

Like Ms. Farrow, my good friend Pam Omidyar—the founder and chair of the Board of Humanity United—has also fasted for more than a month in solidarity with the Darfurian refugees.

Mia Farrow and Pam Omidyar enjoy liberty and wealth. They do not need to do this. But through their actions, they both so generously speak for those the world ignores.

The terrible situation in Darfur deteriorates with each passing day. But we don't hear much about it. It has long since faded from the front pages in the face of everything else going on in our economy and the two wars we wage in the Middle East.

We cannot ignore this crisis. The United States has officially and appropriately recognized that what is happening in Darfur is genocide. For the more than 2.4 million people who have been displaced against their will, we cannot look the other way and cannot stand idly by.

Most of the people of Darfur depend on international aid to survive day-to-day. The United Nations has agreed to send 26,000 peacekeepers to Darfur, but they face an uphill fight—they have struggled to get the resources they need to ensure the safety of those who live in Darfur and to end this crisis.

Making matters worse, when the International Criminal Court recently issued a warrant to arrest the President of Sudan—President Bashir—for war crimes and crimes against humanity, he responded by expelling 13 non-governmental organizations that had been distributing food and medicine to the people in Darfur.

Because of its economic investments, China has unique leverage with Sudan. It is important that China uses that influence to help the people of Darfur.

I appreciate the work of Major General Jonathan Scott Gration—the President's special envoy to Sudan—but we must do more to put Darfur at the forefront of our foreign-policy agenda. And we must be clear about our objectives.

The Sudanese government has repeatedly proven untrustworthy at the negotiating table. As the administration and our special envoy develop a new policy, we must consider how we can get Khartoum to change its behavior.

There have been too many people in too many camps for too many years—and the world has been silent for far too long.

We have no excuse to do anything short of all we can do to ensure aid groups are on the ground in Darfur, and that they can do their jobs—to ensure a political process is in place, and that it can work—and to help save the lives of millions.

TRIBUTE TO HONOR FLIGHT

Mr. McCONNELL. Mr. President, I would like to take a moment to recognize the first Honor Flight from Kentucky for the 2009 operational season.

Many members of this body have had the chance to see their constituents at the World War II Memorial because of the noble work Honor Flight does in transporting surviving World War II veterans from around the country to see their memorial free of charge. I am honored to have been invited to participate in previous flights from the Commonwealth, and I regret that my schedule prevented me from attending the one that took place this past weekend. I hope to have the chance once again to visit with Kentucky Honor Flight participants.

On Saturday, May 16, Honor Flight's Bluegrass Chapter arrived in our Nation's Capital with 79 World War II veterans from my home State of Kentucky to see the memorial which they inspired. It is my hope that these veterans felt a sense of pride in seeing their memorial after all, pride is the very same feeling these men and women inspire in their fellow Americans.

In my previous experiences in meeting with the participants of Honor Flight trips, people of all ages have been humbled by the presence of these veterans at the memorial. School children have shook hands with the men and women who served in World War II and thanked them for their service. Others have asked for the privilege of taking a photo with a real-life American hero. Still more, including myself, have shared stories that have been passed down through generations about how World War II affected their family. In watching these interactions, one thing is clear: the sacrifices that these men and women made will never be forgotten.

I wish to express my sincere gratitude to the Kentucky veterans who were here over the weekend for having served to protect our great nation's principles from the enemies of freedom. I ask unanimous consent that the names of the 79 World War II veterans from the Commonwealth be printed in the RECORD.

There being no objection, the material was ordered to be printed in the RECORD, as follows:

WORLD WAR II VETERANS

Allen Courts, Robert Adams, Charles Alessandro, Donald Cobb, Kenneth Gillespie, Guthrie Catlin, Joe Terrell, Donivan Mahuron, George Spaulding, George Schembari, Dale Tinkle, Jack Distler, Walter Pearce, Joseph Crouse, Kathleen Drummond, Clarence Lange, Leroy Lange, Marcus Shearer, Garland Lewis, Gordon Lewis.

Herbert Lewis, William Morris, Dewey Smith, Roy Ricketts, Frank Mellon, Jr., Hugo Becker, Robert Byrum, Carl Kiesler, Nelson Moody, Murrell Ramsey, George Pearl, Chesterfield Pulliam, John Canary, William Grantz, Jack McQuair, William Miller, John Noonan, Irvine Stevens, Joseph Blincoc, Richard Burnett.

Charles Branson, Francis Kindred, Gustave LaFontaine, Carole Jean MacDonald, Carroll Hackett, Ira Johnston, Billy Turner, William Fender, John Hinkebein, Richard Yann, Edwin Casada, Fitzhugh Roy, Henry Anderson, Marvin Lawson, George Greathouse, Paul Berrier, Sr., Thomas Napier, Thomas Roberts, Ralph Stengel, Chester Sublett.

Frederick Kleinschmidt, James Williams, Elmer Givan, Leslie Powers, Marion Crockett, Edward Goldner, Loren Charley, Edgar Hodges, Joseph Johnson, Alvin Lawyer, Orin Bond, Antonio Martinez, John Eckert, Lee Bumpus, Donald King, Marcus Combs, Norman Miller, Allen Jones, Roy Vance.

CREDIT CARDHOLDERS' BILL OF RIGHTS ACT OF 2009

Mr. KYL. Mr. President, I opposed this legislation because it will likely have the unintended consequence of restricting credit to those who need it most. The major economic issue at play is the ability of financial institutions to utilize risk-based pricing to determine how much to charge an individual for credit. Risk-based pricing essentially permits a lender to charge a higher price to individuals who are at a great risk for nonpayment. More sophisticated pricing has also expanded credit to those who otherwise would not be eligible for a credit card.

Financial institutions that offer credit cards face four major risks. One, the lending they provide is not secured by collateral. Two, a creditor has no way of knowing when a cardholder loses his job and the income he would need to repay his debt. Three, a borrower can max out the full amount of his limit without advance notice. And four, unlike other forms of lending, credit cards are relatively more susceptible to fraud.

Since it is impossible for a lender to know when a borrower will default, credit card companies carefully monitor their cardholders' activity. A delinquent payment, exceeding one's credit limit or bouncing a check acts as an early warning sign that help firms identify higher risk cardholders. In order to manage these risks, credit card companies use certain practices to protect themselves from the possibility of default.

Any legislation or regulation that restricts the ability of credit card issuers to adequately price risk could have several unintended consequences. Investors who in the past may have been attracted to the relatively higher returns afforded securitized credit card assets may shift their funds into alternative sources of lending. As a result, credit card companies may increase interest rates on all card holders, increase monthly minimum payments, reduce credit limits or simply issue fewer cards.

HEALTH CARE REFORM

Mr. LEAHY. Mr. President, very few people in America today would argue that our health care system is not in need of reform. It is a travesty that in the richest, most powerful country in the world, there are more than 47 million people without health insurance. That is an absolutely shocking number. It represents roughly one in six people who are going without regular trips to the doctor, forgoing needed

medications and resorting to emergency rooms for care because they have nowhere else to turn. These are our friends, our neighbors, and millions of our children.

An estimated 87 million people—one in every three Americans under the age of 65—were uninsured at some point in 2007 and 2008. While my home State of Vermont has made significant strides in creating a plan for comprehensive coverage, there are still far too many Vermonters without health insurance. While we beat the national average, roughly 10 percent, or 66,000 Vermonters remain uninsured.

Those Americans who are fortunate enough to have health coverage often cannot afford to access care. Every day, Americans across this country are struggling to afford premiums for health insurance, which have nearly tripled since 2000. In fact, new estimates show that the cost for health care for the average American family is more than \$16,000 per year—an increase of over \$1,100 from the previous year. Health care reform has been put on hold for far too long and cannot be delayed any further.

It is encouraging that this Congress has already taken a few constructive steps toward insuring more Americans and making our health care system more effective. One of the first bills that President Obama signed into law was the reauthorization and expansion of the Children's Health Insurance Program. This bill has extended and renewed health care coverage for over 10 million children and provided 4 million more with new coverage. As part of the American Recovery and Reinvestment Act, Congress extended health benefits for Americans who lost their jobs as part of the economic downturn and invested over a billion dollars to help States implement electronic health records to help make care more efficient with strong personal privacy protections, which I was proud to coauthor with others. While these bills have moved our country in the right direction, it would be a mistake to stop short of larger scale changes to our health system. The need for comprehensive reform has never been more urgent.

Health care reform legislation must create a system where all Americans have the opportunity to access health insurance that is affordable and provides adequate coverage. For far too long, an unregulated health insurance market has cherry-picked healthy Americans to provide coverage to, while offering unaffordable coverage to individuals with "pre-existing conditions." Many others who have insurance do not have adequate coverage and are insured only for certain conditions. Others have high premiums or unaffordable deductibles so accessing care is unrealistic.

Competition among private insurers has not driven down costs to consumers and the current private insurance market has a clear incentive to

offer coverage only to the healthiest Americans. Comprehensive health care reform can change this calculus and that is why I support the creation of a federally backed, public health insurance option. For those who are satisfied with their current insurance there is no need to change. A public option would only give consumers more choices to purchase an affordable and quality health insurance plan and will help drive down overall health care costs by introducing real competition into the health care market. I was proud to join Senator BROWN and over twenty other Senators to introduce a resolution stating our support of a public option as part of comprehensive health care reform legislation.

I appreciated the recent news that leaders of the health care industry are working with the Obama administration and have unveiled a plan to voluntarily trim roughly \$200 billion in health care costs per year. While this is a movement in the right direction, this should not distract from the fact that coverage must be affordable for Americans or the larger goal of reducing overall costs will not be realized. A public option should recognize an individual's ability to pay and offer subsidies for those who are still unable to afford care. Leaving individuals without insurance drives up health care costs for us all, and we must work toward a goal of insuring all Americans.

Insuring more Americans is of no use unless we work toward incentivizing people to become nurses, doctors, and health care professionals. My wife Marcelle is a nurse, and I understand the threat that nursing shortages pose to health care access and safety. Additionally, with the costs of a medical education rising, many aspiring physicians are choosing to specialize instead of pursuing a career in primary care. Especially in a rural State like Vermont, we are struggling to maintain primary and preventative care services throughout the State. I have heard from far too many Vermonters who use the emergency room for everyday health care needs because there are not enough primary care physicians to handle the demand for services. I support efforts to establish programs to help students repay their loans should they choose to practice in underserved fields or areas high in need of physicians and nurses across the country.

Strengthening our primary care workforce will also help Americans access preventative services to help maintain good health and reduce the incidence of debilitating chronic conditions. Chronic diseases are often preventable or manageable with treatment, yet currently account for 75 percent of our health care spending. Already we have seen a movement to target preventable diseases by focusing on ways to promote healthy lifestyles and choices. As part of its Blueprint for Health, Vermont has begun a series of pilots across the State to enhance health care coordination and patient

outcomes through patient centered medical homes. Vermont is seeing good results and is finding that a coordinated approach to health care prevents repeated hospital visits and the emergence of chronic conditions. Prevention must be seen as a cornerstone to both reducing costs and keeping Americans healthy.

Some argue that in our current economic climate it would be irresponsible to reform health care because we simply cannot afford it. What we cannot afford is to stick with the status quo, which is crippling our economy and neglecting millions of Americans who want coverage but cannot afford it. Health care costs currently consume 16 percent of the United States's gross domestic product, which is expected to double in the next decade if nothing is done to slow the trend.

Strengthening our enforcement efforts to crack down on rampant fraud, waste, and abuse in the health care system is vital to lowering costs associated with health care. The scale of health care fraud in America today is staggering. According to conservative estimates, about 3 percent of the funds spent on health care are lost to fraud—that totals more than \$60 billion a year. For the Medicare Program alone, the Government Accountability Office estimates that more than \$10 billion was lost to fraud just last year. Unfortunately, this problem appears to be getting worse, not better.

The answer to this problem is to make our enforcement stronger and more effective. We need to deter fraud with swift and certain prosecution, as well as prevent fraud by using real-time internal controls that stop fraud even before it occurs. We need to make sure our enforcement efforts are fully coordinated, not only between the Justice Department and other agencies, but also between federal, state, and private health care fraud investigators. Much has been done to improve enforcement since the late 1990s, but we can and must do more.

Health spending cannot be controlled without a comprehensive approach that focuses on all aspects of our health system. We cannot afford to stop the growth in health spending without ensuring that Americans have access to primary care to prevent and treat chronic conditions before they begin. We must target inefficiencies and fraud within the system and incentivize quality of care not necessarily quantity of care.

We have the opportunity to create a system that maintains patient choice, gives all Americans access to quality care and reduces overall health spending. We cannot afford to neglect true reform to our health system any longer.

I look forward to working with the Finance and HELP Committees and all Senators to pass a comprehensive health care reform bill this year.

NATIONAL SMALL BUSINESS
WEEK

Ms. SNOWE. Mr. President, this week we celebrate National Small Business Week, a time that affords us the opportunity to reflect not only on the countless contributions that small businesses have made, and continue to make, to the economic strength of our great country—but also on how the Federal Government is assisting these companies to be successful in their own right. As such, I rise today as ranking member of the Senate Committee on Small Business and Entrepreneurship to discuss the status of our Nation's 27 million small businesses, and to elaborate on the role the Federal Government is playing, can play—and must play—in providing these critical firms with the resources and tools they require to lead us out of our deep economic morass.

The facts and figures are enlightening. Small businesses represent 99.7 percent of all employer firms nationwide. They generate two-thirds of net new jobs annually. And they create over half of our Nation's nonfarm private gross domestic product—GDP. So there can be no question that small businesses are critical to our nation's economic vitality and success.

Yet we face an economic landscape that is unlike any other we have seen in decades. The unemployment rate stands at 8.9 percent—the highest level in over 25 years. More than 13.7 million Americans are without jobs, 5.7 million of which have been lost since the beginning of this recession in December 2007. We are in an economy that contracted 6.1 percent in the first quarter of 2009—after having contracted 6.3 percent in the fourth quarter of 2008. During what is the deepest and longest recession since the Great Depression, small businesses struggle in accessing capital to purchase equipment and expand their operations; providing affordable and quality health insurance to their employees; and complying with complex tax laws and regulations.

Without healthy small businesses, our economy cannot—and will not—recover. We must design comprehensive and thoughtful initiatives to aid small businesses during these difficult times. President Obama and this Congress have already taken several steps, but these cannot represent the totality of our efforts.

The central focus and priority of our efforts must be thawing frozen credit markets and increasing lending volume. The flow of credit is critical to the well-being of small businesses because when companies cannot access credit, jobs are lost and businesses suffer. What last year was a “credit crunch” for small businesses has all too rapidly ballooned into a full-blown crisis. This calamity threatens to continue shuttering storefronts all across Main Street America—the very last thing we need at this critical juncture. At a time when small businesses should be turning to the safety of government-

backed lending, Small Business Administration—SBA—loan volume is showing mixed results.

Recently, Congress and the White House have taken a number of steps to address this crisis. Specifically, in the American Recovery and Reinvestment Act, Small Business Committee Chair LANDRIEU and I worked together to eliminate fees and increase guarantee rates to a maximum of 90 percent for the SBA's flagship 7(a) and 504 loan programs. The Obama Administration quickly implemented these vital provisions. As a result, average weekly SBA loan volume has increased 25 percent since their implementation.

This is significant progress. Nonetheless, as I continue to hear from entrepreneurs, including during four small business roundtables I recently held in Maine, credit remains constrained. Accordingly, I am calling on the Obama administration to immediately implement the remaining small business provisions from the Recovery Act, something our committee members urged of SBA Administrator Mills just last week.

And it appears that the administration is listening. On Monday, Administrator Mills announced the official roll-out of the new Business Stabilization Loan Program, otherwise known as the America's Recovery Capital, or ARC, loan program, to provide interest-free loans, up to a maximum of \$35,000, to firms having difficulties making loan payments. These stabilization loans include deferred repayment schedules, to help small businesses weather this recession. A critical provision that Chair LANDRIEU and I worked together to include in the Recovery Act, the ARC loan program will act as a bridge for hundreds of small business owners that just need a small infusion of capital to stay afloat.

Chair LANDRIEU and I also worked together to increase funds for micro-lending within the SBA, and ease refinancing restrictions for 504 loans, allowing more small businesses to access credit and other resources through the SBA. These are crucial measures that, if implemented soon, could have a dramatic effect on the flow of credit.

I am pleased that President Obama recognizes the credit crisis and held a White House Summit that I participated in last March to address the concerns of the small business community. In a step for which I advocated in conversations with the administration, he used the occasion to announce that Treasury will directly purchase, through the Troubled Asset Relief Program, TARP, \$15 billion in securitized SBA 7(a) and 504 loans. A witness before our Committee recently testified that this essential step is a “great launch pad” for promoting liquidity in the secondary markets to spur new financing dollars, and I agree. I encourage the administration to roll out this program as quickly as possible.

The provisions in the stimulus and the President's announcement are posi-

tive steps addressing different facets of the problem we are addressing here today, but more must be done.

During a private meeting I had with President Obama in the Oval Office recently, I implored the President to create a competitive lending platform at the SBA. Too often, potential SBA borrowers are stymied by the limited number of SBA lending options in their community. In the traditional lending sphere, this problem has been addressed by the emergence of private for-profit Web sites that aggregate lending offers for potential borrowers, giving banks the opportunity to compete for lending business. A lending platform that allows SBA lenders nationwide to “bid” on potential borrowers would increase potential SBA borrowers' access to SBA lenders and would increase the pool of applicants for banks. This platform would create more competition and availability for borrowers, and in turn lead to a likely reduction in interest rates for SBA-backed loans.

At a Small Business Committee hearing in March, we heard testimony about the difficulty small business owners face in maintaining existing lines of credit during these uncertain economic times. Small businesses are reporting that banks are “calling” back loans, by requiring outstanding loans to be repaid within compressed and expedited timeframes. Unfortunately, with banks demanding payment and little access to other credit, the survival of numerous small businesses is being threatened.

As such, another solution to the credit crisis worth considering is using TARP funds to guarantee lines of credit for small businesses. The Treasury Department could use funds from TARP to support guarantees on credit lines and in return, the bank receiving this guarantee would agree to help craft a payment schedule that would help the affected small business. This program would be completely voluntary but would benefit both the borrower, who would continue to receive credit, and the lender who would receive a guarantee on an outstanding loan. Chair Landrieu and I sent a letter to Treasury Secretary Geithner in March, and he has been extremely helpful in working to assess the viability of this proposal.

Among the many issues we have been discussing here in the Senate is the onerous burden of taxes—a topic that arises every time I speak with small business owners. Frankly, small businesses suffer under the weight of our Nation's tax burden. The undeniable and regrettable fact is, tax compliance costs are 67 percent higher for small business than for larger firms. A horrendously complicated Tax Code fosters evasion that then builds skepticism among Americans about the validity of the whole system. Much of our Tax Code is also due to expire in less than 2 years. And as a senior member of the Senate Finance Committee, I am