dropping out of the National Flood Insurance Program en masse, that would be a much larger drag on the system than a simple delay of rate increases. Without flood insurance, when future disasters hit, these families and communities will be entirely dependent on Federal aid to help them rebuild.

I fully support efforts to put the National Flood Insurance Program on a path to solvency, but it will not happen overnight, and attempting to do so in a manner that raises premiums too high too quickly, without consideration for broader affordability concerns, will end up being a decision that they come to regret.

We have to prevent the most devastating rate hikes from going into effect until FEMA and Congress can figure out a way to ensure the solvency of the National Flood Insurance Program without breaking the bank for middle-class homeowners.

It's illogical for homeowners to pay higher premiums based on the risk-zone of their home before FEMA accurately determines the actual risk. Yet, that is exactly what is happening today.

Currently, millions of policyholders who built to code and whose homes have been subsequently remapped into a higher risk area are facing significant rate increases with no assurance that the FEMA flood maps are accurate.

Prematurely forcing individuals and families out of their homes with astronomical increases of flood insurance premiums before even guaranteeing the reliability of rate maps is asinine.

But the legislation before us today delays these rate increases until an overseer can certify that FEMA has implemented a flood mapping approach