

She never lost her faith in God or in the inherent goodness of all people, no matter how awful they acted, no matter what terrible things they had done to her. In these trying times, she is truly an example of the kind of person we should all wish to be.

I am proud she chose to make Michigan her home for the last 26 years of her life and her final resting place. We are a State full of fighters, with a spirit that gets us through tough times, which we certainly are facing today.

I am pleased that as visitors come to the Capitol, as they enter Emancipation Hall, they can see Sojourner Truth as she was: A fighter, a spirited woman, a passionate civil rights leader, and a mother filled with compassion, a patriot, and the embodiment of the American ideal.

I yield the floor.

The PRESIDING OFFICER. The Senator from Michigan.

Mr. LEVIN. Mr. President, I ask unanimous consent that the pending unanimous consent agreement be modified so Senator DURBIN can be recognized in morning business.

The PRESIDING OFFICER (Mrs. GILLIBRAND.) Without objection, it is so ordered.

MORTGAGE FORECLOSURES

Mr. DURBIN. Madam President, there was a debate last week on the floor of the Senate about the mortgage foreclosure crisis facing America. It was estimated a year ago we were going to lose 2 million homes to mortgage foreclosure.

The new estimate from Moody's is 3 million homes. What does that mean? It means one out of every six home mortgages will face foreclosure. That is a national crisis. It is at the heart of this recession.

The problem, of course, is that those people who have loaned money on these mortgages are content to see them go all the way through foreclosure and become vacant eyesores in neighborhoods across America.

That is not good for the family who lost the home, it is certainly not good for the neighbors next door who watch their real estate values plummet. It turns out, it is not good for the bank. A bank in foreclosure will lose some \$50,000 in the process, with all the fees that are associated with it, and then end up with an empty house.

Some 99 percent of homes in foreclosure go back to the bank, and they sit there as eyesores because banks are not landlords; they do not cut the grass, they do not worry about whether the flowers are going to be planted in the spring. They are waiting for something to change economically. While they are waiting, that neighborhood is changing because of that foreclosed home.

A foreclosed home in your neighborhood is going to bring down your property values. We offered the banks this option: We said to the banks and those

who hold the mortgages: If you will invest in the borrowers at least 45 days before they would file for bankruptcy, have them bring the legal documents in and calculate what it would take to offer them a mortgage to stay in the home, if you make them the offer of a renegotiated mortgage and they turn it down, then they go to bankruptcy court and, frankly, have no recourse there to turn to, because, you see, bankruptcy courts will not change the mortgage on your home, even if you are in bankruptcy facing foreclosure.

They will change the mortgage on your vacation home, your farm or your ranch but not your primary residence. I literally negotiated with banks for months to try to find out some way we could protect these homeowners to give them a second chance, if, in fact, they had an income and they could, in fact, pay a mortgage, and say to the banks: You have the last word if someone ends up in bankruptcy.

Well, we went through months of negotiations. In the end, virtually all the banks, all the banks except Citigroup, picked up and walked out of the negotiation. They said: We are not interested in negotiating. So the amendment was defeated last week.

I did not receive a single vote on the other side of the aisle and lost several votes on the Democratic side. Some of the people who watched this debate said: Well, why did you call up this measure? It was not going to pass. I called it up for the same reason this year as I did last year. This crisis is getting worse. I have met these people who have lost their homes in foreclosure. I feel a responsibility to them to make an effort so they have a chance to save their homes.

Three of them came to a press conference in Chicago on Monday, each one of them telling a heartbreaking story of a home they worked hard for, and because of some deception in their mortgage or being misled by a mortgage broker or being given a stack of papers they could not possibly absorb and understand, these people were going to lose their homes, many of them in tears after being in these homes for years. Their neighbors came and talked about the same problem. What is it going to mean with this empty house in foreclosure?

So now we find that many of the same people who opposed the idea of dealing directly with mortgage foreclosure are now coming forward when it comes to the bankruptcy of the Chrysler Automobile Corporation.

This morning in the Washington Post, Harold Meyerson had an article entitled: "What's Good for Chrysler." He tells the story of a court hearing. The court hearing is over the potential bankruptcy of Chrysler. The attorneys representing the hedge funds have come out in opposition to the Chrysler bankruptcy workout.

Judge Arthur Gonzalez noted, and I quote from the story, in denying the request of the attorneys for the hedge funds:

Blocking the loan—

Which is being asked for—

would force Chrysler (and, he could have added, many of its suppliers and dealers) to liquidate—throwing tens (perhaps hundreds) of thousands of Americans out of work during the most serious recession since the 1930s and terminating medical benefits to tens of thousands of Chrysler retirees.

Liquidation—

Which is what the hedge fund attorneys are asking for in Court—

would also compel the American public [the taxpayers] to write off the loans the government has made to the company, rather than become shareholders in the slimmed-down Chrysler, as the Treasury's plan suggests.

What the Department of the Treasury and the workers are trying to do is to save the car company. They understand they have to make massive concessions. They have to change the way they do business. But their ultimate goal is to see Chrysler survive so that jobs will be protected and so that retirees' health benefits will not disappear. So, ultimately, the taxpayers of America who loaned money to Chrysler will be paid back. The hedge funds, many of them also involved in the mortgage crisis, have turned the same deaf ear to Chrysler's situation as they did to mortgage foreclosures. They are in it for one reason—to make a buck, take the profit and go home. They don't care about the ultimate consequence.

The ultimate consequence of Chrysler liquidating is, of course, misfortune for the workers and retirees, but more burdens on taxpayers. What happens to workers who lose their jobs at Chrysler? They draw unemployment benefits, benefits paid for, some by the company and others by taxpayers. What happens to retirees who lose health care benefits? They become more dependent on government programs to help them survive.

Once again, this part of our economy, the financial industry, has shown an insensitivity to the reality of the recession. Whether it is mortgages in Albany Park in the city of Chicago foreclosed upon, changing that neighborhood, or whether it is the Chrysler employees and retirees fighting for their economic lives, the hedge funds on Wall Street have said: We are going to turn a blind eye. We are not going to get involved. We will not make a commitment.

There will come a time, and I hope soon, when there will be a reckoning—it didn't happen last week; it may happen soon—when the Senate stands up for a lot of people who need a voice in this Chamber, many of whom can't afford a lobbyist in the hallway, many of whom are just struggling, hardworking families. Whether they are in Michigan, where Senator LEVIN represents the State, as does Senator STABENOW, or in the State of Illinois which I represent, these people need folks who will stand up and fight for them. It won't be easy.

For those who are prepared to stand up and fight, also be prepared to lose. I

lost on my amendment last week. But I am not going to give up. The defeat of the amendment on mortgage foreclosure is postponing the inevitable. The inevitable is that we are going to have to reckon with the financial institutions in this country and the fact that they do not have the national interest in their hearts when it comes to some of these basic decisions that need to be made.

It is time for us to work with the will of the people of this country and to establish some order that gives working families and homeowners across America a fighting chance.

I yield the floor.

The PRESIDING OFFICER. The Senator from Michigan.

Mr. LEVIN. Madam President, before the Senator from Illinois leaves the floor, I thank him. He has been a voice, indeed, for people who don't have a voice. He has done that throughout his career both here and in the House. It is a pleasure listening to him.

I believe I asked unanimous consent to have my statement on S. 454 printed in the RECORD immediately after our legislation is called up this afternoon, and with the permission of Senator MCCAIN, I ask unanimous consent to have his statement also printed in the RECORD at that time.

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

The PRESIDING OFFICER (Mrs. HAGAN). The Senator from New York is recognized.

HELPING MOTHERS AND CHILDREN

Mrs. GILLIBRAND. Madam President, I rise today to talk about a bill that I will be introducing called the Elimination of the Single Parent Tax Act.

When I came to the Senate, I reflected often on some of the work I did in the House. As a Congresswoman, I spent a lot of time in my community doing "Congress on York corner." I would go to a local book shop or a senior center or a grocery store and meet with folks and listen to their concerns. I would try very hard to turn those concerns into legislative ideas.

One of the last ones I did as a House Member was in Warren County. A woman said to me:

Congresswoman, I received a bill from the Federal Government and I need you to do something about it.

She was very visibly upset. She also said to me:

This is a bill for \$25. I am a single mom and I earn about \$20,000 a year. I have 3 boys. The Federal Government is billing me because I receive child support. I cannot handle another bill, and while \$25 may not seem like a lot to you, it is to me, because \$25 is what I spend for my boys for lunch for a week. Please do something about this.

I looked into the issue, and I found out it was part of the Bush administration's Deficit Reduction Act of 2005. It occurred to me, why in the world are

we trying to balance the Federal budget on the backs of single parents, particularly those who need that money to provide for their kids? On average, 30 percent of the income that single parents receive is from their child support. So it goes a long way to providing basic needs for their kids, whether it is for diapers, baby formula, food, education, or health care. So I wrote this bill to address this problem. I think it should not be paid by the single parents, or the States, and that, in fact, the overhead should be covered.

This penalty raises only \$65 million per year. That is a cost I think we should include as we begin to look at the Deficit Reduction Act this year.

Interestingly enough, in the Deficit Reduction Act, under the Bush administration, they also cut more than \$4 billion of incentive payments the Federal Government had made to States to help encourage them to improve child support programs. This funding is crucial to how our single parents provide for their kids.

As we begin to look at Mother's Day, which is right around the corner and it is a time when we all reflect on how much our mothers have done for us and how much we love them, I think we as Federal legislators should do what we can do to protect our mothers and to stand up for them and help them take care of their kids.

If we can pass this bill, it will make a difference for many families in New York State. There are more than 200,000 families who are affected by this tax. For example, over 13,000 single parents in western New York; over 14,000 single parents in Rochester and the Finger Lakes region; over 11,000 single parents in central New York; over 8,000 single parents in the southern tier; over 18,000 single parents in the capital region; over 7,000 single parents in the north country; and over 25,000 single parents in the Hudson Valley.

Right now there are 27 States across the country that are charging this single parent penalty tax. This could make a difference all across our great Nation.

I am going to work very hard with the Finance Committee chairman to strike this fee from the Deficit Reduction Act when it is reviewed by the committee in the coming months.

As we reflect on Mother's Day, we have to do our part to make a difference for our mothers. One other issue that is near and dear to my heart that will make a difference for our moms is the Paycheck Fairness Act. If we look at the statistics, it is pretty unbelievable. For every dollar a man earns, a woman earns only 78 cents. If you are a woman of color, it is even worse. If you are an African-American woman, you will earn 62 cents. If you are Latino, you will earn 53 cents. That is unacceptable and unfair because when women earn more money, they can bring more money home to their families and better provide for their

kids. All the statistics show when women earn their fair share, children have better access to education, health care, and opportunities.

As we celebrate Mother's Day, let's do something for our mothers and fight for them so they can protect and provide for their children.

Madam President, I suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The legislative clerk proceeded to call the roll.

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

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

Mr. ENSIGN. Madam President, I ask unanimous consent to speak as in morning business.

The PRESIDING OFFICER. The Senator has that right.

CELEBRATING THE ACHIEVEMENTS OF WEST PREP

Mr. ENSIGN. Madam President, I rise to honor the leaders, visionaries, students, faculty, and the parents at West Prep in North Las Vegas, NV. At a time when disappointing and depressing news seems to fill our days, there is a light of promise beaming from a very unlikely place in my State.

Just a few short years ago, the writing was on the chalkboard for West Middle School. The school was persistently dangerous and consistently the lowest performing middle school in southern Nevada. Madam President, 100 percent of the students are from low-income households, and 92 percent of them are Hispanic or Black. These children had not just been left behind, their futures were sort of swept under the rug for someone else to deal with at another time.

Fortunately, there are educators who will never settle for that. Associate superintendent Dr. Ed Goldman asked if he could take the school over. He hired a young, brash, hungry principal named Dr. Mike Barton and made sure the school had empowerment-level funding. He also gave Dr. Barton tremendous reign over the school. That was in April 2006.

Today, West Prep is a study in education innovation. They extended the school day and provided a third semester as summer school. Forty percent of the children have voluntarily signed up for this summer school. Now they have begun a transition to a full K-12 campus. There is afterschool tutoring. The students wear uniforms. There is a newcomer track for students new to the United States. Science and math classes are divided by gender. There is a law enforcement class that collaborates with the FBI and a Men Mentoring Men program, both of which are keeping kids out of the dean's office. Students feel safe now when they go to this school. Most importantly, they are finally learning.