

EC-3240. A communication from the Assistant General Counsel for Regulatory Affairs, Consumer Product Safety Commission, transmitting, pursuant to law, the report of a rule entitled "Substantial Product Safety List: Children's Upper Outerwear in Sizes 2T to 12 with Neck or Hood Drawstrings and Children's Upper Outerwear in Sizes 2T to 16 with Certain Waist or Bottom Drawstrings" (16 CFR Part 1120) received during recess of the Senate in the Office of the President of the Senate on August 23, 2011; to the Committee on Commerce, Science, and Transportation.

EC-3241. A communication from the Assistant General Counsel for Regulatory Affairs, Consumer Product Safety Commission, transmitting, pursuant to law, the report of a rule entitled "Poison Prevention Packaging Requirements; Exemption of Powder Formulations of Colesevelam Hydrochloride and Sevelamer Carbonate" (16 CFR Part 1700) received in the Office of the President of the Senate on September 6, 2011; to the Committee on Commerce, Science, and Transportation.

EC-3242. A communication from the Deputy General Counsel, Office of the General Counsel, National Aeronautics and Space Administration, transmitting, pursuant to law, the report of a rule entitled "Claims for Patent and Copyright Infringement" (RIN2700-AD63) received during recess of the Senate in the Office of the President of the Senate on August 4, 2011; to the Committee on Commerce, Science, and Transportation.

EC-3243. A communication from the Administrator of the National Aeronautics and Space Administration, transmitting, pursuant to law, a report providing a statement of actions with respect to the Government Accountability Office report entitled "Reimbursable Space Act Agreements: NASA Generally Adhering to Fair Reimbursement Controls, but Guidance on Waived Cost Justifications Needs Refinement"; to the Committee on Commerce, Science, and Transportation.

EC-3244. A communication from the Administrator of the National Aeronautics and Space Administration, transmitting, pursuant to law, a report providing a statement of actions with respect to the Government Accountability Office report entitled "Training Necessary to Address Data Reliability Issues in NASA Agreement Database and to Minimize Potential Competition with Commercial Sector"; to the Committee on Commerce, Science, and Transportation.

EC-3245. A communication from the Acting Chief of the Division of Habitat and Resource Conservation, Fish and Wildlife Service, Department of the Interior, transmitting, pursuant to law, the report of a rule entitled "Marine Mammal; Incidental Take During Specified Activities (Beaufort Sea)" (RIN1018-AX32) received during recess of the Senate in the Office of the President of the Senate on August 4, 2011; to the Committee on Commerce, Science, and Transportation.

INTRODUCTION OF BILLS AND JOINT RESOLUTIONS

The following bills and joint resolutions were introduced, read the first and second times by unanimous consent, and referred as indicated:

By Mr. CRAPO (for himself and Mr. RISCH):

S. 1552. A bill to amend the Endangered Species Act of 1973 to provide an exception to that Act for actions carried out against grizzly bears in self-defense, defense of others, or a reasonable belief of imminent danger; to the Committee on Environment and Public Works.

By Ms. KLOBUCHAR (for herself and Mr. ENZI):

S. 1553. A bill to amend the Public Health Service Act to facilitate emergency medical services personnel training and certification curriculums for military veterans; to the Committee on Health, Education, Labor, and Pensions.

By Mr. HELLER:

S. 1554. A bill to prohibit the further extension or establishment of national monuments in the State of Nevada except by express authorization of Congress, and for other purposes; to the Committee on Energy and Natural Resources.

By Mr. VITTER:

S. 1555. A bill to authorize the use of certain offshore oil and gas platforms in the Gulf of Mexico for artificial reefs, and for other purposes; to the Committee on Energy and Natural Resources.

By Mr. VITTER (for himself and Mr. JOHNSON of Wisconsin):

S. 1556. A bill to require an accounting for financial support made to promote the production or use of renewable energy, and for other purposes; to the Committee on Homeland Security and Governmental Affairs.

By Mr. BINGAMAN (for himself and Mr. KERRY):

S. 1557. A bill to amend the Internal Revenue Code of 1986 to expand personal savings and retirement savings coverage by allowing employees not covered by qualified retirement plans to save for retirement through automatic IRAs, and for other purposes; to the Committee on Finance.

By Mr. SANDERS (for himself, Mrs. BOXER, Mr. WHITEHOUSE, Mr. AKAKA, Mr. LEAHY, Mrs. McCASKILL, Mr. FRANKEN, Mr. BLUMENTHAL, and Ms. MIKULSKI):

S. 1558. A bill to amend the Internal Revenue Code of 1986 to apply payroll taxes to remuneration and earnings from self-employment up to the contribution and benefit base and to remuneration in excess of \$250,000; to the Committee on Finance.

By Ms. CANTWELL (for herself and Mrs. MURRAY):

S. 1559. A bill to establish the San Juan Islands National Conservation Area in the San Juan Islands, Washington, and for other purposes; to the Committee on Energy and Natural Resources.

By Mr. KOHL:

S. 1560. A bill to enhance access to controlled substances for residents of institutional long-term care facilities, and for other purposes; to the Committee on the Judiciary.

SUBMISSION OF CONCURRENT AND SENATE RESOLUTIONS

The following concurrent resolutions and Senate resolutions were read, and referred (or acted upon), as indicated:

By Mr. CONRAD (for himself, Mr. ENZI, and Mr. CARDIN):

S. Res. 266. A resolution supporting the goals and ideals of "National Save for Retirement Week", including raising public awareness of the various tax-preferred retirement vehicles and increasing personal financial literacy; to the Committee on Finance.

By Mr. MENENDEZ (for himself, Mr. CORNYN, Mr. REID, Mr. WHITEHOUSE, Mr. UDALL of New Mexico, Mrs. BOXER, Mr. BEGICH, Mr. LAUTENBERG, Mr. NELSON of Florida, Mr. SCHUMER, Ms. MIKULSKI, Mr. BINGAMAN, Mr. BENNET, Mr. INOUE, Mr. REED, Mr. BROWN of Ohio, Mr. DURBIN, Mr. UDALL of Colorado, Mr. WYDEN, Mr. MERKLEY, Mr. AKAKA, Mrs. HAGAN, Mr. CASEY, and Mr. CRAPO):

S. Res. 267. A resolution recognizing the Hispanic Heritage Month and celebrating the heritage and culture of Latinos in the United States and the immense contributions of Latinos to the United States; considered and agreed to.

ADDITIONAL COSPONSORS

S. 170

At the request of Mrs. BOXER, the name of the Senator from New Jersey (Mr. MENENDEZ) was added as a cosponsor of S. 170, a bill to provide for the affordable refinancing of mortgages held by Fannie Mae and Freddie Mac.

S. 309

At the request of Mr. LUGAR, the name of the Senator from North Carolina (Mr. BURR) was added as a cosponsor of S. 309, a bill to authorize the extension of nondiscriminatory treatment (normal trade relations treatment) to the products of Moldova.

S. 676

At the request of Mr. AKAKA, the name of the Senator from Michigan (Ms. STABENOW) was added as a cosponsor of S. 676, a bill to amend the Act of June 18, 1934, to reaffirm the authority of the Secretary of the Interior to take land into trust for Indian tribes.

S. 805

At the request of Mr. BAUCUS, the name of the Senator from New York (Mrs. GILLIBRAND) was added as a cosponsor of S. 805, a bill to amend the Consolidated Farm and Rural Development Act to improve the business and industry direct and guaranteed loan program of the Department of Agriculture.

S. 829

At the request of Mr. CARDIN, the name of the Senator from Kansas (Mr. MORAN) was added as a cosponsor of S. 829, a bill to amend title XVIII of the Social Security Act to repeal the Medicare outpatient rehabilitation therapy caps.

S. 920

At the request of Mr. BLUNT, the name of the Senator from Louisiana (Mr. VITTER) was added as a cosponsor of S. 920, a bill to create clean energy jobs and set efficiency standards for small-duct high-velocity air conditioning and heat pump systems, and for other purposes.

S. 967

At the request of Mr. MERKLEY, the name of the Senator from Virginia (Mr. WEBB) was added as a cosponsor of S. 967, a bill to establish clear regulatory standards for mortgage servicers, and for other purposes.

S. 1030

At the request of Ms. SNOWE, the name of the Senator from Massachusetts (Mr. BROWN) was added as a cosponsor of S. 1030, a bill to reform the regulatory process to ensure that small businesses are free to compete and to create jobs, and for other purposes.

S. 1224

At the request of Mr. BINGAMAN, the name of the Senator from Colorado

(Mr. BENNET) was added as a cosponsor of S. 1224, a bill to amend Public Law 106-392 to maintain annual base funding for the Upper Colorado and San Juan fish recovery program through fiscal year 2023.

S. 1265

At the request of Mr. BINGAMAN, the name of the Senator from New Mexico (Mr. UDALL) was added as a cosponsor of S. 1265, a bill to amend the Land and Water Conservation Fund Act of 1965 to provide consistent and reliable authority for, and for the funding of, the land and water conservation fund to maximize the effectiveness of the fund for future generations, and for other purposes.

S. 1392

At the request of Ms. COLLINS, the name of the Senator from West Virginia (Mr. MANCHIN) was added as a cosponsor of S. 1392, a bill to provide additional time for the Administrator of the Environmental Protection Agency to issue achievable standards for industrial, commercial, and institutional boilers, process heaters, and incinerators, and for other purposes.

S. 1467

At the request of Mr. BLUNT, the name of the Senator from Kentucky (Mr. PAUL) was added as a cosponsor of S. 1467, a bill to amend the Patient Protection and Affordable Care Act to protect rights of conscience with regard to requirements for coverage of specific items and services.

S. 1472

At the request of Mrs. GILLIBRAND, the name of the Senator from Florida (Mr. RUBIO) was added as a cosponsor of S. 1472, a bill to impose sanctions on persons making certain investments that directly and significantly contribute to the enhancement of the ability of Syria to develop its petroleum resources, and for other purposes.

S. 1523

At the request of Mr. MCCONNELL, his name was added as a cosponsor of S. 1523, a bill to prohibit the National Labor Relations Board from ordering any employers to close, relocate, or transfer employment under any circumstance.

S. 1527

At the request of Mrs. HAGAN, the name of the Senator from Virginia (Mr. WEBB) was added as a cosponsor of S. 1527, a bill to authorize the award of a Congressional gold medal to the Montford Point Marines of World War II.

S. 1538

At the request of Ms. COLLINS, the name of the Senator from Ohio (Mr. PORTMAN) was added as a cosponsor of S. 1538, a bill to provide for a time-out on certain regulations, and for other purposes.

S. 1539

At the request of Mr. CORNYN, the names of the Senator from Connecticut (Mr. BLUMENTHAL) and the Senator from Connecticut (Mr. LIEBERMAN) were added as cosponsors of S. 1539, a bill to provide Taiwan with critically

needed United States-built multirole fighter aircraft to strengthen its self-defense capability against the increasing military threat from China.

S.J. RES. 17

At the request of Mrs. FEINSTEIN, the name of the Senator from Florida (Mr. NELSON) was added as a cosponsor of S.J. Res. 17, a joint resolution approving the renewal of import restrictions contained in the Burmese Freedom and Democracy Act of 2003.

S.J. RES. 27

At the request of Mr. PAUL, the name of the Senator from Texas (Mr. CORNYN) was added as a cosponsor of S.J. Res. 27, a joint resolution disapproving a rule submitted by the Environmental Protection Agency relating to the mitigation by States of cross-border air pollution under the Clean Air Act.

S. RES. 132

At the request of Mr. NELSON of Nebraska, the name of the Senator from Maryland (Mr. CARDIN) was added as a cosponsor of S. Res. 132, a resolution recognizing and honoring the zoos and aquariums of the United States.

STATEMENTS ON INTRODUCED BILLS AND JOINT RESOLUTIONS

By Mr. BINGAMAN (for himself and Mr. KERRY):

S. 1557. A bill to amend the Internal Revenue Code of 1986 to expand personal savings and retirement savings coverage by allowing employees not covered by qualified retirement plans to save for retirement through automatic IRAs, and for other purposes; to the Committee on Finance.

Mr. BINGAMAN. Mr. President, I rise today to introduce the Automatic IRA Act of 2011. When fully phased in, this bill will give nearly 42 million Americans nationwide an easy, effective way to take responsibility for their financial futures and plan for a secure retirement. The Act incorporates the President's call, in his Proposed fiscal year 2010, 2011, and 2012 Budgets, for Congress to enact Automatic IRA legislation.

Currently, about half of American workers have no opportunity to save for retirement at work. In my home State of New Mexico, that share is nearly 60 percent. Among those lacking coverage at work, only one in ten contributes annually to an individual retirement account, IRA; the rest generally make no dedicated savings for retirement. The result? An alarming number of American workers are woefully unprepared for a financially secure retirement. According to Boston College's Center for Retirement Research, "in 2009 half of today's households will not have enough retirement income to maintain their pre-retirement standard of living, even if they work to age 65, which is above the current average retirement age." Especially in this period of economic uncertainty, it is imperative that Congress focus on this retirement savings crisis.

My bill takes a common-sense approach to doing so.

Under this bill, most private-sector employees working in establishments of 10 or more employees who are not currently covered by a workplace retirement plan would be given the opportunity to save through regular payroll deposits that continue automatically, unless they elect out. The savings will be deposited into the worker's own IRA, which will be subject to the laws already in place governing IRA accounts. Employers' administrative functions will be minimal. And the arrangement is market-oriented; other than the smallest of accounts, automatic IRAs will be provided by the same banks, mutual funds, insurance carriers, and other institutions that currently provide them.

The automatic IRA approach is intended to help these households overcome the barrier of inertia. It builds on the successful use—encouraged by reforms I strongly supported the Pension Protection Act of 2006—of automatic features in 401(k) plans that encourage employees toward sensible decisions, while allowing them to make alternative choices. We have already seen evidence that automatic 401(k) enrollment can dramatically boost employee participation rates, from seven in ten eligible workers to 9 in 10. In the 401(k) context, the gains are even more striking for population groups least likely to save, including women, Latino, and low-income workers.

Of the 75 million American workers who now are not covered by employment-based retirement plans, an estimated 42 million would be eligible to save and enroll under Automatic IRA legislation. This includes more than 250,000 in my home state of New Mexico. Many of these individuals are familiar with IRAs. But when asked why they haven't used the existing program, about half point to issues relating to setup and decision-making as the key barriers. The automatic IRA would eliminate these barriers, and the Retirement Security Project estimates that automatic IRA legislation could increase net national saving by nearly \$15 billion annually.

This is the fourth consecutive Congress in which I have introduced Automatic IRA legislation. The concept was initially developed by scholars at the Brookings Institution and Heritage Foundation. Indeed, the Automatic IRA concept has long enjoyed broad support across the political spectrum. For instance, Martin Feldstein, chief economic advisor to President Reagan, has described himself as "a great enthusiast of automatic enrollment IRAs" who thinks "as a policy, it's a no-brainer" and "can't imagine why there would be any significant opposition from political players on either side of the aisle."

Finally, this bill seeks to send a strong signal of preference for employers to offer qualified retirement plans,