Across the United States, newborns are screened routinely for certain genetic, metabolic, hormonal and functional disorders. Most of these birth defects have no immediate visible effects on a baby but, unless detected and treated early, they can cause serious physical problems, developmental disability and, in some cases, death.

Fortunately, most infants are given a clean bill of health when tested. In cases where newborns are found to have metabolic disorders or hearing impairment, early diagnosis and proper treatment are crucial in making the difference between healthy development and lifelong infirmity.

Newborn screening has been saving lives for more than 50 years, but programs vary from State to State. To address disparity among States' newborn screening capabilities, Congress passed the original Newborn Screening Saves Lives Act of 2008, P.L. 110–204, legislation I sponsored with Senator Chris Dodd. The law established national newborn screening guidelines and helped facilitate comprehensive newborn screening in every State in America and the District of Columbia.

Before passage, some States offered as few as only four of the recommended tests, and only 11 States and D.C. required the recommended screening for all disorders. Today, 42 States and D.C. require screening for at least 29 of the 31 treatable core conditions, and both parents and physicians are more aware of the availability and necessity of newborn screening.

To maintain the important work of newborn screening programs, I am a proud sponsor of the Newborn Screening Saves Lives Reauthorization Act of 2013. This legislation will allow States to continue improving their programs to help medical providers promptly diagnose and treat conditions which could result otherwise in irreversible brain damage, permanent disability, or death.

I very much appreciate and commend the hard work of my colleagues and their staffs here in the Congress, the administration, and the public health community to ensure that this program will continue to help States provide critical, timely, and lifesaving newborn screening for our youngest Americans.

DODD-FRANK REFORM

Mr. LEVIN. Mr. President, 14 years ago, Congress made a grave mistake. In the dead of night, as part of the Consolidated Appropriations Act of 2001, Congress passed a little-noticed provision that prohibited all meaningful oversight and regulation of swaps, which then were the latest financial product in the fast-growing financial derivatives market. In that new regulatory void, the swaps markets grew to unprecedented size and complexity. It was the swaps market that ultimately lead to unprecedented taxpaver bailouts of some of the largest financial institutions in the world.

Some have estimated that the cost of the last crisis was \$17 trillion—with a "t". To the families across the country, it meant lost jobs, home foreclosures and reduced home values for those who did not lose their homes. Far too many of my constituents, far too many Americans, are still struggling to recover. It was all enabled by Congress passing a financial regulatory provision with little consideration, tucked inside a funding bill.

We enacted the Dodd-Frank Wall Street Reform and Consumer Protection Act, in part, to address the significant risks posed by swaps and other financial derivatives. Section 716 was a key component of the financial reforms. That provision is titled "Prohibition Against Federal Government Bailouts of Swaps Entities." It explicitly prohibited taxpayer bailouts of banks that trade swaps. It set out a plan to help achieve that goal, by requiring bank holding companies to move much of their derivatives trading outside of their FDIC-insured banks.

This provision has come to be known as the "swaps push out" provision. Four years after its enactment, however, banking regulators have yet to finalize a rule to enforce compliance. Before they do, some in Congress want to relieve them of the obligation altogether.

Some of the largest bank holding companies prefer to conduct their swaps trades in their government-backed, FDIC-insured banks because they have better credit ratings, which means lower borrowing costs and therefore higher profits. But because the activity is within the bank, it puts the Federal Government—and tax-payers—directly on the hook for those bets that, as we saw in the financial crisis, can be unlimited in number, because banks can create an unlimited number of "synthetic" derivatives related to a particular financial asset.

A couple years ago, JPMorgan Chase lost billions of dollars on a bad bet in the credit derivatives markets. The Permanent Subcommittee on Investigations, which I chair, conducted an extensive investigation and issued a 300-page bipartisan report with its findings. JPMorgan's risky trading by its bank was a disaster—costing the bank over \$6 billion. It was receiving the taxpayer subsidy the whole time.

To be clear, Section 716 does not cure all the risks posed by swaps. But it was an important part of the effort to protect us from another crisis. Along with the creation of the Consumer Financial Protection Bureau and the Merkley-Levin provisions on proprietary trading and conflicts of interest, these reforms form the backbone of the Dodd-Frank Act's safeguards.

By repealing this provision, we would ignore the lessons of the last financial crisis and weaken Dodd-Frank's protections against the next crisis.

American families and businesses deserve better than this. If there are provisions in the Dodd-Frank Act that

need to be improved or reformed, the appropriate Senate committees should review, evaluate, and modify them. They should be given time on the Senate floor for further review and improvement. The proponents of this legislation should explain why they think that deregulating swaps—before we ever started re-regulating them—is the right course of action. They should explain why taxpayers should run the risk of bailing out risky swaps trades gone bad. They should explain why, despite the loss of millions of jobs and trillions of dollars the last time Congress deregulated derivatives, this time will be different. A legislative vehicle is the right place for considering these issues, not an urgent appropriations

TRIBUTES TO DEPARTING SENATORS

SAXBY CHAMBLISS

Mr. ENZI. Mr. President, as the current session of Congress comes to a close it is our custom to take a moment to express our appreciation for the service of our colleagues who are retiring and will not be with us when the next session begins in January. We will miss them all. Over the years their experience and insights on a number of issues have been a very valuable part of our debates and deliberations.

I know I will especially miss SAXBY CHAMBLISS. His work here on the floor and in his committee assignments has played an important role in our consideration of a number of issues over the years. Simply put, he has been a great champion for conservative causes during his service in the House and Senate and he has made a difference for his constituents in many, many ways. He is a man of principle and he has a great gift for expressing his viewpoint in a thoughtful, clear and interesting manner. He is so persuasive, in fact, that even if you disagree with him he makes you take a moment to reconsider your position just to be sure you have not missed something.

Before he began his years of public service to the people of Georgia, SAXBY proved to be the kind of individual who would have been a success at just about anything he decided to pursue. Fortunately, the path he chose to follow in his life brought him to the Nation's capital to represent Georgia—first in the House of Representatives and later in the Senate.

SAXBY served four terms in the House. It was a challenge that he enjoyed because it gave him a chance to sit on the committees that were taking a closer look at our intelligence organizations to be certain they would be ready to face any future threats to our national security. Georgia was proud to see that they had elected someone to Congress who was hard not to notice. He did such a good job, in fact, he was encouraged to run for the Senate.

When he arrived in this chamber, he had already established himself as one

of our leading conservative voices. That did not surprise any of us. He has a calm, even way of expressing himself and articulating how his principles play out in whatever issue we have before us.

One great attribute that SAXBY brought with him to his work in the Congress was his willingness to work with people who did not always agree with him. He knew there would come a time when they would agree with him on something no matter how many times they had disagreed in the past. When the situation presented itself that was what he would focus on.

Simply put, SAXBY believes very strongly in making progress and getting results. He is not all that concerned about who gets credit for it. As the old adage reminds us, for SAXBY, it is all about leaving things a little better at the end of the day today than they were yesterday.

Over the years SAXBY has always found a way to make progress no matter how rough the road seemed to be. It has been one of the guiding principles behind SAXBY's 20 years of service. His commitment to moving forward has enabled him to leave his mark in Georgia and throughout much of the United States.

Now that this chapter of SAXBY's life has come to a close, I am not sure what he has planned for his next great adventure. He just does not strike me as someone who will be content to sit on the sidelines. I am sure we will be hearing from him from time to time with some words of encouragement and support—and a suggestion or two. In fact, I am looking forward to it.

SAXBY, thank you for your service in the House and the Senate. In your 20 years of service in the House and the Senate you have not only been a witness to the history of your home State of Georgia and our Nation, you have helped to write it. Because of you the Nation is stronger, safer and more secure. Yours is a record of leadership of which you should be very proud.

Diana joins in sending our best wishes to you. From one Sigma Chi brother to another, you have made a difference because you have always led the best way—by example. What others are content to talk about you have stepped up to do the work needed to get the job done and because of that you have been able to make a difference—an important and long lasting one.

MIKE JOHANNS

Mr. President, as the current session of Congress comes to a close it is our tradition to take a moment to express our appreciation for the faithful service of those of our colleagues who will be returning home at the end of the year. We appreciate their hard work and great service on behalf of their home States and our Nation. We will miss them and the thoughtful suggestions and good ideas they have brought to our deliberations on the issues before us.

The word "service" brings to mind one of our retiring colleagues, MIKE

JOHANNS. MIKE has followed a path that has brought him from his service as the Mayor of Lincoln, to his post as the Governor of Nebraska, on to serve in the President's Cabinet as Secretary of Agriculture and then on to the floor of the United States Senate. He has made important contributions at each post and now, as he has decided with the support and guidance of his family, "it is time to close this chapter in his life."

As a former mayor myself I have a great deal of regard for MIKE and his commitment to the people that he has served for many, many years. He has a great understanding of his home State of Nebraska and the workings of its State and local government. He understands the challenges that face his home State in the present, and the hopes and dreams of the people of Nebraska for the future.

It did not take long to discover that MIKE is a workhorse, not a showhorse. He is not someone to land on a weekend talk show every week talking about what needs to be done—he would rather be in committee or on the floor every day doing it. In everything he did MIKE always brought along an abundance of Nebraska common sense. He used that special gift of his and his varied background as a starting point for finding common ground and a workable solution on a number of issues that would be acceptable to all.

During his service in the Senate it has been good to have a neighbor to work with who understands agriculture and our rural way of life. He has been a great help in making the case clear to the Congress about the difference between living on a farm and living in a big city or town.

That is why I will not be the only one who will miss him. Our rural communities in the West will miss his ability to understand the problems of rural America and what should be done to address them.

MIKE has also been one to focus on the money side of each issue that came to the Senate. He knows how important it is for us to get a handle on our Nation's finances to ensure that our children and grandchildren will not have to clean up the financial mess we are going to leave them if we are not careful. MIKE has said that our failure to act will cause our financial problems to appear sooner than we might think.

I am sorry to see MIKE go when there is so much to be done that could use his understanding not only of the issues, but from his experience, the impact they will have on the local, State and national level.

Still we know where to find him whenever we could use some of his Nebraska-rooted common sense. Thanks, MIKE, for your service to the State of Nebraska and to our Nation. You can be proud of what you helped to accomplish and the seeds you planted that will lead to more accomplishments in the years to come.

Thanks for your leadership and thanks for your friendship, too. Diana joins in sending our best wishes to you and our appreciation for all you have done. Please keep in touch with us. We will always be pleased to hear from you.

CARL LEVIN

Mr. President, once again, as is our tradition here in the Senate, we take a moment to express our appreciation for the service of those Members who will be retiring at the end of the year. We will miss them, their good ideas and thoughtful suggestions, and their concern and active involvement in the challenges facing our Nation in a number of areas.

It is hard to mention the word "service" and not have CARL LEVIN come to mind. As a former local official myself, I have a great deal of respect and regard for all those who have worked their way up from the local level to the Senate.

For CARL the great adventure of his political life began with his service on the Detroit City Council. During his 8 years on the council *Carl* probably had enough run-ins with the Federal bureaucracy that he decided he had to do something about it. For him that meant a run for the Senate.

CARL's election and his subsequent service in the Senate have shown him to be quite an effective legislator and a force for the positions he has taken on a long list of issues. He has been a Member of the Senate since 1979 and he has hit a number of milestones since then that reflect the length and production of his service.

It is important to emphasize that CARL's service in the Senate has never been about longevity, it is been about results. That is why he has been a part of so many issues that needed someone with his talents, skills and abilities to help move them through. Such an issue has been his great support for our Nation's military and our veterans.

CARL has been working for the benefit of those who have served in our Armed Forces since he first walked in the door of the Senate. Determined that they reap the benefits they have earned with their service, CARL joined the Armed Services Committee to ensure our military and our veterans were getting what they deserved and required both during and after their service.

That is one of the main reasons why he is currently serving as the Chairman of our Armed Services Committee. He wanted to make a difference for those who were sacrificing so much to serve in our Nation's military. I don't think our servicemen and women—and our Nation's veterans—have ever had a better friend than CARL LEVIN.

Now he is closing the chapter of this great adventure of his life. With his service he has made a difference in more ways than I could ever hope to mention in my brief remarks. In the process CARL has touched more lives for the better than we will ever know with his commitment to the day-to-day

issues that affect us all—like education, the environment and health care. He has had an impact on his home State and our Nation that will be felt for a long time to come.

Thank you, Carl, for your service in the Senate. I know I join with the people of Michigan in expressing our appreciation to you for dedicating so much of your life to making our Nation a better place for us all to live. That is why your constituents have always been there to express their appreciation of your work here in the Senate with their votes. That is also why no other Senator has ever represented Michigan as long as you have.

Diana joins in sending our best wishes to you for all you have accomplished and for your close and personal attention to the needs of our Armed Forces and the concerns of our veterans. Thanks, too, for your friendship. We will miss you, but I am certain we will be in touch.

TOM HARKIN

Mr. President, it is hard to believe how quickly this session of Congress has come to an end. Before that final gavel brings it to a close, however, it is good to have this time to express our appreciation for the service of those Members who will be retiring at the end of the year. They all have a lot to be proud of—from their first speech here on the floor to their representation of their State over the years.

Those words can not help but bring to mind Tom Harkin. I have had a chance to come to know him and work with him as the Chairman of the health committee. I have been very impressed with his dedication to his work and his determination to make a difference for the people who voted to hire him on for the job—and all Americans in all of the States.

I think one of the reasons why we were able to work together has to do with his Wyoming background. Tom spent some of the best years of his life in Rock Springs and I can not help but think that his time there made a big difference in his life.

Tom has quite a remarkable record of service to the people of Iowa and it is clear they feel the same about him. They have sent him back to the Senate to serve as their representative for five terms in the House and five terms in the Senate. During his service in the Senate I appreciated having the opportunity to work with him as the ranking member of the committee. In addition, the leadership he has provided the committee as chairman has enabled him to take an active role on issues that will have an impact on his home State and the rest of the country for many years to come.

If I were to name just a few of the issues on which ToM has made a difference I would begin with his work on behalf of those living with disabilities that resulted in the passage of the Americans with Disabilities Act. ToM's groundbreaking legislation was written to help ensure all Americans would have an opportunity to lead more fulfilling and productive lives. In the days

to come, his work on this issue will continue to provide the support that will help those living with disabilities to work toward their goals in life—and achieve them.

I also wanted to point out his work with our education system. Tom understands the importance of a good education and the difference it makes in young lives—today and tomorrow. Thanks to his hard work and determination students of all ages have a new appreciation for the fact that an education consists of more than just a few years in a classroom—it is a lifelong adventure, a journey that never ends because there is always something new to learn, some new skill that will make someone a more valuable member of the workforce.

I am sure he has heard it before but it is pretty clear that TOM HARKIN is Iowa, through and through. He has devoted so many years of his life to the people of his State and they are greatly appreciative of his efforts—and the results he has been able to achieve.

Now, as Tom has made clear, it is time for someone else to step up to the plate and continue the work he has begun on so many issues. There is no question that you will be a difficult act to follow. For all those years Tom's heart and soul has been in Iowa while his mind and his focus has been in the nation's capital, working to make Iowa a better place to live.

Now Tom's remarkable career in the House and the Senate has come to a close and this chapter of his great adventure of serving the people of Iowa here in Congress has concluded. While we did not always agree on the best way to get things done we always agreed that we needed to focus on what we could do to have the greatest impact on the lives of Americans all across the country. Fortunately, I think we succeeded in many ways and Tom will be remembered for those positive results—and so many more.

One last TOM HARKIN memory has to do with his popcorn tradition. I know I am not the only one who hopes it will continue. I do not think a single visitor to your office or that section of the building will ever forget the wonderful aroma your Iowa popcorn sent all around the area. For visitors from back home it must have been a touch that made them feel right at home. It was just more proof that you never lost sight of the people back home and they loved you for that.

Thank you, TOM HARKIN, for all you have brought to the House and the Senate over the years. You have made it clear what the people of Iowa expect from their government and what you were working so hard to achieve for them. Thank you for your service, thank you for your dedication to making our Nation a better place to live and most of all, thank you for your friendship. You have not only been a witness to the history of your State and our country, you have helped to write each chapter over the years. In the days to come your achievements will continue to inspire the next generation of our leaders who will want to do what you have done. I am sure they can count on you for your insights, suggestions and advice. Diana joins in sending our best wishes to you.

MARK PRYOR

Mr. President, it is one of the Senate's great traditions at the close of each session of Congress to take a moment to note the service of those of our colleagues who be leaving the Senate at the end of the year. It is a time for us to express our appreciation to our fellow Senators for their service and share what we have learned from them as we worked together to make a difference in our states and in our nation.

I have often thought that MARK has one great overriding rule that has guided him in his work in the Senate, "Is this what the people of Arkansas sent me here to do?" More often than not the answer to that question has helped him to develop a strategy to get things done that were designed to make his home State and our nation better places to live.

Ask just about any one of us here in the Senate what has made MARK PRYOR such an effective legislator and you will get the same answer—bipartisanship. In fact, he was so good at it, we might need to come up with a different word to explain his strategy, something like Pryor-itize. For MARK, the best way to get things done was to get everyone involved—all parties, all sides of an issue, and representatives of every point in between-together and then take the best of what everyone had to offer to form a coalition that would bring his legislative effort to a successful conclusion.

That is why both parties would often try to recruit him for their legislative projects. Each party knew he had a great ability to persuade that would help to bring other members together to support their efforts.

I have often said that serving in the Senate is a great adventure. If it were anything else, it would be too much like work and too hard a job to take on. Because it is an adventure it is something more—it is a chance to take on the greatest challenge there is, leaving the world a better place than we found it when we first walked through the doors of the Senate, and find new, creative, and inventive ways to make it happen.

As he closes this chapter of his life, his Senate adventure, MARK can be very proud of his efforts, and his successes over the years. He has a great deal to be proud of and I hope it brings him the satisfaction that comes from knowing he has taken on a difficult job and done it well.

I know I will miss seeing MARK around campus here in Washington, DC. I will miss his willingness to help on those tough challenging issues we always seen to have before us. I will also miss his words of faith and determination that he would share with us during our prayer breakfasts.

I hope you will keep in touch with us in the days to come with news of your next great adventure in life. Thank you for your service to our country, thank you for your focus on making Arkansas and our nation better places to live, and, most of all, thank you for your friendship. Good luck in all your future endeavors. God bless.

TIM JOHNSON

Ms. HEITKAMP. Mr. President, I rise today to honor my friend and colleague from South Dakota, Senator TIM JOHNSON, who is retiring at end of this year. TIM has an impressively long career in public service, representing his home State of South Dakota in Congress for the last 28 years.

TIM is often described as "a work horse, not a show horse," and with good reason. His values, passion and work ethic are reflected in the projects he has championed and the constituent services he has provided for the people of South Dakota. Following his AVM in 2006, Senator Johnson came into the national spotlight which he so seldom sought. All were inspired by his perseverance and dedication to the people of South Dakota to return to do the work he loves, and the Senate has been better for it.

As a member of the Senate Energy and Natural Resources Committee, TIM championed important water projects to bring clean drinking water to rural communities and Indian reservations, pressed for the development of renewable fuels, and supported efforts to build vital infrastructure throughout rural America. Through his position on the Appropriations Committee, he fought to see these efforts through from planning to completion.

Farmers and ranchers throughout his State could count on TIM to be a strong voice for agriculture, advancing their priorities in numerous farm bills. His leadership on country of origin labeling, COOL, laid important groundwork to support our Nation's producers and ensure consumers know where their food comes from—a fight that continues today.

TIM has also been a champion for veterans, working to improve the benefits they are owed and connecting South Dakota veterans with support and services in their communities. He was able to secure advanced appropriations for the Veterans Administration, providing budget certainty and ensuring access to health care for those who have so bravely served their country.

TIM has a strong relationship with the tribes in South Dakota and is considered a steadfast and valued friend in Indian Country. He has tirelessly pressed for the Federal Government to meet its treaty and trust responsibilities. While significant challenges remain, TIM JOHNSON's legacy as an advocate for Native American issues has improved the quality of life on many reservations. This commitment will be missed both in the Senate and on the Indian Affairs Committee.

Senator Johnson brought his passion for rural and Native American issues to

the Senate Banking Committee. Under his chairmanship, the work of the committee highlighted the often-overlooked needs in these communitiesand he was a champion during our efforts on housing finance reform to make sure they could receive the resources they so desperately need. small^{-} Strengthening community banks, improving housing, and reauthorizing critical highway and transit programs are just a few of the initiatives Chairman Johnson undertook, and it was a pleasure working under his leadership.

Throughout all of these accomplishments, accolades, and challenges, TIM has remained true to his roots. He has never taken his public service for granted and has always considered it a privilege to serve the people of South Dakota. The impact of his work during his time in Congress will be seen in communities throughout his State for years to come, and he has certainly left his mark on South Dakota politics. I wish him the very best as he and his wife Barbara embark on this new chapter and get to enjoy more time with their family back in South Dakota.

MIKE JOHANNS

Mr. President, I also wish to honor my colleague from Nebraska, Senator MIKE JOHANNS, who is retiring from the Senate at the end of this year. Senator JOHANNS has been a friend since I started in the Senate, and I appreciate his willingness to work with me towards our shared goals. He is one of only two current Senators to have served as a Governor and cabinet Secretary, providing him with a tremendous amount of wisdom on how to get things done. It is his incredible knowledge and strong Midwestern work ethic that I admire most about him.

For more than 30 years, Senator JOHANNS has been a strong voice for the people of Nebraska. His first act in public service was in 1983 as a County Board member in Lancaster County. He later went on to serve as both Councilman and Mayor of Lincoln. He would eventually become Governor of Nebraska and Secretary of Agriculture under President George W. Bush. Senator JOHANNS set no limits to his potential; readily serving in any capacity he could to make our great Nation a better place.

Senator Johanns and I serve together on the Agriculture Committee and I greatly admired the thoughtfulness and expertise he brought to the negotiations on the Farm Bill. His knowledge as a former Agriculture Secretary was unmatched and ensured many improvements were made throughout the debate. Senator Johanns never forgot about our farmers and always kept his eye on providing them with the best possible outcome he could.

We also had the privilege of working together on the Banking and Housing Committee. He and I worked together with a bipartisan group of committee members to draft and advance legislation reforming the housing finance sys-

tem to protect the American taxpayer from another bailout and to guarantee that another housing crisis does not happen again. Once again, his voice on behalf of rural America during these talks was critical and something that I greatly appreciated.

Senator JOHANNS has never been about taking credit or seeking the spotlight. He maintained a strong, hard work ethic throughout his time in the Senate and was one who was willing to cross the aisle to get things done. The American people expect that of their representatives, and Senator JOHANNS met those expectations on behalf of Nebraska.

I will miss having him as my colleague in the Senate, but I also know that his wife and family will enjoy the free time they will have with him. I wish him happiness and success in the next chapter of his life.

TRIBUTE TO MICHAEL GAMEL-MCCORMICK

Mr. HARKIN. Mr. President, as I approach the end of my Senate career, I cannot help but reflect on the role that my tremendous staff members have played in advancing my policy goals and, indeed, advancing the important work the American people over the years. I have been blessed to have worked with truly remarkable individuals who have worked tirelessly to promote initiatives that will improve the lives of ordinary Americans.

Among my own legislative and policy priorities over the years, none has been greater for me than advancing the rights of persons with disabilities. I am proud and honored to have been the chief Senate sponsor of the Americans with Disabilities Act, the last of the great civil rights laws of the 20th century—one that has correctly been called the Emancipation Proclamation for persons with disabilities. That legislation sought, once and for all, to fully enfranchise people with disabilities and to fully integrate them into the fabric of American life, guided by four great principles—equal opportunity, full participation, independent living, and economic sufficiency. Over the last quarter century, that legislation has resulted in a quantum leap forward in the civil rights and daily quality of life of millions of Americans with disabilities.

However, even with that quantum leap forward, much work remains to be done to advance the rights of people with disabilities both in the United States and around the world. And over the last several years, no one has worked harder to advance this unfinished agenda of disabilities rights than Michael Gamel-McCormick, who served on the Health, Education, Labor, and Pensions Committee as my lead K-12 staffer through the markup of the Elementary and Secondary Education Act and subsequently as a team leader on disability policy.

Throughout his career, Michael has worked to improve the lives of children