

Katrina Emergency Tax Relief Act of 2005, by substituting "on or after May 4, 2007, by reason of the May 4, 2007, storms and tornados" for "on or after August 25, 2005, by reason of Hurricane Katrina".

(3) EMPLOYEE RETENTION CREDIT FOR EMPLOYERS AFFECTED BY MAY 4 STORMS AND TORNADOS.—Section 1400R(a) of the Internal Revenue Code of 1986—

(A) by substituting "May 4, 2007" for "August 28, 2005" each place it appears,

(B) by substituting "January 1, 2008" for "January 1, 2006" both places it appears, and

(C) only with respect to eligible employers who employed an average of not more than 200 employees on business days during the taxable year before May 4, 2007.

(4) SPECIAL ALLOWANCE FOR CERTAIN PROPERTY ACQUIRED ON OR AFTER MAY 5, 2007.—Section 1400N(d) of such Code—

(A) by substituting "qualified Recovery Assistance property" for "qualified Gulf Opportunity Zone property" each place it appears,

(B) by substituting "May 5, 2007" for "August 28, 2005" each place it appears,

(C) by substituting "December 31, 2008" for "December 31, 2007" in paragraph (2)(A)(v),

(D) by substituting "December 31, 2009" for "December 31, 2008" in paragraph (2)(A)(v),

(E) by substituting "May 4, 2007" for "August 27, 2005" in paragraph (3)(A),

(F) by substituting "January 1, 2009" for "January 1, 2008" in paragraph (3)(B), and

(G) determined without regard to paragraph (6) thereof.

(5) INCREASE IN EXPENSING UNDER SECTION 179.—Section 1400N(e) of such Code, by substituting "qualified section 179 Recovery Assistance property" for "qualified section 179 Gulf Opportunity Zone property" each place it appears.

(6) EXPENSING FOR CERTAIN DEMOLITION AND CLEAN-UP COSTS.—Section 1400N(f) of such Code—

(A) by substituting "qualified Recovery Assistance clean-up cost" for "qualified Gulf Opportunity Zone clean-up cost" each place it appears, and

(B) by substituting "beginning on May 4, 2007, and ending on December 31, 2009" for "beginning on August 28, 2005, and ending on December 31, 2007" in paragraph (2) thereof.

(7) TREATMENT OF PUBLIC UTILITY PROPERTY DISASTER LOSSES.—Section 1400N(o) of such Code.

(8) TREATMENT OF NET OPERATING LOSSES ATTRIBUTABLE TO STORM LOSSES.—Section 1400N(k) of such Code—

(A) by substituting "qualified Recovery Assistance loss" for "qualified Gulf Opportunity Zone loss" each place it appears,

(B) by substituting "after May 3, 2007, and before on January 1, 2010" for "after August 27, 2005, and before January 1, 2008" each place it appears,

(C) by substituting "May 4, 2007" for "August 28, 2005" in paragraph (2)(B)(ii)(I) thereof,

(D) by substituting "qualified Recovery Assistance property" for "qualified Gulf Opportunity Zone property" in paragraph (2)(B)(iv) thereof, and

(E) by substituting "qualified Recovery Assistance casualty loss" for "qualified Gulf Opportunity Zone casualty loss" each place it appears.

(9) TREATMENT OF REPRESENTATIONS REGARDING INCOME ELIGIBILITY FOR PURPOSES OF QUALIFIED RENTAL PROJECT REQUIREMENTS.—Section 1400N(n) of such Code.

(10) SPECIAL RULES FOR USE OF RETIREMENT FUNDS.—Section 1400Q of such Code—

(A) by substituting "qualified Recovery Assistance distribution" for "qualified hurricane distribution" each place it appears,

(B) by substituting "on or after May 4, 2007, and before January 1, 2009" for "on or

after August 25, 2005, and before January 1, 2007" in subsection (a)(4)(A)(i),

(C) by substituting "qualified storm distribution" for "qualified Katrina distribution" each place it appears,

(D) by substituting "after November 4, 2006, and before May 5, 2007" for "after February 28, 2005, and before August 29, 2005" in subsection (b)(2)(B)(ii),

(E) by substituting "beginning on May 4, 2007, and ending on November 5, 2007" for "beginning on August 25, 2005, and ending on February 28, 2006" in subsection (b)(3)(A),

(F) by substituting "qualified storm individual" for "qualified Hurricane Katrina individual" each place it appears,

(G) by substituting "December 31, 2007" for "December 31, 2006" in subsection (c)(2)(A),

(H) by substituting "beginning on June 4, 2007, and ending on December 31, 2007" for "beginning on September 24, 2005, and ending on December 31, 2006" in subsection (c)(4)(A)(i),

(I) by substituting "May 4, 2007" for "August 25, 2005" in subsection (c)(4)(A)(ii), and

(J) by substituting "January 1, 2008" for "January 1, 2007" in subsection (d)(2)(A)(ii).

VOTE EXPLANATIONS

Mr. DURBIN. Mr. President, my colleague from Delaware, Senator BIDEN, was unable to get back to the Capitol in time for the two rollcall votes tonight.

He is a cochair of the Congressional Fire Services Caucus and, at the time of the votes tonight, he was addressing his many friends in the fire service who were attending the 20th Annual National Fire and Emergency Services Dinner.

Mrs. BOXER. Mr. President, had I been present for the vote today to table the Durbin amendment to help families save their homes in bankruptcy, I would have cast a vote of nay. I am a cosponsor and strong supporter of the Durbin proposal, which could have helped more than 600,000 of these financially troubled families keep their homes by allowing them to modify their mortgages in bankruptcy.

Mr. ROBERTS. I suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The assistant legislative clerk proceeded to call the roll.

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

The PRESIDING OFFICER. Without objection, it is so ordered.

MORNING BUSINESS

Mr. DODD. Mr. President, I ask unanimous consent that the Senate proceed to a period for the transaction of morning business, with Senators permitted to speak for up to 10 minutes each.

The PRESIDING OFFICER. Without objection, it is so ordered.

HONORING OUR ARMED FORCES

SERGEANT FIRST CLASS LANCE S. CORNETT

Mr. MCCONNELL. Mr. President, I rise today to speak for a soldier from Kentucky who has fallen in the war on terror. SFC Lance S. Cornett of Lon-

don, KY, was killed while engaging the enemy in a firefight near Ramadi, Iraq, on February 3, 2006. He was 33 years old.

As a special operations soldier, Sergeant First Class Cornett was among the most elite of the men and women who make up our fighting forces. A veteran of nearly 15 years, he received many awards, medals, and decorations throughout his career, including nine Army Achievement Medals, four Army Commendation Medals, the Joint Service Commendation Medal, the Defense Meritorious Service Medal, the Purple Heart, and three Bronze Star Medals for Valor.

As a highly trained member of a special operations team, Sergeant First Class Cornett also earned the prestigious Ranger and Sapper tabs.

"He was a very dedicated soldier, loving husband, and devoted father and grandfather," says Lance's wife, Sandra. "Lance lived by and died by the words 'Don't Ever Give Up.' He taught us all to do the same."

Lance's 10-year-old daughter, Cheyenne, adds simply, "I hope to follow in my dad's footsteps one day, and it was truly an honor to be his daughter. He was a true American soldier."

Lance's father, Rhudell Cornett, served as a Marine for 22 years, rising to the rank of master gunnery sergeant. But having a Marine sergeant for a father did not stop young Lance from sometimes getting into trouble. I'll let his mother, Karen McMullen, explain.

"While Lance's father was in the Marines, when Lance was three and his sister was four, and we were temporarily assigned to a base in Albany, GA, Lance decided to use the neighbor's golf cart and take his sister for a ride," she says. "They went through the side of a trailer."

Growing up, young Lance loved to camp, fish, ski, and go caving. He enjoyed outdoor sports. He collected dragon figurines. "Eye of the Tiger," from the movie "Rocky III," was his favorite song.

Lance's sister, Cristal Chesnut, has fond memories of her brother. "He was my best friend," Cristal says. "We went to school together. We worked together at McDonald's and we did everything together."

Lance went on to graduate from London's Laurel County High School. Following in the footsteps of his father and other veteran relatives, Lance enlisted in the U.S. Army as an infantryman in August 1991.

He made the Army his career and sought to advance as far as he could, eventually becoming a special operations soldier. Special operations soldiers serve as the tip of the spear in our country's war on terrorism. Sergeant First Class Cornett had to endure rigorous military training to earn that position.

That training included successful completion of the air assault course, the basic airborne course, the sniper

course, the special forces diving supervisor course, and the military freefall jumpmaster course.

I mentioned earlier that Sergeant First Class Cornett also earned his Ranger and Sapper tabs. That meant he had successfully completed combat leadership training at the Army's Ranger school and in a Sapper leader course.

Lance was eventually assigned to the HHC Company, U.S. Army Special Operations Command, based in Fort Bragg, NC. His father, Rhudell, bought Lance a huge sword with a skull and crossbones on it that became his unit's official team logo.

Even while remaining the consummate soldier, Lance never lost sight of the simple pleasures of helping others. His wife, Sandra, tells us one story that illustrates this.

"We were in London one winter and it was really cold outside and snowing," Sandra recalls. "We passed a homeless man. Lance went down the street and went back until he found [him and] he gave him the coat off of his back and all of the money he had. He was that type of person."

His mother, Karen, tells another story that reveals the same sense of caring and compassion in the man everyone else called "Lance," but she called "Lanny."

"Lance came home on leave before he was married," she says. "His uncle Rayne Smith wanted to build a brick firepit in his back yard. He asked Lanny to help him. They went to buy the bricks and then Rayne said, 'I don't know how many to get.'"

"Lanny said, 'Let's put it together here in the parking lot and then we'll know for sure.' They built the entire firepit in the parking lot before bringing the bricks home."

Lance got married on February 10, 1996, to Sandra S. Cornett at the Laurel County Courthouse. Together they raised three wonderful children, Brandy Hart Rudy, Christopher Hart, and Breanna Cheyenne Cornett.

When Lance was home with his family, he would enjoy their company, and get down on the floor to play with his children. One time his mother asked him, "How do you do what you do?"

Lance said to her, "I turn my baseball cap the right way when I'm home and backwards when I'm not. I separate my work from my life." But whether at home or at work, Lance excelled at and was loved in both.

Lance was buried in Manchester, KY, and his uncle Rayne delivered the eulogy at the funeral. In London, England, they also held a memorial service. This was because Lance's special operations unit had once served alongside a British unit, and Lance earned so much respect from these men that they created a memorial to him and just this last November 11, Veterans Day, placed a wreath there to honor his life.

Recently, Lance's family received a visit from a soldier who was with

Lance the day he died. This soldier stayed with Lance for 45 minutes after he had been shot, covering him and sheltering him in a ditch until he could be recovered.

He received the Silver Star for his heroic efforts. "He is a wonderful man," Lance's mother Karen said about the warrior who became like a brother to her son on his last day on this Earth.

Mr. President, my prayers are with the Cornett family after the tragic loss of their husband, father, brother and son. We are thinking today of his wife, Sandra S. Cornett; his daughter, Breanna Cheyenne Cornett; his stepchildren, Christopher Hart and Brandy Hart Rudy and her husband, Benjamin Rudy; his mother, Karen McMullen; his sister, Cristal Chesnut and her husband, Jimmy, and their son, Jesse; his step-grandchildren, Logan and Taylor Rudy; his grandmother, Mary Lou Egan his uncle Rayne Smith, along with his wife Pam and their family; his uncle Warren "Jopo" Egan, along with his wife Patti and their family; and many other beloved family members and friends. Since Lance's passing, his father, Rhudell Cornett, has also sadly left us.

I have tried to describe Lance Cornett as best I can, Mr. President, but his mother, Karen, knows and understands her son more than I could ever hope to. So I will let her have the closing words.

"He was and is the finest man I've ever known, and it was an honor to be his mom," she says.

It is also an honor for this U.S. Senate to pay tribute to SFC Lance S. Cornett's lifetime of service. He gave his life in the performance of that service. Our Nation is richer today for the sacrifice he made on behalf of freedom's cause.

SMALL BUSINESS HEALTH OPTIONS PROGRAM (SHOP) ACT

Mr. DURBIN. Mr. President, yesterday I introduced a bipartisan bill with Senator SNOWE, Senator LINCOLN, and Senator COLEMAN to make health coverage more accessible and affordable for small businesses and the self-employed.

In Illinois and across the Nation, families and individuals agonize over the availability and rising cost of health insurance. Those who don't have health insurance desperately want it. And those who have health coverage realize how easily they could lose it.

Health insurance premiums continue to rise faster than wages and the rate of inflation, placing a great strain on businesses and family budgets.

We are seeing the consequences. People are less likely to receive health coverage through their employer today than in 2000. And the number of uninsured Americans has soared to 47 million, largely because of this drop in employer-sponsored coverage.

While everyone is struggling with rising health costs and reduced health

coverage, small businesses and the self-employed experience these problems most acutely.

Workers in the smallest businesses are almost three times as likely to be uninsured as those who work for the largest businesses.

And when you look at who makes up the uninsured, you find that over 60 percent are either self-employed or work for business with fewer than 100 employees.

This disparity is not because small businesses don't want to offer health insurance. It occurs because small businesses face more obstacles than large employers when they seek coverage.

Administrative costs for health insurance are higher for small businesses than larger businesses. About 20-25 percent of a small business's premium goes to administrative expenses, compared to about 10 percent for large employers. Small businesses are less able to spread the risk of someone getting sick than large employers. Even a single employee with a serious medical condition can cause a dramatic increase in a small business's health insurance premium. Small businesses are also more likely to have lower wages and narrower profit margins than large businesses, making it more difficult for employers and employees to cover the cost of health coverage. Our bill addresses each of these problems. This is not comprehensive health care reform. We leave that to the next President.

But our legislation addresses one of the most serious weaknesses in our current health coverage system, by making health coverage more accessible and affordable for small businesses and the self-employed.

More than a year ago, Senator LINCOLN and I reached out to the National Federation of Independent Business and the National Association of Realtors to see if it was possible to find common ground on an issue that previously could not move forward in a closely divided Senate. We indicated a willingness to make changes to the approach we took during the previous Congress, and they expressed a desire to work with us to try to find a middle ground that would allow us to move forward in a bipartisan manner.

Over the course of many months, we have succeeded in finding that middle ground. With the contributions of Senators SNOWE and COLEMAN, we have developed a bill that provides practical solutions to the very real problems small businesses and the self-employed face in today's health insurance system.

Our bill has three core elements: purchasing pools for small businesses and the self-employed; health insurance rating reforms; and tax credits.

Our bill would create incentives for States to establish purchasing pools and would create a national pool that we call SHOP, the Small Business Health Options Program, for small businesses with up to 100 employees