

irresponsible for the Department of Defense to back off of this protection of our military because of a letter from Members of the Senate.

The broad and ongoing regulatory scrutiny of the University of Phoenix gives the Department of Defense legitimate cause for concern when it comes to the company's future participation in the Voluntary Military Education Program.

My colleagues in their letter said: "The TA program is critical to our nation's servicemembers' educational and career opportunities." I couldn't agree more. That is exactly why the Department of Defense should ignore the demand of my Senate colleagues and exactly why they should not turn a blind eye to the University of Phoenix's violations.

In order to provide quality educational options for servicemembers and to ensure that taxpayer dollars are not being wasted, we must promote integrity in the program, and the highest priority should not be the profitability of a for-profit university, such as the University of Phoenix. The highest priority is quality education and training for the members of the military. I thank the Department of Defense for taking this bold action and encourage them to remain steadfast in protecting students, military members, their families, and taxpayers when it comes to future decisions related to the University of Phoenix's participation in the Voluntary Military Education Program.

I yield the floor.

I suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The bill clerk proceeded to call the roll.

Ms. HEITKAMP. Mr. President, I ask unanimous consent that the order for the quorum call be rescinded.

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

#### EXPORT-IMPORT BANK

Ms. HEITKAMP. Mr. President, we are on the floor in celebration of the American democracy, that occasionally things can work, and that we can overcome extremes in our country and actually pull together to do something for American manufacturers, to do something for American businesses, and to do what is right.

I know my colleague, the senior Senator from the great State of Washington, is on a short timeframe, so before I proceed with my remarks I would like to yield the floor to Senator MURRAY.

The PRESIDING OFFICER. The Senator from Washington.

Mrs. MURRAY. Mr. President, I am delighted to be here with my colleague, and I thank the Senator from North Dakota for her exhilaration we all share because of the vote last night in the House overwhelmingly in support of Ex-Im.

I am here to reiterate my strong support for reauthorization of the Export-Import Bank, and I applaud the Members of the House who easily passed the reauthorization bill last night. It is actually easy to see why the bill got so much support. It is good for American jobs, it is good for small businesses, and it reduces our national debt. The fact that Republican leadership has let this program go dark for so long, held hostage by political pandering, is outrageous.

The longer Ex-Im is shuttered, the more it hurts American competitiveness. In my home State of Washington, nearly 100 businesses—the majority of them medium or small businesses—used the Bank services last year to help sell their products overseas. We are talking about everything from Apple and airplane parts to beer and wine, to software and medical training supplies. In fact, I actually recently visited one of these small businesses—a brewery in Seattle.

In 2011, Hilliard's Brewery started with three employees dedicated to making good beer. Thanks to a loan from the Ex-Im Bank, Hilliard's tapped into foreign markets and developed a following. Fast forward to 2015. They have dramatically increased their production, they continue to grow, and they built a business that thrives today.

The reality is that people in other countries want American-made products. That is great because these businesses support tens of thousands of jobs around the country and they keep our economy moving. The Export-Import Bank is the right investment because it expands American businesses' access to emerging foreign markets, creating jobs right here at home. Do you know what it costs taxpayers? Not a single penny. In fact, the Export-Import Bank puts money back into our country.

Here is the bottom line: Republican leaders allowed partisan pandering to put the brakes on a program that creates jobs, strengthens our small businesses, and helps our economy grow. I believe—and I am joining my colleagues today—it is time to put this ideology aside. Let's restart this proven program. It is critical the Ex-Im Bank continues to receive the strong bipartisan support we have seen in the past as we work to reauthorize this bill that is a success. I am proud to join my colleagues to say let's get this done.

Thank you, Mr. President, and I yield the floor.

The PRESIDING OFFICER. The Senator from North Dakota.

Ms. HEITKAMP. Mr. President, yesterday was a great day, and it was a great day not just because something we have worked so long and hard on actually was advanced, and that we care about, reopening the Ex-Im Bank, but it was when a majority of people in the U.S. Congress stood up, led by a Republican from Tennessee, Representative FINCHER, and actually said: We are not

going to let hard rightwing politics get in the way of American jobs, American manufacturing opportunities, and get in the way of moving our country forward. I think that speaks volumes, and I hope it becomes an opportunity to move other broad bipartisan pieces of legislation forward.

The frustration the American people have with the U.S. Congress is that things that seem to be no-brainers—legislation that seems to be so obvious in terms of the right kind of policy—do not get done in the U.S. Congress. So I am elated with what happened over in the House.

Now the ball is back in our court. We have been waiting for a number of months to see House movement on this. Because of the discharge petition, because of this big vote, we now see House movement. The House has done their job. It is now time for us to do our job.

I want to point out a couple of things about that vote. It ended up being over 70 percent of the House of Representatives. Think about that. In this time of hard partisan fighting, we have 70 percent of a body agreeing to an important public policy. What also is significant about that vote is 127 Republicans—in fact, a majority of Republicans in the House—voted to support the Ex-Im Bank, reauthorize it, open it up, and open up this opportunity for American manufacturers.

There can be no debate. Along with my colleague from Washington, we have been saying all along that we believed there was broad support in the House of Representatives to do this. I think they hadn't had a test vote in the past. Now we know, and we can say it with great certainty, not only is there majority support, there is supermajority support for the Ex-Im Bank.

Now it is our turn. Now it is our job once again. A few short months ago I stood in this body, working with my two great colleagues who have joined me on the floor, to push back and say: Look, if we believe in a trade agenda, we believe as the three of us have voted, to support TPA. We are now evaluating and analyzing TPP. What sense does it make to take one of the most significant and important trade tools such as the Ex-Im Bank—something that levels the playing field and creates huge opportunities for us to be competitive against a world where these kind of private agencies are supported by every major economy and every major government, including some of the developing nations right now—what sense does it make to shut down or restrict that tool? In what world does that make sense? We have been making this commonsense argument and fighting against things that make absolutely no sense and, quite honestly, in many ways seems almost idiotic.

Unfortunately, there are casualties to this failure in America today. American jobs have been lost, American economic opportunity has been lost, and

America's position as a leading manufacturer and exporter of quality goods has been challenged because we have sent a message that we are not open for business. We have sent the message that we no longer are going to engage with the rest of the world in terms of developing and supporting exports. That is the wrong message.

I think the House yesterday sent a huge message to those foreign nationals in those countries who think we were willing to basically abrogate the ground—give the ground away to other companies from other countries. We sent a loud-and-clear message that is not going to happen on our watch.

I rise to make one final point before I ask my colleagues to join me. I will make one final point, which is this bill is going to come over from the House of Representatives. We have been having this discussion about what can we attach it to. We need to attach it to something because the House will not take it independently. Isn't that what we have been hearing; that the House couldn't possibly move this without being on a so called must-have piece of legislation. That argument is way gone. It has been blown up by the vote yesterday in the House of Representatives.

Now that we no longer have that argument and we know we have a super-majority here—at least 64 votes and probably likely 67 votes for the Kirk-Heitkamp bill—we need to move this bill now. Let's open the Ex-Im Bank. Let's tell American small businesses that we are on their side. Let's tell American manufacturers that we hear you. We hear that we can't put you in a challenging and competitive global economy and then weigh you down with 100 pounds of inactivity on the Ex-Im Bank.

We are going to be talking a lot about this in the next 2 or 3 weeks because it is not enough to wait for the next must-pass vehicle to pass through. I jokingly tell my staff I am going to introduce a bill called the vehicle and say: Here it is. The bill is ready to go right now. We are ready to make this happen. I am very excited for the Ex-Im Bank but more excited for so many of our workers, so many of our small businesses that have struggled and that have wondered why Washington cannot listen to their concerns. I think that question was answered yesterday, so I am very excited to call on my colleague from the great State of New Hampshire to also talk about the importance of the Ex-Im Bank at this point.

The PRESIDING OFFICER. The Senator from New Hampshire.

Mrs. SHAHEEN. Mr. President, I am delighted to join my colleagues on the floor, Senator HEITKAMP, Senator MURRAY, and Senator CANTWELL. I thank them for their leadership in keeping the issue of reauthorizing the Export-Import Bank front and center in this Congress. We are here to celebrate what the House did yesterday in voting

overwhelmingly with a bipartisan majority to reauthorize the Ex-Im Bank. The House did what many people have been predicting for months they would do if they could actually get this bill to the floor; that is, pass it with an overwhelmingly bipartisan majority, including a majority of House Republicans.

Why are we so concerned about reauthorizing the Ex-Im Bank? It is because—as Senator HEITKAMP said so well—exporting has become increasingly important throughout the country, especially in my home State of New Hampshire and for so many of our small businesses that are looking to stay competitive in this global economy. Ex-Im levels the playing field, and when American companies have a level playing field they can compete and win.

Unfortunately, it has been a small ideological minority of Members of Congress in both the Senate and the House who have kept this legislation from coming to the floor and have kept the Ex-Im Bank shut down. The vote yesterday shows it is time to change that.

Ex-Im provides billions of dollars of money to help American manufacturers reach foreign markets. It has been 4 months now since the Bank's charter expired and we are already starting to see the consequences. Some companies have discussed moving manufacturing from the United States, which means we will lose manufacturing jobs. We are going to start seeing consequences for small businesses as they start losing out on new sales because they are operating at a disadvantage.

Businesses such as Boyle Energy in New Hampshire have gotten support from the Ex-Im Bank. The Bank has supported \$314 million in export sales from New Hampshire businesses since 2009. It is time for the Senate to take up this legislation, to pass it, to come together and get this done for our small businesses, for our economy, and for our jobs.

I thank my colleagues, and I yield the floor.

The PRESIDING OFFICER. The Senator from North Dakota.

Ms. HEITKAMP. Mr. President, I thank my great colleague from New Hampshire, who has done so much in her State to raise awareness about the importance of the Ex-Im Bank and who has also stood firm with the two great Senators from Washington, the Senator from Missouri, and the Senator from Delaware to basically say: You cannot just look at trade agreements and think you got every piece of important trade legislation passed.

So she has been a champion. But we all have to admit that none of us have been as diligent, none of us have been as eloquent, and none of us have been as tenacious as the great Senator from the great State of Washington, who understands this issue so well and has been fighting for this issue for a number of years. So I yield the floor to the Senator from Washington.

The PRESIDING OFFICER. The Senator from Washington.

Ms. CANTWELL. Mr. President, I would like to thank my colleagues for coming to the Senate floor this morning to give an important message to our colleagues—that it is now time to take up the Export-Import Bank issue and pass that legislation today.

I thank my colleague from North Dakota, who has had this legislation in the Senate and has worked hard on the banking committee to make sure this legislation is moving forward and has been there at every step in the process. Being from a State that knows exports matter, she knows that having a finance regime that allows banks to take advantage of the fact that they need credit insurance has been a good thing for the American economy. It has helped us grow jobs in the United States, as we are selling exports to overseas markets. So she has been a stalwart.

My colleague from New Hampshire who just left the floor, Senator SHAHEEN—I have visited her State and facilities and manufacturers involved in aerospace and other types of manufacturing that are trying to win in the international marketplace with their products by selling them overseas.

When we cancel a program that actually helps us pay down the deficit—those individuals who get financing through a bank and a credit agency like the Export-Import Bank actually have to pay a fee. That has actually helped us reduce the deficit. It is money paid every year, and it helps us reduce the deficit. My colleague Senator SHAHEEN has been a great advocate for reauthorization of the Export-Import Bank.

As my colleagues have talked about, the dirty little secret is out in Washington; that is, you cannot pass the Ex-Im Bank reauthorization because there is not enough support in the Congress to do so. Well, the answer is, that was a bunch of hooey promulgated by some very conservative think tanks that wanted to hold conservative Republicans hostage, and then they tried to hold all of us hostage. That is right—they tried to hold all of us hostage, saying that we cannot pass this.

We know the House of Representatives, with 313 votes—a majority of the Republicans in the House—voted for the reauthorization of the Export-Import Bank. They now join 67 people here who want to go to and move that legislation in the Senate. So the majority of people in both the House and Senate have supported the reauthorization of the Export-Import Bank and have done so for more than a year, but we let it expire. What happened? We let down the American economy because the end result has been a loss of jobs.

I will give one example of 850 jobs that went from U.S. companies over to these countries instead because without the Export-Import Bank, they lost deals that went to other places because other countries also have credit agencies that help small and regional banks

finance the sale of U.S.-made products. As they are being sold to say South Africa or an Asian country or someplace else, the companies cannot find the financing—a lot of agricultural products—and so they come to a bank in their community and say: Help finance my sales overseas.

In fact, Senator MURRAY and I met with a great—my colleague from North Dakota will like this—microbrew manufacturer in Ballard, WA, and they said: You know, we are trying to sell into the Scandinavian market. They like our products, but we are not big enough as a distributor to finance the sale of our products into those markets. So we either have to take that on our books ourselves or find a way to take our company and leverage it with some capital to increase our market exports.

So what did they do? They tried to minimize that. Otherwise, do you know what that company would have to do? They would have to take all their capital and put it aside to leverage that money to expand the market. Instead, they said: Well, let's go to a bank and get them to loan us the money so we can expand our products into Scandinavia, where people love drinking this Ballard beer.

The bank says: Well, we like that idea. We like you. You are doing well. But we are a little afraid of your selling into that distribution market in Scandinavia. We want you to have some credit insurance.

That is what the Export-Import Bank does. It says to that banker in Ballard: We will provide you a little credit insurance.

Do you have to pay a fee for that? Yes, you have to pay a fee for that. What does that fee do? It helps the Federal Government pay down the deficit. Who wins? We all win because that Ballard company now gets to grow. I would say that over in Scandinavia, they get to drink great beer that is made in Washington State. As one of the largest hops producers in the United States, my colleague from an agricultural State understands this. So everybody wins. Then the Ballard company gets to expand jobs. So that is what this is all about.

In this instance, we lost 850 jobs.

Ms. HEITKAMP. Will the Senator from Washington yield?

Ms. CANTWELL. Yes.

Ms. HEITKAMP. One of the issues we heard so often during this debate has been that the private sector will step in, that the private sector will take on this responsibility, that we don't need to have the Export-Import Bank, that the private sector will fill the gap. Were there any cases where the private sector stepped up and filled the gap of the Ex-Im Bank?

Ms. CANTWELL. I thank the Senator from North Dakota for that question because that is the issue. What people don't understand is that there are so many of these deals that—basically there was a U.S. company that wanted

to sell its ability to build bridges to an African country. Yet, because the Export-Import Bank expired, that African country ended up basically going with a competitor, an Asian competitor. Same thing here. When we don't finance these deals—I know of a deal that GE lost to Rolls-Royce. Why? Because the credit agency in Europe could finance the deal, so they just bought a different product.

The issue is not that somehow the private sector is going to step in here and basically help in a capital market. It is the same way the Small Business Administration works. The Small Business Administration has 7(a) loans to help finance the sales that basically go through Main Street banking, but the Small Business Administration provides a little certainty and predictability to the process so that we are not seeing huge losses. Basically, the Small Business Administration has not seen large defaults, and neither has the Export-Import Bank.

So these are tools that basically people try to say to us will be picked up somehow, that the private sector will respond to this. Well, in developing markets around the world, when U.S. manufacturers are trying to compete and build a great product, all you are doing by killing the Export-Import Bank is enabling some other manufacturer in Europe or Asia or South America to compete with our manufacturers on an uneven playing field. You are giving them an advantage our manufacturers don't have.

So, literally, people on the other side of the aisle have shipped jobs overseas by saying they don't want to support the Export-Import Bank, and they have held it up for so many months now that we have lost jobs. This is only one example.

There have been tens of thousands of jobs lost since the Export Import-Bank failed to get reauthorized. Now the question is, Why are we going to wait 1 more day? Now that the House has passed the bill, with a majority of Republicans supporting it, why would we wait 1 more day to pass a key tool that is instrumental in supporting jobs in the United States of America?

I hope my colleagues—I appreciate so much my colleague from North Dakota talking about this because, you know, being—I don't if it is that we are ag States, that we see how much the global economy means to our States, but we know this: that 95 percent of consumers are outside of our borders and that if we want to increase our economic activity in the United States and grow jobs, we better be selling to those 95 percent of consumers outside of the United States.

If you want to sell to those 95 percent of consumers outside of the United States, first you have to build a great product or develop a great agricultural product, but then you have to be able to have the competitive tools to reach them from a financing and banking system.

So the funny thing is that all of those people on the other side who basically act as though they are against the Export-Import Bank because they think it is some sort of mysterious organization, those are the people who basically wanted to bail out Wall Street. They are the ones who are behind the big banks. They are the ones who are trying to basically disassemble all of the banking reforms we passed to protect the American consumers. So they are not for some sort of great, good government; they basically are just looking for a trophy to put on their mantle to say that, oh, we killed this government program, which, as I have said, is wrong because it actually helps us create jobs in the United States of America, it helps U.S. manufacturers win in the United States of America, it helps us get our products to places they would not already go, and it helps pay down the Federal deficit. So it is a win-win situation for all of us.

What we have to do now is to get this reauthorized. We should not wait another minute. The notion that all of my colleagues should take away from this is that a minority of people holding up voting on this has also been wrongheaded. To allow a minority to thwart what is such an essential tool has been a mistake. What we need to do is right that mistake immediately by passing this legislation here in the Senate, get the Bank back operating, let our U.S. manufacturers and agricultural producers win again in the international marketplace, and help our economy grow with these important jobs that are related to exports.

I again thank my colleague for being down here on the Senate floor. We are not going to give up. We are going to be down here. That is because, as you know, we are having all of these budget discussions, and people should remember that over the last 20 years, the Export-Import Bank has generated \$7 billion to the Treasury—\$7 billion over 20 years. So not only does it help us grow jobs, it actually has helped us pay down the deficit.

I hear a lot of discussion about budget deals and transportation packages and things of that nature. So, to me, if you want to put more revenue back into our coffers, then support the Export-Import Bank immediately and you will be recognizing immediate revenue for any of these budget discussions that we are having and that we need to move forward on.

I am not under the impression that somehow all of the people in the Senate are now going to support this legislation and that it is going to move quickly, because there will still be some on the other side of the aisle who don't support moving forward. But I would say that number—\$7 billion over 20 years—I think it is worth a few procedural 60-vote thresholds to get that money and to give Americans the certainty that this particular program will be reinstated and that we will be

back to letting hard-working Americans who build a great product get the credit assurances they need to sell their products on a global basis and to win in the international marketplace. That is what America is all about. Don't hold these people down. They are the people who created, with great ingenuity and great sweat, the great products that have made our country great. So let them export their products. Don't make it harder for them just because you want to win a trophy from the Heritage Foundation.

Let's get back to making sure we are making this place operate. We know the majority both in the House and Senate supports the Export-Import Bank and the jobs it creates. Let's get this bill reauthorized today.

The PRESIDING OFFICER (Mr. SULLIVAN). The Senator from North Dakota.

Ms. HEITKAMP. Mr. President, we have been promised repeatedly since the end of June that we would be given an opportunity to reopen the Ex-Im Bank, that we would be given the tools to get the Ex-Im Bank operating and providing credit to American manufacturers.

If you had told me that the end of July would come and go without putting the Bank back in business, I would have said: That won't happen.

If you had told me that we would go through all of August and all of September without putting the Bank back in business, I would not have thought that could happen.

We are now at the end of October and, quite frankly, we are at the end of our patience—and so are American manufacturers and so are American workers. The time to deal with reopening the Bank, the time to move this legislation is right now.

The patience has run thin. The promises have never materialized in terms of moving this forward.

We were told in the very early stages, back when we began to move this issue, that the only way we could possibly get it through the House of Representatives was if it were put on a must-pass piece of legislation, something such as the reauthorization of the surface transportation bill—whether we are going to have highway bills or whether we are going to put it on the debt limit or whatever it is—because the House couldn't possibly move this legislation forward without any opportunity to put it on something else.

That myth has disappeared. That theory is no longer available. That argument is no longer available to anyone in this Chamber. So the question becomes this: Now that we know the will of the Congress, reflecting the needs of the American people, the needs of the manufacturers in this country, and now that we know what the vote count is, why can't we get this done? Why would we tell the American public that in the face of an overwhelming majority in support of a critical piece of trade infrastructure and

legislation that we can't get it done, that we have to wait even more months to see the Ex-Im Bank back in business?

We will be back. We will continue to talk about this issue. We will continue to raise the concerns that we have about further delay and what that further delay is costing. But we also are extremely grateful for the work that was done in the House of Representatives against great odds to move this forward, to send a message to American manufacturers: Yes, this place can function, and we will listen to you, and we are moving forward on getting you this critical tool to keep people once again employed in your shops, to keep people once again working to export the great American products to the global economy.

I yield the floor.

The PRESIDING OFFICER. The majority whip is recognized.

#### LEGISLATION IN CONGRESS

Mr. CORNYN. Mr. President, after years of hard work the Senate yesterday passed legislation that will help keep the personal information of people safer, whether that personal information is in the hands of your bank or your credit card holder or whomever.

As we know, the threat of cyber attacks is all too real. Twenty-one million Americans lost their personal information and sensitive background information at the Office of Personnel Management just this last summer—21 million. As a matter of fact, the suggestion has been made that many of those people were individuals who filed extensive questionnaires—or responses to extensive questionnaires—in order to obtain a security clearance. So you can imagine the sensitivity of that information. That followed on a breach at the Internal Revenue Service in which the data of more than 100,000 taxpayers was stolen.

It is a felony to divulge Federal income tax information of a taxpayer. It is a felony. Yet somehow, some way, this cyber attack at the IRS was able to get data on more than 100,000 taxpayers.

The Cybersecurity Information Sharing Act is legislation that has been long overdue, and we are, frankly, behind the curve here. But this bill garnered wide bipartisan support in the Senate. Now we have the opportunity to work with our House colleagues, who have, I believe, a couple of cybersecurity bills, and to try to reconcile those differences in a conference committee, which is typically the way we reconcile those differences and competing ideas.

But suffice it to say that this legislation, once enacted into law and signed by the President, will help deter future cyber attacks and equip the public and private sector with the tools they need to be more nimble. Specifically, what it will do is allow companies and individuals to share information with the

government without concern about losing a competitive advantage. Right now, when you are attacked in your company, obviously it is not something you particularly want to brag about, but you do need to let the people whose information has been stolen know so they can protect themselves. But what there will be is more information sharing, along with some legal protections for people who cooperate on a voluntary basis.

As Senator BURR, the chairman of the Intelligence Committee said time and again, there is nothing compulsory about this system. Nobody is forced to participate. But I think, over the long run, businesses and individuals will find it in their best interest to share this information and to receive information in a way that will help protect our personal data.

The passage of the Cybersecurity Information Sharing Act was, rightly, a major priority for the Senate. As I said, I am hopeful—along with our House colleagues—that we can get a bill to the President's desk for signature soon.

But this is just one more example—the latest example, really—of the productivity of this new majority in Congress that was elected just last November. We have worked hard. Without sacrificing our principles, we have worked hard to find common ground, working on a bipartisan basis to move legislation across the floor and to get it enacted into law that serves the best interests of the American people, such as the passage of the bill to help victims of human trafficking, which passed 99 to 0 in the Senate and now is the law of the land. It was the first major effort to help the victims of human trafficking we have undertaken here in 25 years.

We have also passed out of the Senate—and we are working on differences with the House—the Every Child Achieves Act. As Chairman ALEXANDER of the Health, Education, Labor, and Pensions Committee points out, this is a fix to No Child Left Behind. This legislation will devolve power from Washington, DC, back to parents and local communities so they can have a greater say in their children's education.

Once again we have learned the lesson, perhaps painfully, that a one-size-fits-all solution does not work for everyone. We are a big, diverse country. A lot of communities are better equipped—certainly they are more nimble, more flexible, and more adaptive—to change circumstances than the Federal Government. Even though we had the best of intentions with No Child Left Behind, we needed to make this necessary fix and again devolve power back from the Federal Government down to parents and local communities for their children's education while maintaining high standards at the same time.

We have also passed a multiyear highway bill. I think there were more than 30 different temporary patches of