

ObamaCare legislation followed by about 25,000 pages of regulations, which people in this country have to try and discern and figure out.

I would submit that there are things that will create jobs. We know the Keystone Pipeline will create jobs. Passing trade promotion authority and allowing our trade negotiators to create more market opportunities for small businesses and farmers and ranchers and entrepreneurs in this country and around the world will create jobs. Passing trade promotion authority and getting the Trans-Pacific Partnership and the European trade agreement enacted they say will expose American businesses to 1 billion new consumers worldwide. Those are the types of things that do create jobs, and we know that.

Instead of having an election year agenda that is transparently stated to be that, why don't we actually talk about things that will create jobs and will improve the overall standard of living for people in this country?

I would make one other observation, and that is another thing coming out of the administration right now, which will be incredibly harmful to the economy and make it very difficult for lower income and middle-class Americans to make ends meet, are policies coming out of the EPA that are going to drive the cost of energy. Energy is an important input. It is a huge factor in places such as South Dakota where we have a cold-weather climate and an agricultural-based economy. We travel long distances to get places. When you talk about raising the cost of energy in a State such as South Dakota, you are significantly increasing the cost of doing business in a way that will make it more difficult and more expensive to create the jobs we need, get people back to work, and get the economy growing at a faster rate. These things are harmful to job growth.

I talked to a bunch of small businesses in my State last week and asked them about some of these policies. I asked them: What are the biggest obstacles right now to your success and what are things that could be done that would actually be helpful?

Of course, ObamaCare is something that immediately comes up, but also the whole issue of the minimum wage. The smallest business owner I talked to I believe had 30 employees and the largest had maybe a little over 200 employees. They said, look, this is a job killer. What that means is we are not going to be able to hire as many people. It adds significant higher operating costs every year to our businesses and makes it more difficult to create the jobs for the people who actually need those jobs, most of whom, in a lot of these places, are going to be young people who are trying to get that first job and make their way up the economic ladder.

There are lots of things we could talk about that do address the problem rather than just addressing the symp-

toms, and we want to vote on an extension. We are going to vote on an extension of unemployment insurance, which will be the thirteenth time we have done that. When you go through an economic downturn, obviously there is a need to help people who have lost jobs and been displaced in the economy. But when are we going to start focusing on the problem rather than the symptom?

The problem is we have almost 4 million Americans who have been unemployed for more than 6 months. We ought to be looking at what we can do to create jobs for the people who don't have jobs in our economy. I have introduced an amendment to the unemployment insurance legislation, which I don't think is going to get voted on, that has some simple solutions.

One of those things is to waive the employer mandate for any employer who hires somebody who has been unemployed for more than 6 months. So if you are a long-term unemployed person and an employer hires that person, you get a waiver from the employer mandate which could save an employer several thousand dollars a year. It also calls for a 6-month payroll tax holiday for employers, which if you have a \$40,000-a-year employee on your payroll, you would save about \$2,400. You could save \$4,000, \$5,000, or \$6,000 a year in the cost of hiring someone with those two suggestions. Another suggestion is to allow people to have access to low-interest loans—up to \$10,000—to relocate to places where there is lower unemployment.

My State of South Dakota is looking for workers. When I travel through my communities, we can't find workers. One of the biggest obstacles for people to get to jobs is to relocate. If we gave them a low-interest loan that would allow them to move to places where there is low unemployment and where there are jobs, it would make a lot of sense.

Finally, it adopts the SKILLS Act that has passed the House of Representatives, which consolidates 35 Federal programs into 9 programs so you don't have all of this duplication and overlap in all of these Federal programs for worker training and shifts that resource out to the States where States can design programs that actually prepare and equip the people in their States for the jobs that are available.

Those are the types of solutions we ought to be talking about rather than top-down, heavyhanded, government-driven solutions that make it more difficult to create jobs and is equivalent to throwing a big wet blanket on the American economy at the time we can least afford it.

My State of South Dakota is a good example. We have balanced our budget every year since 1889. We have zero personal income tax, zero corporate income tax, and we have a very well-trained, hard-working, educated workforce. We have a good climate for doing

business with a light regulatory touch. We have a low unemployment rate and a vibrant economy mainly because we understand that it isn't the government that creates jobs.

When the Senate Democrats and the President come out with the election-year, poll-tested agenda, which is clearly driven simply to try to generate votes in the midterm elections rather than actually solve the problems—and it says that in the stories. The stories are very transparent about what they are trying to do. We ought to be focused on things that actually create jobs, such as passing the Keystone Pipeline, passing trade promotion authority, and looking at real solutions that do more than just treat symptoms, and actually get at the problems.

The problem is we have too many people in this economy who have been unemployed for a long period of time. We need to get them back to work and get the economy growing faster than 1.9 percent a year. If we get growth back up to 3 or 4 percent a year, it will dramatically change the future for middle-class families in this country, and that is what we ought to be focused on.

I yield the floor.

The ACTING PRESIDENT pro tempore. The Senator from Washington.

Mrs. MURRAY. I thank the Chair.

(The remarks of Mrs. MURRAY pertaining to the introduction of S. 2164 are printed in today's RECORD under "Statements on Introduced Bills and Joint Resolutions.")

Mrs. MURRAY. Thank you, Mr. President.

I yield the floor.

CONCLUSION OF MORNING BUSINESS

The ACTING PRESIDENT pro tempore. Morning business is closed.

PROVIDING FOR THE COSTS OF LOAN GUARANTEES FOR UKRAINE

The ACTING PRESIDENT pro tempore. Under the previous order, the Senate will proceed to the consideration of H.R. 4152, which the clerk will report.

The legislative clerk read as follows:

A bill (H.R. 4152) to provide for the costs of loan guarantees for Ukraine.

Pending:

Reid (for Menendez/Corker) amendment No. 2867, to provide a complete substitute.

The ACTING PRESIDENT pro tempore. Under the previous order, the time until 12 noon will be equally divided and controlled between the two leaders or their assigned designees.

The Senator from Washington.

Mrs. MURRAY. Mr. President, I ask unanimous consent that the time under quorum calls be equally divided between the majority and the minority.

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