

and our research indicates that there are at least several thousand across the country who are facing a tax bill in the midst of the most tragic and difficult circumstances. This just isn't right. It is something we should fix.

As I said, the Department of Education does have it right, and they are working on this, but until this unresolved tax issue is resolved, they can't move forward with an efficient way to provide these discharges.

The bill we are introducing today with Senator COONS and Senator PORTMAN, the Stop Taxing Death and Disability Act, is a commonsense, compassionate, and sensible response to this tragic event. If we are going to forgive the student loan debt, which makes total sense and has been the law for some time, to then turn around and say that loan forgiveness is itself taxable—so in the midst of your grief, you are presented with a massive tax bill—just isn't right. It is not fair, it is not right, it is not compassionate, and it isn't consistent with the earlier decision that has been made to discharge these loans under these tragic circumstances. I think it is time for Congress to add the death and disability exemption to the Tax Code.

I thank Don and Nora Brennen for sharing this story with me—it can't be an easy story to share—and for their service to this country in the U.S. Navy and their commitment to doing the right thing for their family.

I hope and believe we can find it in our wisdom here and in our hearts to act on this bill to be sure that other families in America in the midst of their grief do not have to face this tragic situation.

Again, I thank Senator COONS and Senator PORTMAN for joining me in this bipartisan effort to right a wrong, to correct a mistake, to act in the best principles of this institution, to act on behalf of this small group but important group who suffered loss, to act to relieve this burden that should never have been in place in the first place.

SUBMITTED RESOLUTIONS

SENATE RESOLUTION 425—SUPPORTING THE GOALS AND IDEALS OF NATIONAL PUBLIC HEALTH WEEK

Mr. UDALL (for himself, Mr. DURBIN, Mr. BROWN, Mr. WHITEHOUSE, Ms. HEITKAMP, Mr. FRANKEN, Mr. MURPHY, Mr. CARDIN, Mr. BLUMENTHAL, Mr. MARKEY, Mr. HEINRICH, Mrs. MURRAY, and Ms. WARREN) submitted the following resolution; which was referred to the Committee on Health, Education, Labor, and Pensions:

S. RES. 425

Whereas the week of April 4, 2016, through April 10, 2016, was National Public Health Week;

Whereas the theme for National Public Health Week in 2016 was "Healthiest Nation 2030", with the goal of making the United

States the healthiest nation in one generation;

Whereas public health organizations use National Public Health Week to educate the public, policymakers, and public health professionals on issues that are important to improving the health of the people of the United States;

Whereas the value of a strong public health system is in the air we breathe, the water we drink, the food we eat, and the places in which we all live, learn, work, and play;

Whereas there is a significant difference in the health status of people living in the healthiest States compared to people living in the least healthy States, such as rates of obesity, poor mental health, and infectious disease;

Whereas public health professionals help communities prevent, prepare for, withstand, and recover from the impact of a full range of health threats, including disease outbreaks such as the Zika virus, natural disasters, and disasters caused by human activity;

Whereas public health professionals collaborate with partners that are not in the health sector, such as city planners, transportation officials, education officials, and private sector businesses, recognizing that other sectors have an important influence on health;

Whereas according to the National Academy of Medicine, despite being one of the wealthiest nations in the world, the United States ranks below many other economically prosperous and developing countries with respect to measures of health, including life expectancy, infant mortality rates, low birth weight rates, and the rate of drug-related deaths, which for overdose deaths involving opioids has increased by 200 percent since 2000;

Whereas studies show that small strategic investments in prevention can result in significant savings in health care costs;

Whereas each 10-percent increase in local public health spending contributes to a 6.9-percent decrease in infant deaths, a 3.2-percent decrease in deaths related to cardiovascular disease, a 1.4-percent decrease in deaths due to diabetes, and a 1.1-percent decrease in cancer-related deaths;

Whereas in communities across the country, more people are changing the way they care for their health by avoiding tobacco use, eating more healthfully, becoming more physically active, and preventing unintentional injuries at home and in the workplace;

Whereas despite having a high infant mortality rate as compared to other economically prosperous and developing countries and a death rate that varies greatly among States, overall the United States is making steady progress, with the infant mortality rate reaching a historic low in 2014, with 5.8 infant deaths per 1,000 live births;

Whereas the percentage of adults in the United States who smoke cigarettes, the leading cause of preventable disease and death in the United States, decreased from 20.9 percent in 2005 to 16.8 percent in 2014; and

Whereas efforts to adequately support public health and prevention can continue to transform a health system focused on treating illness to a health system focused on preventing disease and promoting wellness: Now, therefore, be it

Resolved, That the Senate—

(1) supports the goals and ideals of National Public Health Week;

(2) recognizes the efforts of public health professionals, the Federal Government, States, Indian tribes, municipalities, local communities, and individuals in preventing disease and injury;

(3) recognizes the role of public health in improving the health of individuals in the United States;

(4) encourages increased efforts and resources to improve the health of people in the United States to create the healthiest nation in one generation through—

(A) greater opportunities to improve community health and prevent disease and injury; and

(B) strengthening the public health system in the United States; and

(5) encourages the people of the United States to learn about the role of the public health system in the United States.

SENATE RESOLUTION 426—EXPRESSING THE SENSE OF THE SENATE THAT THE UNITED STATES SHOULD SUPPORT AND PROTECT THE RIGHT OF WOMEN WORKING IN DEVELOPING COUNTRIES TO SAFE WORKPLACES, FREE FROM GENDER-BASED VIOLENCE, REPRISALS, AND INTIMIDATION

Mrs. MURRAY (for herself, Ms. MIKULSKI, Mr. MARKEY, and Mr. BROWN) submitted the following resolution; which was referred to the Committee on Foreign Relations:

S. RES. 426

Whereas women in developing countries who join the industrial workforce suffer from, or become increasingly vulnerable to, economic violence, including forced overtime, wage theft, abusive short term contracts, discrimination, sexual harassment, and violence at work;

Whereas women typically make up the majority of the workforce in industries in which the rights of workers have been restricted, including—

(1) export manufacturing (including the global apparel industry); and

(2) other export sectors (including the cut flowers and fresh produce industries);

Whereas sexual violence is often used by a male manager as a means of intimidation or punishment when a female worker makes a mistake, fails to meet a production target, asks for leave, or arrives late to work;

Whereas women are particularly vulnerable to violence and intimidation at work due to—

(1) the frequently disproportionate number of male managers;

(2) the lack of policing and reporting of sexual harassment; and

(3) common cultural norms that assert male dominance and place disproportionate pressure on women to maintain their income and support their children and elders;

Whereas a survey of female garment industry workers in Bangladesh revealed that—

(1) nearly 1/3 of respondents had been a recipient of an unwelcome sexual overture, inappropriate touching, or a threat of being forced to undress; and

(2) nearly 1/2 of respondents had been beaten or struck in the face by a supervisor;

Whereas some of the most deadly accidents in industrial history have occurred in export processing industries in which female workers predominate, including—

(1) the fire at Ali Enterprises in Pakistan in 2012, the deadliest apparel factory fire in history, in which the lives of 259 workers were lost; and

(2) the collapse of the Rana Plaza building in 2013, in which the lives of 1,134 Bangladeshi workers were lost and 2,500 more workers were injured, the majority of whom were women;

Whereas these and other industrial accidents have occurred in facilities that were monitored and certified as safe and decent workplaces by private, voluntary corporate social responsibility initiatives invested in by global brands from the United States and Europe;

Whereas female workers are often knowingly exposed to dangerous and life-threatening machinery or toxic substances that are no longer used in developed nations due to their reproductive or general health effects, without even simple safety measures like gloves or face masks; and

Whereas research shows that—

(1) workers who are well-informed about health and safety facilitate safer workplaces; and

(2) legal protections that allow elected labor union representatives of workers to raise safety and other concerns without fear of reprisals are essential for worker safety: Now, therefore, be it

*Resolved*, That it is the sense of the Senate that the United States should—

(1) support policies that create safe and decent jobs in developing countries, which are critical to ensuring peaceful and sustainable economic growth and development in a globalized world;

(2) support policies that reduce gender-based violence, and other forms of discrimination, at work, and that improve the ability of women workers to speak out in defense of their rights without fear of reprisals;

(3) encourage the development of an International Labour Conference Convention to address gender-based violence at work;

(4) promote labor rights in trade agreements and enforce the right of women and other workers to join a labor union to defend their other rights and safety;

(5) use diplomatic means and international aid—

(A) to end violence against women in the workplace; and

(B) to empower women and other workers to participate fully in their economies and to protect their safety; and

(6) encourage United States companies with international supply chains, and Federal agencies involved in procurement, to increase transparency and accountability in order to ensure that products are produced in workplaces that—

(A) work aggressively to end gender-based workplace violence; and

(B) respect the rights of women workers.

#### SENATE RESOLUTION 427—DESIGNATING APRIL 2016 AS “FINANCIAL LITERACY MONTH”

Mr. REED (for himself, Mr. SCOTT, Mr. DONNELLY, Mr. KIRK, Mr. DURBIN, Mr. COTTON, Mr. COCHRAN, Mr. ENZI, Ms. KLOBUCHAR, Mr. BLUNT, Mr. BARRASSO, Mr. BROWN, Mr. FRANKEN, Mr. CARDIN, Mr. CARPER, Mr. CRAPO, Mr. MORAN, Mrs. MURRAY, Mrs. FEINSTEIN, Mr. BOOZMAN, Mrs. BOXER, Ms. HEITKAMP, Mr. PETERS, Mr. DAINES, Mr. INHOFE, Mr. SCHATZ, Mr. MENENDEZ, Mr. WICKER, and Mr. COONS) submitted the following resolution; which was considered and agreed to:

S. RES. 427

Whereas according to the Federal Deposit Insurance Corporation (referred to in this preamble as the “FDIC”), at least 27.7 percent of households in the United States, or nearly 34,400,000 households with approximately 67,600,000 adults, are unbanked or underbanked and therefore have not had an opportunity to access savings, lending, and other basic financial services;

Whereas according to the FDIC, approximately 30 percent of banks reported in 2011 that consumers lacked an understanding of the financial products and services banks offered;

Whereas according to the 2015 Consumer Financial Literacy Survey final report of the National Foundation for Credit Counseling—

(1) approximately 41 percent of adults in the United States gave themselves a grade of “C”, “D”, or “F” on their knowledge of personal finance;

(2) 75 percent of adults in the United States acknowledged that they could benefit from additional advice and answers to everyday financial questions from a professional;

(3) 24 percent of adults in the United States, or approximately 56,300,000 individuals, admitted to not paying bills on time;

(4) 1 in 3 households reported carrying credit card debt from month to month;

(5) only 39 percent of adults in the United States reported keeping close track of their spending, a percentage that held steady since 2007; and

(6) 13 percent of adults in the United States identified not having enough “rainy day” savings for an emergency, and 15 percent of adults in the United States identified not having enough money set aside for retirement, as the most worrisome area of personal finance;

Whereas the 2015 Retirement Confidence Survey conducted by the Employee Benefit Research Institute found that 24 percent of workers were “not at all confident” that they had enough money to retire;

Whereas according to the statistical release of the Board of Governors of the Federal Reserve System for the fourth quarter of 2015 entitled “Financial Accounts of the United States: Flow of Funds, Balance Sheets, and Integrated Macroeconomic Accounts”, outstanding household debt in the United States was \$14,200,000,000,000 at the end of the fourth quarter of 2015;

Whereas according to the 2016 Survey of the States: Economic and Personal Finance Education in Our Nation’s Schools, a biennial report by the Council for Economic Education—

(1) only 20 States require students to take an economics course as a high school graduation requirement; and

(2) only 17 States require students to take a personal finance course as a high school graduation requirement, either independently or as part of an economics course;

Whereas according to the Gallup-HOPE Index, only 52 percent of students in the United States have money in a bank or credit union account;

Whereas expanding access to the safe, mainstream financial system will provide individuals with less expensive and more secure options for managing finances and building wealth;

Whereas quality personal financial education is essential to ensure that individuals are prepared—

(1) to manage money, credit, and debt; and

(2) to become responsible workers, heads of household, investors, entrepreneurs, business leaders, and citizens;

Whereas increased financial literacy empowers individuals to make wise financial decisions and reduces the confusion caused by an increasingly complex economy;

Whereas a greater understanding of, and familiarity with, financial markets and institutions will lead to increased economic activity and growth; and

Whereas, in 2003, Congress—

(1) determined that coordinating Federal financial literacy efforts and formulating a national strategy is important; and

(2) in light of that determination, passed the Financial Literacy and Education Im-

provement Act (20 U.S.C. 9701 et seq.), establishing the Financial Literacy and Education Commission: Now, therefore, be it

*Resolved*, That the Senate—

(1) designates April 2016 as “Financial Literacy Month” to raise public awareness about—

(A) the importance of personal financial education in the United States; and

(B) the serious consequences that may result from a lack of understanding about personal finances; and

(2) calls on the Federal Government, States, localities, schools, nonprofit organizations, businesses, and the people of the United States to observe Financial Literacy Month with appropriate programs and activities.

#### SENATE RESOLUTION 428—CONGRATULATING THE 2016 NATIONAL CHAMPIONS, THE UNIVERSITY OF SOUTH DAKOTA COYOTES, FOR WINNING THE 2016 WOMEN’S NATIONAL INVITATION TOURNAMENT

Mr. ROUNDS (for himself and Mr. THUNE) submitted the following resolution; which was considered and agreed to:

S. RES. 428

Whereas, on April 2, 2016, the University of South Dakota Coyotes defeated the Florida Gulf Coast University Eagles by a score of 71 to 65 in the final game of the Women’s National Invitation Tournament (referred to in this preamble as the “WNIT”) in Vermillion, South Dakota;

Whereas this is the first national title for the University of South Dakota Coyotes since the transition of the University of South Dakota to Division I athletics;

Whereas the Dakota Dome of the University of South Dakota, soon to be replaced with a new complex, hosted its final basketball game before a crowd of 7,415 fans;

Whereas the University of South Dakota Coyotes shot 71.4 percent from beyond the 3-point line and 54 percent overall from the field in their 34-point win in the semifinal of the WNIT;

Whereas senior guard Nicole Seekamp was named most valuable player of the WNIT and averaged 14 points per game throughout the WNIT;

Whereas seniors Tia Hemiller and Nicole Seekamp were each named to the WNIT all-tournament team;

Whereas the 2015–16 season was the fourth season for head coach Amy Williams, during which she won her first national title;

Whereas the University of South Dakota Coyotes finished the 2015–16 season with a record of 32–6; and

Whereas the presence of 5 seniors and 4 juniors on the roster of the University of South Dakota Coyotes represents the commitment of the seniors and juniors to the University of South Dakota and its work to enshrine the ideal of the student-athlete into the ethos of the University of South Dakota: Now, therefore, be it

*Resolved*, That the Senate—

(1) congratulates and honors the University of South Dakota women’s basketball team and its loyal fans on the performance of the team in the 2016 Women’s National Invitation Tournament; and

(2) recognizes and commends the hard work, dedication, determination, and commitment to excellence of the players, parents, families, coaches, and managers of the University of South Dakota women’s basketball team.