

\*Terry A. Yonkers, of Maryland, to be an Assistant Secretary of the Air Force.

\*Clifford L. Stanley, of Pennsylvania, to be Under Secretary of Defense for Personnel and Readiness.

\*Lawrence G. Romo, of Texas, to be Director of the Selective Service.

\*Frank Kendall III, of Virginia, to be Principal Deputy Under Secretary of Defense for Acquisition, Technology, and Logistics.

\*Erin C. Conaton, of the District of Columbia, to be Under Secretary of the Air Force.

Air Force nomination of Maj. Gen. Kurt A. Cichowski, to be Lieutenant General.

Air Force nomination of Maj. Gen. Janet C. Wolfenbarger, to be Lieutenant General.

Air Force nomination of Col. Frank J. Sullivan, to be Brigadier General.

Army nomination of Maj. Gen. Guy C. Swan III, to be Lieutenant General.

Army nomination of Brig. Gen. William N. Phillips, to be Lieutenant General.

Army nomination of Maj. Gen. Richard P. Formica, to be Lieutenant General.

Army nomination of Maj. Gen. Michael L. Oates, to be Lieutenant General.

Army nomination of Brig. Gen. Charles J. Barr, to be Major General.

Navy nomination of Capt. Sean R. Filipowski, to be Rear Admiral (lower half).

Navy nomination of Rear Adm. John T. Blake, to be Vice Admiral.

Navy nomination of Vice Adm. Bernard J. McCullough III, to be Vice Admiral.

Navy nomination of Rear Adm. Michael A. LeFever, to be Vice Admiral.

Navy nomination of Rear Adm. William R. Burke, to be Vice Admiral.

Mr. LEVIN. Mr. President, for the Committee on Armed Services I report favorably the following nomination lists which were printed in the RECORDS on the dates indicated, and ask unanimous consent, to save the expense of reprinting on the Executive Calendar that these nominations lie at the Secretary's desk for the information of Senators.

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

Air Force nominations beginning with Jeffrey K. Atkisson and ending with Roger L. Willis, Jr., which nominations were received by the Senate and appeared in the Congressional Record on September 21, 2009.

Air Force nominations beginning with Christopher C. Abate and ending with Christopher J. Zuhlke, which nominations were received by the Senate and appeared in the Congressional Record on September 21, 2009.

Air Force nomination of Elisha T. Powell IV, to be Colonel.

Army nomination of James C. Lewis, to be Major.

Army nominations beginning with Anuli L. Anyachebelu and ending with John M. Stang, which nominations were received by the Senate and appeared in the Congressional Record on October 28, 2009.

Army nominations beginning with Anthony C. Bostick and ending with Joseph G. Williamson, which nominations were received by the Senate and appeared in the Congressional Record on October 28, 2009.

Army nominations beginning with Risa D. Bator and ending with Thomas R. Yarber, which nominations were received by the Senate and appeared in the Congressional Record on October 28, 2009.

Army nominations beginning with James R. Andrews and ending with Shanda M. Zugner, which nominations were received by the Senate and appeared in the Congressional Record on October 28, 2009.

Army nomination of Edwin S. Fuller, to be Major.

Army nomination of Robert J. Schultz, to be Lieutenant Colonel.

Army nominations beginning with Clement D. Ketchum and ending with John Lopez, which nominations were received by the Senate and appeared in the Congressional Record on November 4, 2009.

Army nominations beginning with Carey L. Mitchell and ending with Melissa F. Tucker, which nominations were received by the Senate and appeared in the Congressional Record on November 4, 2009.

Army nominations beginning with Craig R. Bottoni and ending with Akash S. Taggarse, which nominations were received by the Senate and appeared in the Congressional Record on November 4, 2009.

Army nomination of Leon L. Robert, to be Colonel.

Army nomination of Michael C. Metcalf, to be Colonel.

Army nominations beginning with Todd E. Farmer and ending with Steven R. Watt, which nominations were received by the Senate and appeared in the Congressional Record on November 16, 2009.

Army nominations beginning with Mark D. Crowley and ending with Michael J. Stevenson, which nominations were received by the Senate and appeared in the Congressional Record on November 16, 2009.

Army nominations beginning with Nathaniel L. Allen and ending with X001320, which nominations were received by the Senate and appeared in the Congressional Record on November 16, 2009.

Army nominations beginning with Scott C. Armstrong and ending with D004309, which nominations were received by the Senate and appeared in the Congressional Record on November 16, 2009.

Army nominations beginning with Michael W. Anastasia and ending with D003756, which nominations were received by the Senate and appeared in the Congressional Record on November 16, 2009.

Army nomination of Scott E. McNeil, to be Colonel.

Army nomination of Scott E. Zipprich, to be Colonel.

Army nomination of Mary B. McQuary, to be Colonel.

Army nominations beginning with Marvin R. Manibusan and ending with Francisco J. Neuman, which nominations were received by the Senate and appeared in the Congressional Record on November 17, 2009.

Army nominations beginning with Patrick S. Callender and ending with Steven L. Shugart, which nominations were received by the Senate and appeared in the Congressional Record on November 17, 2009.

Army nominations beginning with Michael A. Bennett and ending with Kevin M. Walker, which nominations were received by the Senate and appeared in the Congressional Record on November 17, 2009.

Navy nominations beginning with Timothy M. Sherry and ending with Robert N. Mills, which nominations were received by the Senate and appeared in the Congressional Record on October 22, 2009.

Navy nomination of Matthew P. Luff, to be Lieutenant Commander.

Navy nomination of Everett F. Magann, to be Captain.

Navy nomination of William V. Dolan, to be Captain.

Navy nominations beginning with Brian D. Barth and ending with Stacy M. Wuthier, which nominations were received by the Senate and appeared in the Congressional Record on November 16, 2009.

\*Nomination was reported with recommendation that it be confirmed subject to the nominee's commitment to respond to requests to appear and tes-

tify before any duly constituted committee of the Senate.

(Nominations without an asterisk were reported with the recommendation that they be confirmed.)

## 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. MENENDEZ:

S. 2823. A bill to amend chapter 417 of title 49, United States Code, to require air carriers and ticket agents to notify consumers of all taxes and fees applicable to airline tickets in a timely manner, to prohibit the imposition of fuel surcharges that do not correlate to the fuel costs incurred by air carriers, and for other purposes: to the Committee on Commerce, Science, and Transportation.

By Mr. KOHL (for himself and Mr. DURBIN):

S. 2824. A bill to establish a small dollar loan-loss guarantee fund, and for other purposes; to the Committee on Banking, Housing, and Urban Affairs.

## SUBMISSION OF CONCURRENT AND SENATE RESOLUTIONS

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

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

S. Res. 366. A resolution extending condolences to the families of Sergeant Mark Renninger, Officer Tina Griswold, Officer Ronald Owens, and Officer Greg Richards; considered and agreed to.

## ADDITIONAL COSPONSORS

S. 435

At the request of Mr. CASEY, the name of the Senator from Vermont (Mr. SANDERS) was added as a cosponsor of S. 435, a bill to provide for evidence-based and promising practices related to juvenile delinquency and criminal street gang activity prevention and intervention to help build individual, family, and community strength and resiliency to ensure that youth lead productive, safe, health, gang-free, and law-abiding lives.

S. 491

At the request of Mr. WEBB, the name of the Senator from Mississippi (Mr. COCHRAN) was added as a cosponsor of S. 491, a bill to amend the Internal Revenue Code of 1986 to allow Federal civilian and military retirees to pay health insurance premiums on a pretax basis and to allow a deduction for TRICARE supplemental premiums.

S. 497

At the request of Mr. DURBIN, the name of the Senator from Oregon (Mr. WYDEN) was added as a cosponsor of S. 497, a bill to amend the Public Health Service Act to authorize capitation grants to increase the number of nursing faculty and students, and for other purposes.

S. 777

At the request of Mr. BROWN, the name of the Senator from Pennsylvania (Mr. CASEY) was added as a cosponsor of S. 777, a bill to promote industry growth and competitiveness and to improve worker training, retention, and advancement, and for other purposes.

S. 850

At the request of Mr. KERRY, the name of the Senator from Vermont (Mr. LEAHY) was added as a cosponsor of S. 850, a bill to amend the High Seas Driftnet Fishing Moratorium Protection Act and the Magnuson-Stevens Fishery Conservation and Management Act to improve the conservation of sharks.

S. 1019

At the request of Mr. HARKIN, the name of the Senator from Michigan (Ms. STABENOW) was added as a cosponsor of S. 1019, a bill to amend the Internal Revenue Code of 1986 to allow a credit against income tax for the purchase of hearing aids.

S. 1052

At the request of Mr. CONRAD, the name of the Senator from Minnesota (Mr. FRANKEN) was added as a cosponsor of S. 1052, a bill to amend the small, rural school achievement program and the rural and low-income school program under part B of title VI of the Elementary and Secondary Education Act of 1965.

S. 1304

At the request of Mr. GRASSLEY, the name of the Senator from Louisiana (Mr. VITTER) was added as a cosponsor of S. 1304, a bill to restore the economic rights of automobile dealers, and for other purposes.

S. 1353

At the request of Mr. LEAHY, the name of the Senator from New York (Mr. SCHUMER) was added as a cosponsor of S. 1353, a bill to amend title 1 of the Omnibus Crime Control and Safe Streets Act of 1986 to include nonprofit and volunteer ground and air ambulance crew members and first responders for certain benefits.

S. 1374

At the request of Mr. BROWN, the name of the Senator from Pennsylvania (Mr. CASEY) was added as a cosponsor of S. 1374, a bill to amend the Worker Adjustment and Retraining Notification Act to minimize the adverse effects of employment dislocation, and for other purposes.

S. 1638

At the request of Mr. WICKER, the name of the Senator from Montana (Mr. TESTER) was added as a cosponsor of S. 1638, a bill to permit Amtrak passengers to safely transport firearms and ammunition in their checked baggage.

S. 1744

At the request of Mr. SCHUMER, the name of the Senator from Maine (Ms. SNOWE) was added as a cosponsor of S. 1744, a bill to require the Adminis-

trator of the Federal Aviation Administration to prescribe regulations to ensure that all crewmembers on air carriers have proper qualifications and experience, and for other purposes.

S. 1822

At the request of Mr. MERKLEY, the names of the Senator from Arkansas (Mr. PRYOR) and the Senator from Michigan (Ms. STABENOW) were added as cosponsors of S. 1822, a bill to amend the Emergency Economic Stabilization Act of 2008, with respect to considerations of the Secretary of the Treasury in providing assistance under that Act, and for other purposes.

S. 1859

At the request of Mr. ROCKEFELLER, the name of the Senator from Pennsylvania (Mr. CASEY) was added as a cosponsor of S. 1859, a bill to reinstate Federal matching of State spending of child support incentive payments.

S. 2097

At the request of Mr. THUNE, the names of the Senator from Oklahoma (Mr. INHOFE) and the Senator from West Virginia (Mr. BYRD) were added as cosponsors of S. 2097, a bill to authorize the rededication of the District of Columbia War Memorial as a National and District of Columbia World War I Memorial to honor the sacrifices made by American veterans of World War I.

S. 2128

At the request of Mr. LEMIEUX, the name of the Senator from Nebraska (Mr. JOHANNIS) was added as a cosponsor of S. 2128, a bill to provide for the establishment of the Office of Deputy Secretary for Health Care Fraud Prevention.

S. 2727

At the request of Mr. LUGAR, the name of the Senator from Minnesota (Mr. FRANKEN) was added as a cosponsor of S. 2727, a bill to provide for continued application of arrangements under the Protocol on Inspections and Continuous Monitoring Activities Relating to the Treaty Between the United States of America and the Union of Soviet Socialist Republics on the Reduction and Limitation of Strategic Offensive Arms in the period following the Protocol's termination on December 5, 2009.

S. 2730

At the request of Mr. BROWN, the names of the Senator from Illinois (Mr. DURBIN), the Senator from Vermont (Mr. SANDERS), the Senator from Michigan (Mr. LEVIN) and the Senator from New Jersey (Mr. LAUTENBERG) were added as cosponsors of S. 2730, a bill to extend and enhance the COBRA subsidy program under the American Recovery and Reinvestment Act of 2009.

S. 2781

At the request of Ms. MIKULSKI, the name of the Senator from Nebraska (Mr. JOHANNIS) was added as a cosponsor of S. 2781, a bill to change references in Federal law to mental retardation to references to an intellectual

disability, and to change references to a mentally retarded individual to references to an individual with an intellectual disability.

S. 2794

At the request of Mr. SCHUMER, the name of the Senator from Nebraska (Mr. NELSON) was added as a cosponsor of S. 2794, a bill to amend the Internal Revenue Code of 1986 to provide tax incentives for the donation of wild game meat.

S. 2812

At the request of Mr. BINGAMAN, the name of the Senator from Arkansas (Mr. PRYOR) was added as a cosponsor of S. 2812, a bill to amend the Energy Policy Act of 2005 to require the Secretary of Energy to carry out programs to develop and demonstrate 2 small modular nuclear reactor designs, and for other purposes.

S. CON. RES. 39

At the request of Mr. MENENDEZ, the name of the Senator from New Jersey (Mr. LAUTENBERG) was added as a cosponsor of S. Con. Res. 39, a concurrent resolution expressing the sense of the Congress that stable and affordable housing is an essential component of an effective strategy for the prevention, treatment, and care of human immunodeficiency virus, and that the United States should make a commitment to providing adequate funding for the development of housing as a response to the acquired immunodeficiency syndrome pandemic.

AMENDMENT NO. 2790

At the request of Mr. CASEY, the name of the Senator from Minnesota (Mr. FRANKEN) was added as a cosponsor of amendment No. 2790 intended to be proposed to H.R. 3590, a bill to amend the Internal Revenue Code of 1986 to modify the first-time homebuyers credit in the case of members of the Armed Forces and certain other Federal employees, and for other purposes.

AMENDMENT NO. 2791

At the request of Ms. MIKULSKI, the name of the Senator from Pennsylvania (Mr. SPECTER) was added as a cosponsor of amendment No. 2791 proposed to H.R. 3590, a bill to amend the Internal Revenue Code of 1986 to modify the first-time homebuyers credit in the case of members of the Armed Forces and certain other Federal employees, and for other purposes.

AMENDMENT NO. 2793

At the request of Mr. DORGAN, the names of the Senator from Vermont (Mr. SANDERS) and the Senator from Minnesota (Mr. FRANKEN) were added as cosponsors of amendment No. 2793 intended to be proposed to H.R. 3590, a bill to amend the Internal Revenue Code of 1986 to modify the first-time homebuyers credit in the case of members of the Armed Forces and certain other Federal employees, and for other purposes.

AMENDMENT NO. 2795

At the request of Mr. LEAHY, the names of the Senator from Illinois (Mr.

DURBIN) and the Senator from Louisiana (Ms. LANDRIEU) were added as cosponsors of amendment No. 2795 intended to be proposed to H.R. 3590, a bill to amend the Internal Revenue Code of 1986 to modify the first-time homebuyers credit in the case of members of the Armed Forces and certain other Federal employees, and for other purposes.

#### STATEMENTS ON INTRODUCED BILLS AND JOINT RESOLUTIONS

By Mr. KOHL (for himself and Mr. DURBIN):

S. 2824. A bill to establish a small dollar loan-loss guarantee fund, and for other purposes; to the Committee on Banking, Housing, and Urban Affairs.

Mr. KOHL. Mr. President, I rise to introduce the Safe Affordable Loan Act. This legislation will increase the access for low and moderate income Americans to mainstream financial institutions while reducing the relevance of pay day lenders. Additionally, the bill will encourage community banks and credit unions to provide small dollar loan amounts to families across their communities.

There are approximately 30 million Americans operating on the fringe of the financial system. They are known as the "unbanked." The average income for these individuals is approximately \$26,390, with little to no savings. Additionally, these consumers rely on check cashing services or payday lenders as a way to access credit. Most of these operations charge excessive fees and interest rates that leave consumers financially devastated. Without access to mainstream financial services, consumers can be trapped in a cycle of debt with little hope of escape.

In 2008, the FDIC launched a Small Dollar Loan program which offers volunteer participants CRA credit to provide consumers with affordable small dollar loans. I am proud that two banks from Wisconsin, Mitchell Bank in Milwaukee and Benton State Bank in Benton are participating in this valuable program. While this program has been beneficial to communities across the country, only 31 banks have chosen to participate. That is a drop in the bucket compared to the 23,000 payday lender operations. Without other incentives, banks will shy away from lending consumers small amounts, leaving them to rely on payday lenders and other loan alternatives.

The legislation I am proposing would create a loan-loss reserve fund that financial institutions could access in order to mitigate some of the risk associated with offering small dollar loans. Financial institutions will be able to access the reserve fund and could potentially recover 60 percent of a lost loan, provided that their loans meet certain affordability requirements. The institutions must offer loans that have no prepayment penalties, have a repayment period longer than 60 days and

has an interest rate of 36 percent APR or lower. Additionally, the loan size cannot exceed \$2,500. In order to protect the government from excessive risk taking by the financial institutions, the fund administrator will take into consideration the overall default rate of the loan program that the institution offers to determine the reimbursement rate. Furthermore, the financial institutions would be required to report payment history to the credit reporting bureaus which will help consumers build credit or repair bad credit.

As we consider changes to our financial system, we should include reforms that will help increase access to many of those who are left out. I look forward to working with my colleagues on this important issue in the Banking Committee to move it towards passage.

#### SUBMITTED RESOLUTIONS

SENATE RESOLUTION 366—EXTENDING CONDOLENCES TO THE FAMILIES OF SERGEANT MARK RENNINGER, OFFICER TINA GRISWOLD, OFFICER RONALD OWENS, AND OFFICER GREG RICHARDS

Mrs. MURRAY (for herself and Ms. CANTWELL) submitted the following resolution; which was considered and agreed to:

S. RES. 366

Whereas on the morning of November 29, 2009, 4 members of the Lakewood Police Department were slain by gunfire in a senseless act of violence while preparing for their shift in Lakewood, Washington;

Whereas the 4 officers have been members of the Lakewood Police Department since its founding 5 years ago, were valuable members of the community, and were deeply respected for their service;

Whereas Sergeant Mark Renninger, who served 13 years in law enforcement, first with the Tukwila Police Department and most recently with the Lakewood Police Department, is survived by his wife and 3 children;

Whereas Officer Tina Griswold, who served 14 years in law enforcement, first with the Lacey Police Department and most recently with the Lakewood Police Department, is survived by her husband and 2 children;

Whereas Officer Ronald Owens, who served 12 years in law enforcement, first with the Washington State Patrol and most recently with the Lakewood Police Department, is survived by his daughter;

Whereas Officer Greg Richards, who served 8 years in law enforcement, first with the Kent Police Department and most recently with the Lakewood Police Department, is survived by his wife and 3 children;

Whereas the senseless violence against and murder of law enforcement officers, who are sworn to serve, protect, and preserve the peace of the communities, is a particularly heinous crime; and

Whereas in the face of this senseless tragedy, the people of the City of Lakewood, the surrounding communities, and the State of Washington have come together in support of the law enforcement community and the families of the victims: Now, therefore, be it

*Resolved*, That the Senate—

(1) extends its condolences to the families of Sergeant Mark Renninger, Officer Tina Griswold, Officer Ronald Owens, and Officer Greg Richards; and

(2) stands with the people of Lakewood, Washington, the men and women of the Lakewood Police Department, and members of the law enforcement community as they celebrate the lives and mourn the loss of these 4 dedicated public servants and law enforcement heroes.

#### AMENDMENTS SUBMITTED & PROPOSED

SA 2798. Mr. INOUE submitted an amendment intended to be proposed to amendment SA 2786 proposed by Mr. REID (for himself, Mr. BAUCUS, Mr. DODD, and Mr. HARKIN) to the bill H.R. 3590, to amend the Internal Revenue Code of 1986 to modify the first-time homebuyers credit in the case of members of the Armed Forces and certain other Federal employees, and for other purposes; which was ordered to lie on the table.

SA 2799. Mr. CORNYN submitted an amendment intended to be proposed to amendment SA 2786 proposed by Mr. REID (for himself, Mr. BAUCUS, Mr. DODD, and Mr. HARKIN) to the bill H.R. 3590, supra; which was ordered to lie on the table.

SA 2800. Mr. CORNYN submitted an amendment intended to be proposed to amendment SA 2786 proposed by Mr. REID (for himself, Mr. BAUCUS, Mr. DODD, and Mr. HARKIN) to the bill H.R. 3590, supra; which was ordered to lie on the table.

SA 2801. Mr. CORNYN submitted an amendment intended to be proposed to amendment SA 2786 proposed by Mr. REID (for himself, Mr. BAUCUS, Mr. DODD, and Mr. HARKIN) to the bill H.R. 3590, supra; which was ordered to lie on the table.

SA 2802. Mr. CORNYN submitted an amendment intended to be proposed to amendment SA 2786 proposed by Mr. REID (for himself, Mr. BAUCUS, Mr. DODD, and Mr. HARKIN) to the bill H.R. 3590, supra; which was ordered to lie on the table.

SA 2803. Mr. CORNYN submitted an amendment intended to be proposed to amendment SA 2786 proposed by Mr. REID (for himself, Mr. BAUCUS, Mr. DODD, and Mr. HARKIN) to the bill H.R. 3590, supra; which was ordered to lie on the table.

SA 2804. Mr. CORNYN submitted an amendment intended to be proposed to amendment SA 2786 proposed by Mr. REID (for himself, Mr. BAUCUS, Mr. DODD, and Mr. HARKIN) to the bill H.R. 3590, supra; which was ordered to lie on the table.

SA 2805. Mr. CORNYN submitted an amendment intended to be proposed to amendment SA 2786 proposed by Mr. REID (for himself, Mr. BAUCUS, Mr. DODD, and Mr. HARKIN) to the bill H.R. 3590, supra; which was ordered to lie on the table.

SA 2806. Mr. CORNYN submitted an amendment intended to be proposed to amendment SA 2786 proposed by Mr. REID (for himself, Mr. BAUCUS, Mr. DODD, and Mr. HARKIN) to the bill H.R. 3590, supra; which was ordered to lie on the table.

SA 2807. Mr. CORNYN submitted an amendment intended to be proposed to amendment SA 2786 proposed by Mr. REID (for himself, Mr. BAUCUS, Mr. DODD, and Mr. HARKIN) to the bill H.R. 3590, supra; which was ordered to lie on the table.

SA 2808. Mr. VITTER submitted an amendment intended to be proposed to amendment SA 2791 proposed by Ms. MIKULSKI (for herself, Mr. HARKIN, Mrs. BOXER, and Mr. FRANKEN) to the amendment SA 2786 proposed by Mr. REID (for himself, Mr. BAUCUS, Mr. DODD, and Mr. HARKIN) to the bill H.R. 3590, supra.