

Well, you know how the story ends. The people in the community who have been helped by the building and loan end up rallying to save George Bailey's business, and it is a great, wonderful movie: "It's a Wonderful Life."

I will tell you what, dealing with the banks on this issue, I am afraid they are more inspired by Henry F. Potter than George Bailey.

The banks that are too big to fail are saying that 8 million Americans facing foreclosure are too little to count in this economy.

The banks that are fighting for their multimillion-dollar executive bonuses will not consider giving a struggling homeowner a chance to save the most important asset in their life.

The banks that are opening beautiful branch offices on every street corner cannot be troubled by America's Main Streets devastated by foreclosure.

That is the sad reality, as these banking groups have walked away. Do not forget, these are the same banking groups that have collected literally billions of dollars from taxpayers across this country because of their own failures in leadership and management, because of the housing crisis which they created, which they fostered, and which is threatening our economy even today.

They take the money from the Federal Government, from average working taxpayers, because of the mistakes they have made, and they will not turn around and lift their finger, give a helping hand to people who are about to lose their homes.

I know it sounds harsh when I say it this way, but I believe it. I have been at this too long not to understand what is at stake. These banks are unwilling to risk a dollar in profit to allow a family to stay in their home. That is what it boils down to. They are unwilling to risk a dollar in profit.

Well, I do not think that is good for America. I hope a majority of my colleagues in the Senate agree. I sincerely hope that those who are having second thoughts about this measure will take the time to read it. We have worked long and hard to make this a reasonable approach, one that will help the 8 million people who are facing foreclosure and save 1.7 million homes and do it in a manner that I think most people would agree is reasonable.

It has been a long battle. I lost it a year ago. People said: Well, you know this housing crisis is not going to get any worse, Durbin. You are just telling us things that are not going to happen.

Well, I wish they were right and I was wrong. But, sadly, history shows that this foreclosure crisis continues. Do you want to see an end to this recession? Put an end to this housing crisis. Let people stay in their homes if they can possibly put it together. Create a market for new homes to be built. And put Americans back to work building those homes and remodeling and renovating them. That is what is going to breathe life into this economy.

But this Senator wants to put the banking interests on notice, I am not going to be a party to shoveling billions more in taxpayer dollars your way if you will not lift a finger to help these people who are facing foreclosure across America today.

100 DAYS OF THE OBAMA ADMINISTRATION

Mr. DURBIN. Mr. President, we have come to the day that many pundits solemnly mark as the day for taking the measure of a president: his 100th day in office.

In reality, there is little real difference between the 99th day of Barack Obama's term and the 100th day, but there is value in taking stock, in assessing whether we are on track and whether adequate progress is being made.

From the moment our new President was sworn in, he faced enormous economic problems, rising unemployment, and a financial system nearly in meltdown. He was inaugurated as the Commander in Chief of two wars, with trouble brewing in other nations around the world. And he faced daunting challenges in the areas of health care reform, education, and energy policy.

There are many ways he could have begun. Calvin Coolidge once said:

Perhaps one of the most important accomplishments of my administration has been minding my own business.

Teddy Roosevelt had a different view:

Far better it is to dare mighty things, to win glorious triumphs, even though checkered by failure, than to take rank with those poor spirits who . . . live in the gray twilight that knows not victory nor defeat.

There is no question which view our new President embraced. Barack Obama took the view that we must "dare mighty things." He hit the ground running, and our Nation is better off for it.

In the midst of a recession that many compared to the beginnings of the Great Depression, perhaps these lines from Franklin Roosevelt's first inaugural address seemed appropriate:

There are many ways [the Depression] can be helped, but it can never be helped by merely talking about it. We must act, and we must act quickly.

That is what Barack Obama and this new Congress did.

We took action and we acted quickly.

So what have we accomplished in 100 days?

We passed the most ambitious economic recovery package in history, to create millions of jobs over the next 2 years, provide tax relief to 95 percent of all workers, and take steps to address our longer term challenges.

The legislation made a wide range of investments to restore our economic strength: It is putting people to work rebuilding roads, bridges, rail and waterways. It is developing alternative energy sources that will lessen our dependence on foreign oil. It is helping States keep police officers, teachers,

and firefighters at work serving their communities. It is funding health care coverage for the least fortunate among us and helping families keep their insurance coverage if they lose a job. It combines tax cuts for working families with incentives to businesses to hire. It is improving our schools and making college more affordable. It includes longer term steps to reduce health care costs by expanding medical research and jumpstarting health information technology, which will improve efficiencies in our health care system and reduce medical errors. And it extends unemployment insurance to people who have lost their job.

This President and Congress have also extended health care coverage to millions more uninsured children of working families; preserved the principle of equal pay for equal work for America's working women; addressed the crisis in our credit markets so that small businesses, homeowners, and students could have greater access to the loans they need to move forward; and expanded our Nation's national service programs, so that more people can give back to our nation's communities and help meet local needs.

What does all of this mean for us in Illinois? We are facing tough economic times.

The Illinois unemployment rate has jumped to 9.1 percent, significantly higher than the national average of 8.5 percent.

The administration has already announced \$6.5 billion in funding for Illinois from the stimulus and economic recovery legislation we passed.

That measure will create or save 157,700 jobs in Illinois over the next 2 years. Over 90 percent of the jobs will be in the private sector, in industries ranging from clean energy to health care to transportation.

Two weeks ago I travelled throughout Illinois to see first-hand how the Recovery Act is affecting workers in my State. One of my first visits was to the Rockford area, where the unemployment rate is 13.5 percent—the highest of any metropolitan area in Illinois. Many workers there have been hard hit by the state of the automobile industry.

Production at the Chrysler plant in nearby Belvidere has slowed to a crawl and hundreds of workers have been laid off.

I met some of those workers in nearby Rockford, where I visited the Eiger Lab—a manufacturing research and educational institution that works with the local community college.

The local workforce investment board used some of the \$5 million in stimulus funding it received to boost enrollment of the training and education programs offered at the facility.

This funding was able to help some of the recently displaced workers begin acquiring new skills to help them find work.

The Recovery Act included \$45 billion for transportation investments throughout the country.

This funding has been critical for Illinois. Illinois has already seen more than a billion dollars of this funding and may receive upwards of \$2 billion for our airports, highways, mass transit and rail systems.

The Federal Aviation Administration has already announced \$40 million for 10 airport improvement projects in Illinois.

One of those projects included \$6 million to help build a new terminal facility at the Peoria airport. Construction is underway now and the project is moving forward thanks to the stimulus funding. The terminal project in Peoria will create between 250 and 300 jobs by the time the work is completed in October of next year. The stimulus funding for this project will not just add temporary construction jobs—it will help keep Peoria competitive in the global economy.

Airports have a major impact on a local area's economy—a modern airport and the service it provides directly affects a community's ability to create and attract new businesses to the area. Thanks to the Recovery Act, Peoria Airport will soon have a 125,000 square-foot terminal facility that will provide the airport with the additional capacity for more commercial operations and allow the airport to handle 2 million passengers per year.

This is exactly the type of investment we should be making during a downturn in the economy—targeted infrastructure investments that will make our economy stronger in the future.

And we are making this kind of investment not only in Peoria but also at other airports around the state. For example, we have provided \$12 million to rehabilitate Chicago O'Hare runways; \$5 million for the Rockford International Airport; \$2.4 million for ramp reconstruction at the Abraham Lincoln Airport in Springfield; and \$8.7 million for runway construction at the Quad Cities Airport.

The Recovery Act also included \$7.5 billion for mass transit across the country. In Illinois, that funding is having an impact now. The CTA, the Nation's second largest transit agency, just announced an \$88 million project to rehabilitate the subway track on Chicago's Blue Line. The Blue Line subway track was in dire need of repair. Without a massive overhaul of the track, trains would have been forced to crawl at 15 miles per hour or less through the subway.

The delays would cause transit users to leave the trains and return to their cars—multiplying the gridlock on our highways and adding to the pollution in our air.

The CTA could not find the funds to overhaul the track and instead has been spending millions in maintaining track that is many years beyond its useful life.

The funding in the Recovery Act allowed the CTA to start replacing the track last week and the CTA expects to create or save 400 jobs by doing so.

The renewed subway track will also save the CTA millions of dollars in maintenance costs, allowing the transit agency to make badly needed improvements in other parts of the system.

The Recovery Act is also saving jobs and improving lives with an \$84 billion investment in education and training. The funding has helped schools avoid layoffs and is providing job training in new and expanding fields.

Investing States face difficult choices in addressing their budget gaps. Education funding provided by the Recovery Act has made those decisions slightly less painful, saving teaching jobs and keeping classrooms smaller.

Last week, Illinois received \$1.4 billion in Recovery Act funding through the State Fiscal Stabilization Fund. With that funding, the State will avoid severe cutbacks in education and help prevent layoffs of teachers and staff.

Illinois also has received nearly \$500 million so far in increased funding for special education and the title I program for disadvantaged students.

With the Recovery Act, this President and the Congress have helped ensure that Illinois schools and children do not fall victim to the recession.

I want to say an additional word about Pell grants, which are an important component of this education investment.

The recovery package included \$13.9 billion to increase the maximum Pell grant by \$281 next year and by \$400 in the 2010–2011 academic year.

Students will be able to receive assistance up to a maximum of around \$5,000 in the 2009–2010 school year and \$5,300 the following year.

This will bring us closer to closing the gap between the value of a Pell grant and the cost of higher education.

A Pell grant increase will help 7 million Americans—including 275,000 Pell grant recipients in Illinois—finance their education without going even deeper into student loan debt.

The Recovery Act isn't the only legislation enacted that is strengthening the country. Last week, the President signed the Edward Kennedy Serve America Act into law. This new law will triple the number of national service participants to 250,000 participants within 8 years.

Along with this expansion, the bill will also create new service corps within AmeriCorps focused on areas of national need—education, the environment, health care, economic opportunity, and veterans.

The bill will also increase the education award for the first time since the creation of the national service program and make it transferable, so that older volunteers can transfer the education award to their children or grandchildren.

In my State of Illinois, 2.7 million volunteers provide 300 million hours of service each year. The estimated annual economic contribution of these hours is \$5.9 billion.

More than 66,000 of these Illinois volunteers are participating in national service programs through 144 different projects and programs.

Because of the Serve America Act, more volunteers will be able to serve and improve communities across Illinois.

Another legislative accomplishment worth mentioning is the Children's Health Insurance Program Reauthorization Act, which will provide health coverage for an additional 4 million children nationwide. The CHIP program has allowed the State of Illinois to reach more children than ever before by supplementing the state's All Kids Initiative. Today, 1.8 million Illinoisans are without health insurance, including 350,000 children. Currently, the All Kids program covers more than 1.5 million children in the state—170,000 under the CHIP program alone. But the State wants to reach Illinois's remaining 250,000 uninsured children by doing more with the program. With new funds and a formula that takes into consideration the individual needs of the State, Illinois can cover an additional 30,000 kids just with the CHIP program. Mr. President, 30,000 children who are uninsured today will have the ability to see a doctor, get a check-up, and stay healthy—thanks to the work we have accomplished here in the first 100 days of the Obama administration.

Let me return one more time to the Economic Recovery Act, because that package is addressing health care and the health care system in dramatic ways.

The law will help many working families continue to pay for health insurance after the loss of a job through what is known as the COBRA insurance program.

The average monthly unemployment benefit in Illinois is just over \$1,300, while the average monthly family COBRA premium is just over \$1,100. That means a newly unemployed breadwinner in Illinois would have to spend 84 percent of his or her jobless benefits to pay for family health insurance.

In the Recovery Act, we were able to provide a 65 percent premium subsidy for individuals who lose their jobs, or lost them after September, to help cover the cost of COBRA premiums.

The measure also will help keep the doors open for health care services for millions of people who have been hit hard by this economic downturn.

Rising unemployment and falling State tax revenues have put the States' Medicaid Program in a bind. Just as more people need Medicaid and other publicly funded health programs, States are having increased difficulty meeting the surging need while also balancing their budgets.

The recovery package will provide an additional \$2.9 billion for Illinois over the next 2 years allowing the State to pay its providers and meet the increased demand for services as the newly uninsured turn to the State for help.

Nearly 1 million families in Illinois have at least one uninsured family member and 360,000 families making above \$50,000 have at least one uninsured family member. More and more Illinoisans are seeking community health centers as their medical home. Since 2000, Illinois community health centers have more than doubled the number of patients they serve—from less than 500,000 then to 1.1 million today. The needs in the community have only increased as the economy struggles—and the recovery package invests \$1.5 billion in community health centers. Illinois received more than \$20 million for more than 300 clinic sites around the state that are providing quality, affordable health care to anyone in need.

I have only scratched the surface of what we have accomplished in these past 100 days. Among the other steps we taken to address needs, specifically in Illinois: \$147 million for Argonne National Laboratory and Fermilab; \$49 million for improvements to the EJ&E bridge near Morris, which is currently the biggest safety concern for ship traffic on the 300-mile-long Illinois River; \$20 million for the Rock Island Arsenal; more than \$6 million for the Great Lakes Naval Station; and more than \$6 million for continued work on the barrier project to prevent the spread of invasive species, including Asian Carp, in the Great Lakes.

This President and this Congress will continue to work to address the needs of our nation.

We have made important progress in these first 100 days. We still have a long way to go.

This President is invested in rebuilding this economy, restoring our diplomatic strength around the world, reforming our health care system and taking concrete steps to reduce global warming. We have only just begun.

HONORING OUR ARMED FORCES

PRIVATE FIRST CLASS RICHARD DEWATER

MR. MERKLEY. Mr. President, I rise today in remembrance of one of Oregon's finest young men, PFC Richard Dewater. A former resident of Grants Pass, OR, PFC Richard Dewater tragically lost his life on April 15 while on patrol in Afghanistan. PFC Richard Dewater will be flown back to Oregon and laid to rest in Roseberg National Cemetery.

Private First Class Dewater was assigned to the 1st Battalion, 26th Infantry Regiment, 3rd Brigade Combat Team, 1st Infantry Division based out of Fort Hood, TX. Private First Class Dewater was deployed to Afghanistan in July in support of Operation Enduring Freedom in Afghanistan. Just days before his death, Private First Class Dewater's brigade ambushed a Taliban unit near Korengal Valley.

Joining the U.S. Army was something Private First Class Dewater was extremely passionate about. Ever since Private First Class Dewater was a

young child he wanted to become a soldier. Private First Class Dewater loved the work he was doing and was very proud of his service in the military. He also enjoyed fishing and camping and considered Grants Pass, OR, to be his home. Private First Class Dewater was a devoted husband to his wife Valerie, whom he married in Topeka, KS, back in June 2008.

I offer my heartfelt prayers and condolences to Private First Class Dewater's wife Valerie, his family and friends. I am forever grateful for Private First Class Dewater's service and his dedication to our country. Private First Class Dewater was a courageous and selfless man and deserves to be remembered for his valiant service. I ask that my fellow Oregonians and all Americans join me in honoring PFC Richard Dewater and the sacrifice he and his family have made for our country.

SERGEANT LEROY O. WEBSTER

MR. GRASSLEY. Mr. President, it is with great sorrow that I rise today to honor a fallen soldier. SGT LeRoy Webster, a 28-year-old soldier from Hartley, Iowa, was fatally shot while on patrol on April 25, 2009 in Kirkuk, Iraq. LeRoy was serving with the B Battery, 3rd Battalion, 82nd Field Artillery Regiment, 1st Cavalry Division, out of Fort Hood, TX. My prayers and condolences go out to his wife Jessica, daughters Natasha, Kaydence, and Jadyn, and his parents Donald and Crystal Webster.

LeRoy was deployed to Iraq in January. He had previously served in Afghanistan in 2004 and 2005 and in Baghdad, Iraq from October 2006 to January 2008.

An Iowa native, LeRoy was born in Spencer, IA, and graduated from Hartley-Melvin-Sanborn High School in 1999. His family has deep roots in Hartley, the community where LeRoy grew up and met his wife, who was his high school sweetheart.

LeRoy Webster was a decorated soldier, having earned numerous military awards, and he is remembered by friends as dedicated, good-natured, and an excellent father. His family said he was "proud to serve in the United States Army." LeRoy's sacrifice deserves the gratitude of the entire nation and is a reminder of the high cost of freedom. I express my deepest respect and admiration for this American hero.

(At the request of Mr. REID, the following statement was ordered to be printed in the RECORD.)

NOMINATION OF GOVERNOR KATHLEEN SEBELIUS

• **MR. KENNEDY.** Mr. President, I strongly supported the confirmation of Governor Kathleen Sebelius to the Secretary of Health and Human Services.

America needs strong and effective leadership in public health. That is true at all times but never more so than when the Nation faces a grave threat from a serious disease epidemic.

We face such a threat now from swine flu. The world has looked on with growing apprehension as cases of this deadly new illness appeared first in one nation, then in another, and another. Yesterday, Spain reported its first case. Today, New Zealand. Tomorrow, who knows where the epidemic will have spread.

In our own Nation, we have seen cases of swine flu in New York, California, Texas, Kansas, and Ohio. The disease will surely become more widespread before it abates.

That is why we need effective leadership at the helm of our public health agencies with the authority that only Senate approval can confer. To have delayed this vote would make no sense—the epidemic would grow and more cases would be reported. The Nation urgently needs Governor Sebelius' leadership at HHS in the fight against this deadly epidemic.

Governor Sebelius will face other important challenges as well. None of these is more pressing or more urgent than the need to reform America's broken health care system.

Today we stand at a historic crossroads in health care in America. The United States spends more than \$2 trillion a year on health care, accounting for roughly one-sixth of our entire economy. We spend more per person on health care than any other country. Yet our health outcomes, as measured by key benchmarks like infant mortality and life expectancy, lag behind other developed countries. Nearly 47 million Americans are uninsured including over 8 million children and a disproportionate share of minorities. 25 million more of our citizens remain underinsured, and even those with insurance often receive substandard or inappropriate care. Our health care system cries out for reform, and now is the time.

Governor Sebelius has the experience, compassion and steady hand to take the helm of the Department of Health and Human Services and help lead our Nation toward high-quality, affordable health care for all. She has served the people in Kansas well for over 20 years as State legislator, as insurance commissioner and as Governor, and she has demonstrated deep knowledge of the problems plaguing our health care system, and the vision and skill to fix them. Time and time again she has reached across the aisle and achieved practical solutions that have resulted in tangible benefits to families and businesses.

She was asked by former Republican Governor Bill Graves to design and lead the Kansas Children's Health Insurance Program in 1998, and she led an expansion of coverage from 15,000 to over 51,000 children. As Governor, her Healthy Kansas Initiative has helped to contain runaway health care costs, streamline the bureaucracy, and make health insurance and prescription drugs more affordable for thousands of children, working parents and small