

Mrs. Helms was a leader in Christian causes, such as her sponsorship of the interdenominational children's camp Willow Run at Lake Gaston. While in Washington, she taught at Gallaudet University and actually wrote a book on great Americans who happened to be deaf.

In the Senate, she was the leader of the Senate Ladies Bible Study, the Congressional Wives Prayer Group, and the U.S. Senate chapter of the Red Cross. She was a confidante and pillar for many friends on both sides of the aisle, including Elizabeth Dole, Erma Byrd, Beryl Bentsen, and Linda Johnson Robb.

Politically, she was a close friend of Ronald and Nancy Reagan. In 1976, she took the unusual step of campaigning tirelessly across the State of North Carolina in support of then-Governor Reagan's insurgent Presidential candidacy. Needless to say, the Governor carried the North Carolina primary against a sitting President in no small part due to the work of Dot Helms.

Two years ago, Gov. Pat McCrory awarded Dorothy Helms the Order of the Long Leaf Pine for her contributions to the civic and religious life of the Tar Heel State. Fittingly, the Governor honored her with the official North Carolina State toast:

Here's to the land of the long leaf pine,
The summer land where the sun doth shine,
Where the weak grow strong and the strong
grow great,
Here's to "Down Home," the old North
State!

"Where the strong grow great. . . ."
Dot Helms and North Carolina are one
and the same. For her family and
friends and a grateful nation, we can
turn in comfort to the Second Book of
Timothy: "I have fought the good
fight, I have finished the race, and I
have kept the faith."

Mr. President, I ask unanimous consent that the obituary of Mrs. Helms from the Jesse Helms Center Foundation in Monroe, NC, be printed in the RECORD.

There being no objection, the material was ordered to be printed in the RECORD, as follows:

DOROTHY COBLE HELMS

1919–2015

Dorothy Coble Helms, wife of former U.S. Senator Jesse Helms, passed away on November 6, 2015. She was the daughter of the late Jacob Lonnie and Coral Beaty Coble. Mrs. Helms was born in Raleigh, N.C. on March 25, 1919. She was graduated from Hugh Morson High School in Raleigh in 1936. She attended Meredith College from 1936 to 1938 before transferring to UNC-Chapel Hill, where she was graduated in 1940 with a degree in journalism. She and her roommate, Doris Goerch Horton, were the first two women graduates to receive degrees in journalism from UNC. Both women were reporters for The Daily Tarheel, the school newspaper. Dot, as she was called by her friends, was the first president of The McIver Dormitory for Women and served on The Women's Council. She loved to write and wrote many short stories beginning when she was a teenager. Later in life, she delighted her family by telling ghost stories, and it was an

especially fun time when she shared her stories at night on the porch at the family cottage at Topsail Beach.

After graduating from UNC, Mrs. Helms worked at The Raleigh News and Observer as a city reporter and later as society editor. It was while working at The News and Observer that she met her future husband, a member of the sports department. They were married on October 31, 1942, at the First Baptist Church in Raleigh. One summer during the Second World War, while her husband was on recruiting duty for the Navy in the eastern part of North Carolina, she edited three weekly newspapers which were published in Ahoskie, NC: The Hertford County Herald, The Gates County Index, and The Bertie-Ledger Advance. Mrs. Helms also worked part time at The Star News when her husband was stationed in Wilmington, NC.

Back in Raleigh after her husband's discharge from the U.S. Navy, Mrs. Helms was active in the Women's Missionary Union of Hayes Barton Baptist Church. She was also active in the Colonel Polk Chapter, DAR and served as regent for two years. In the early 1960s, Mrs. Helms and Mrs. Armistead Maupin (Diana) were instrumental in founding the Wake County SPCA.

The Helms moved to Arlington, Virginia after Senator Helms was elected to the U.S. Senate in 1972. While living there, Mrs. Helms was active in The Spouses of the Senate and in the Senate Ladies Bible Study. She was a volunteer at Gallaudet College for the Deaf and wrote a series of stories entitled "Interesting Deaf Americans". Some of the stories were used in English classes at Gallaudet and others were used in publications of schools for the deaf. The Helms shared a deep interest in Camp Willow Run, a youth camp for Christ on the shores of Lake Gaston in North Carolina, and Mrs. Helms later wrote a history of the camp.

Dot loved politics, and she backed many candidates through the years. She always kept up with what was going on in the world and was never without an opinion on an issue. She was instrumental in the formation of The Jesse Helms Center Foundation in Wingate, N.C. and served on the Board of Directors for many years. She was also involved with The Helms School of Government at Liberty University.

Dorothy was the rock of her family. She will be missed so much, but the family rejoices that they had her for so long. She was predeceased by her husband, U.S. Senator Jesse Helms; her parents; her brother, Jack Coble, and her nephew Jack Coble, Jr. She is survived by her children, Jane Knox (Charlie), Nancy Helms, and Charles Helms (Kathleen). She is also survived by her seven grand-children, Rob Knox (Krystin), Jennifer Knox (Shields Carstarphen), Mike Stuart (Rachel Foster), Ellen Stuart Gaddy (Will), Katie Stuart Power (Andy), Amelia Helms, and Julie Helms; and six great grand-children, Maggie McGuire, Ryan Knox, Cooper Knox-Carstarphen, Alex Knox-Carstarphen, Beatrix Gaddy, and Conrad Power. Dot also leaves behind many other family members, including the wonderful people who are forever members of the Helms Senate family.

REMEMBERING HOWARD COBLE

Mr. TILLIS. Mr. President, I will close by saying that I hope we all remember another great North Carolinian who was buried just today, Congressman Howard Coble. He served 5 years in the North Carolina House and 30 years in the U.S. House of Representatives. He was a great American, and he will be missed.

I thank the Presiding Officer, and I suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The senior assistant legislative clerk proceeded to call the roll.

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

The PRESIDING OFFICER (Mr. TILLIS). Without objection, it is so ordered.

VETERANS DAY AND THE GI BILL

Mr. CARPER. Mr. President, tomorrow is Veterans Day, and it is a special day for all of us who serve here and for all of our colleagues down the hall in the House of Representatives. It is a special day for veterans across the country and around the world and their families and for a lot of Americans who value the service and sacrifice of our veterans.

Veterans Day is not Memorial Day. On Memorial Day we mourn and salute those who have given their all in service to our country. Veterans Day is really for all veterans, not just for those who have paid the ultimate sacrifice.

I was privileged to go to college. I won a Navy ROTC scholarship and went to Ohio State. I studied a little economics—my professors would say not enough—graduated and went off to Pensacola and became a naval flight officer in the late 1960s. I ended up with Patrol Squadron 40 out of naval air station, Moffett, CA. I joined my colleagues there for several tours of duty in Southeast Asia during the Vietnam War.

When we came back to the States from overseas, I resigned my regular commission and took a reserve commission and moved from California over to Delaware to enroll in the University of Delaware's Business School and earned an MBA.

Literally the first week I was in Delaware, in September of 1973, I got in my Volkswagen Karmann Ghia with a rebuilt engine and drove up Route 2, Kirkwood Highway, to north Delaware to the VA hospital in Elsmere, which is about halfway between Newark and Wilmington in northern Delaware. I took my DD Form 214 in with me to present it to the folks at the hospital to see if I was eligible for any veterans benefits, and as it turned out I was eligible for benefits. Some of the benefits actually have their roots going all the way back to the end of World War II when FDR signed—I think in 1944—legislation creating the original GI bill. Among the things I was eligible for was a home loan in which the VA would guarantee a portion of my loan so I could buy a house sometime later, and I did. I was also eligible for some medical benefits, including dental benefits.

I didn't realize it at the time, but the VA hospital there was a World War II relic of a hospital. The morale was not good and the quality of service was not

good. If people in the central or southern part of our State needed access to a VA medical facility and they didn't have it there, they would have to somehow make their way up to northern Delaware. It is not like driving from one end of California to the other, but it is a hike. We didn't have any community-based, out-patient clinics in Delaware or any other States either at the time.

That fall, those of us who were enrolled in school who were Vietnam War veterans, and in some cases other wars, were eligible for some benefits. The GIs who served in the Vietnam war, including me, were eligible for a GI bill benefit which was about \$250 a month. It may not sound like a lot of money today, but I was happy to get every penny of it.

I continued to fly with a new squadron at the naval air station in Willow Grove, PA—the P-3 Squadron—and continued to track Soviet nuclear submarines in oceans all over the world as a ready reservist. I am one of a number of people in my family who have benefited from the GI bill. My father's generation served in World War II. He was a chief petty officer. His brother and my other uncle served in World War II. One of them never made it home. He was 19 years old in 1944 and assigned to the USS *Suwannee*. The aircraft carrier was in the Pacific Ocean when it came under attack by Japanese kamikaze planes, and he lost his life. His body was never recovered and neither were the bodies of a number of other people who I guess were on the deck of the carrier when the attacks occurred.

Other members of my family in my Dad's generation were able to take advantage of the very first GI bill, which was signed into law in 1944 by President Roosevelt. What happened in the wake of World War II was a very generous GI bill. At the time, you could go to Harvard on the GI bill, and it was basically fully paid for, plus you had a housing and living allowance. It was an incredible deal, and a lot of people took advantage of that, which is good. A lot of the folks went to colleges and universities, but others went to trade schools.

I never really talked to my dad about this, but I am told that he learned how to do body work and to repair cars that had been wrecked. He went to some kind of private school or trade school and learned how to do that and ended up working at Burleson Oldsmobile in Beckley, WV, where my sister and I were born. He was able to somehow do a good job there and ended up working as a claims adjuster for Nationwide Insurance and ended up running the national school for claims adjusters for Nationwide Insurance.

He was a guy with a high school degree from Shady Spring High School in Beckley, WV, and ended up, with the help of the Navy and the GI bill, with a wonderful career at Nationwide Insurance. He is sort of a poster child for those who were able to take that ben-

efit and do something positive with it for their lives and for their families.

In the wake of World War II, there was also an emergence of for-profit colleges and universities and for-profit trade schools. They called them proprietary trade schools, and they did not always have the best interests of the GI at heart. They were not always interested in making sure that the GI man or woman got the training and the help they needed to qualify for jobs, to go out there in that day and age and be gainfully employed and provide for themselves and their families. Some of the nonprofits that operated were very good and did a great job, others not so much. They took advantage of the GIs, and ultimately they took advantage of taxpayers.

Over a period of time, back then and in the years since then, on the heels of the Korean and Vietnam wars, there emerged an effort on the part of the Federal Government to try to make sure we put in place some market forces to ensure that the for-profit schools, or proprietary schools, that were offering the benefits of colleges or universities—that that college or university would treat the GI fairly, the way we would want to be treated, and to make sure they got the benefits that they wanted and that the taxpayers deserved.

I think on the heels of World War II, there was an 85-15 rule that said if you happen to be a proprietary school and you were using the GI bill to pay for benefits for somebody—say you had 100 students; out of the 100, no more than 85 of them could be there on the Federal dime. The other 15 GIs, if you will, had to be there on their own or pay for it some way other than through the Federal Government. That was an early way to introduce market forces into the benefits that were being provided so we would end up with schools that were working and providing training certificates or degrees that were worth the paper they were written on.

More recently, something emerged called the 90-10 rule. The GI bill had come and gone. For those who got into wars in Korea and Vietnam and more recently in the Persian Gulf in Iraq and now Afghanistan—the benefits that are offered to folks who literally served and applied for the GI bill I think after 2007 or 2008—that is a very generous GI bill. We sent off about 300 Delaware Guard men and women 2 months ago from Delaware to go serve in some cases in Afghanistan and in other cases maybe in Kuwait and at different duty stations around the world. But I told them when they went off to deploy that when they came back at the end of their 6, 7, 8 months—whatever it will be—that they will come back to the best GI bill in the history of the country.

Here is what they come back to if they have served for, I think, 3 years. If they have served time in those parts of the world, they come back to a GI bill and if they went to a public college or

university—the University of Delaware, Delaware State, Wilmington University, Delaware Tech or a community college in my State or public colleges and universities across the country—they can go to those schools for free—pretty good, free. We got 250 bucks a month. They can go for free. Their tuition is paid for, books are paid for, fees are paid for, tutoring is paid for, and they get a \$1,500 housing allowance. That is pretty good—very good.

Just to make sure that we have some market forces in place to ensure that these for-profit colleges and universities are really doing a good job and not just taking advantage of the GIs or of the taxpayers, we have in place something called the 90/10 rule. It has been around for a while. The 90/10 rule says that no college or university—for-profit college or university, proprietary school, for-profit proprietary school or training school—can get more than 90 percent of their revenues from the Federal Government. But the 90 percent does not necessarily cover—it can cover Pell grants and things other than the GI bill. But the GI bill—a school can get all of their money from Pell grants, and students who are on the Federal dime and continue—Mr. President, I am not sure what is wrong with the public address system. I will try another mic. That is better. There we go.

Today we have a loophole in the 90/10 rule that allows a college, university or a proprietary for-profit school to get 100 percent of their revenues from the Federal Government. It doesn't count the money they get from the GI bill. It covers Pell grants and other Federal aid but not the GI bill and not something called tuition assistance to Active-Duty personnel. I suggest that is something we need to fix. That is a loophole that needs to be plugged. No college or university should make 100 percent of their revenues off the Federal Government.

The 90/10 rule is well-intentioned to make sure that market forces work, but I am sure that people getting their education from a source other than the Federal Government would ensure that the diploma they are getting—the certificate they are getting—is worth something and they are able to translate that into gainful employment.

Several of us, including myself and Senator BLUMENTHAL, have offered legislation to close the 90/10 rule and to really go back to the original intent—to say that no for-profit college or university or trade school can get more than 90 percent of the revenues from the Federal Government. You can add in the GI bill or you can add in Pell grants, tuition assistance for Active-Duty personnel, but that cannot exceed 90 percent—and educational entities' revenues. We need to restore that market force, that governing, if you will, to better ensure the integrity of these programs.

So I would just say to my colleagues as we approach this Veterans Day, it is

great that we are able to offer a benefit that provides free—I don't care whether a person is from North Carolina or from Utah; they can go to college free and get a housing allowance for \$1,500 a month. But I want to make sure that when a GI—I don't care if it is Army, Air Force, Navy, Marines or whatever—gets their certificate or diploma, it is worth the paper it is written on and that they will in some cases be able to go on to graduate school or further their learning, but almost in any case that it enables them to go on to a job that enables them to be self-sufficient.

With that, I am going to yield the floor to the chairman of the Finance Committee, on which I am privileged to serve, and to say to both of my colleagues on the floor here: My best wishes to you and your constituents and have a wonderful Veterans Day. I will see you all next week. Thank you.

The PRESIDING OFFICER. The Senator from Utah.

Mr. HATCH. Mr. President, I appreciate the work of the Senator from Delaware on our committee. He is one of the good people around here.

RELIGIOUS LIBERTY

Mr. HATCH. Mr. President, I rise today to speak once again on the topic of religious liberty. This is the fifth in a series of addresses I have given on this vitally important subject. In my previous remarks, I have discussed why religious liberty matters, why it is important, and why it deserves special protection from government interference. I have also detailed the history of religious liberty in the United States in order to show that the desire for religious freedom was central to our Nation's founding and to the very idea of America. From the beginning, religious liberty has been a preeminent value in American life. Government accommodates religion—not the other way around. Lastly, in my previous remarks, I have sought to explain how religion has always had a robust public role in our society and to rebut the wrongheaded, ahistorical view that religion is a purely private matter that should be kept out of the public domain.

Today I turn to the status of religious liberty in contemporary American life. My argument is straightforward. In ways that are both surprising and unprecedented, religious liberty is under attack here in the United States. I speak not merely of attacks on particular practices but also of attacks on the very idea of religious liberty itself—on the idea that there should be room in society for believers to live and to worship in ways that differ from prevailing orthodoxy.

The campaign against religious liberty has three prongs: the courts, the Obama administration, and State legislatures. My goal today is to explain how each of these institutions is undermining the vitality of religious life in

our country and why what they are doing is wrong.

Many Americans are unaware of the substantial threats religious liberty faces here in the United States. They look abroad to the Middle East or to Africa, where Islamist regimes are killing Christians and other dissenters from religious orthodoxy, and suppose that by comparison, things are not so bad here in the United States. While it is true that religious minorities in America do not face death or serious physical harm for choosing to live their faith, we must not blind ourselves to the ways in which our government institutions are undermining religious liberty itself. We must instead come to recognize that powerful forces in our society are working actively to restrict the ability of religious believers to live out their faith and to foist upon them government mandates that are flatly inconsistent with our most deeply held beliefs.

I begin with the courts, which I identified as the first front in the fight against religious liberty. For a number of years now there has been a steady stream of cases in which everyday Americans have been sanctioned—sometimes severely—for adhering to religious tenants that conflict with current political orthodoxy. The examples are myriad. A photographer in New Mexico was fined \$7,000 for declining to photograph a same-sex commitment ceremony on the grounds that her religious beliefs teach that marriage is a union between one man and one woman and that she could not in good conscience lend her services to the event. A florist in Washington State was fined \$1,000 for declining to provide flower arrangements for a same-sex wedding. And a couple in Oregon who owned a cake shop were ordered to pay \$135,000 for telling a same-sex couple that they could not provide a cake for their wedding ceremony because the shop owners adhere to the traditional, biblically based view of marriage.

The message that these court cases send is clear: If you are a religious individual with religiously rooted views that differ from the current policies of the State, you follow your beliefs at your own peril. Even those who don't endorse the view that it is appropriate for businesses to deny service to customers on the basis of deeply held beliefs must concede that the fines and other sanctions in these cases present a direct threat to religious liberty.

Note that there was no suggestion in any of these cases that the defendant's refusal to provide services actually prevented the same-sex couple from obtaining the desired items. In each case, other photographers, florists, and bakers without religious or moral objections stood ready to assist. The State was not stepping in to ensure that the couple had access to needed goods and services. Rather, the injury to the couple in each case was that the defendant would not sanction their

ceremony. The State did not like the message the defendant's religious beliefs conveyed and so ordered the defendant to pay a potentially ruinous fine.

The notion that government can override or punish individuals for deeply held religious beliefs merely because those beliefs deviate from prevailing views strikes at the very heart of religious liberty. Religious liberty is the right of an individual to practice his or her beliefs even in the face of government, social or community opposition. If all that is needed for government to override a person's deeply held beliefs is a disagreement over whether the person's beliefs send the right message, then religious liberty is weak indeed. It is no longer a preferred value that government must make room for but rather a common, run-of-the-mill interest that government can override essentially at will.

Recent court cases have undermined religious liberty and threaten the integrity of our religious institutions in other ways as well. One case, decided by the Supreme Court about 5 years ago, held that schools can require student religious groups to accept non-believers as leaders, even though doing so could undermine the group's mission and install as leaders individuals who do not share the group's core beliefs. Other cases have sown confusion about students' ability to express religious conviction in school settings. Teachers and school administrators have barred students from wearing religious imagery, from affirming their faith in essays and speeches, and from performing religious music because they fear running afoul of judicial prohibitions on State establishment of religion. Other officials have denied religious groups access to State facilities to worship or to hold meetings, again fearing potential lawsuits.

But courts are not the only places where religious liberty is under attack. I am sorry to say that the current administration has done much to weaken religious freedom and to undermine the rights of conscience.

Certainly, the most notorious instance of the administration's efforts to undermine religious liberty is the ObamaCare contraception mandate. This provision requires employers to provide their employees access to contraceptives and abortion-inducing drugs even when the employer has profound moral objections to such drugs. There is a narrow exemption for houses of worship, but countless other religious employers—including religious schools, hospitals, and charities—must either comply with the mandate in violation of their religious beliefs or pay substantial financial penalties.

The administration has also stripped funding from religious groups that refuse as a matter of conscience to toe the administration's line on abortion and contraception. In a remarkable and shortsighted move, the administration