

Federal, State, and local governments, non-profit organizations and for-profit entities in coordinating programs and services to meet the needs described in subparagraph (B) and the resources available to meet those needs;

(E) assesses the level of Federal assistance required to meet the needs described in subparagraph (B); and

(F) makes recommendations for appropriate legislative and administrative actions to meet the needs described in subparagraph (B) and for coordinating programs and services designed to meet those needs.

#### SEC. 6. POWERS OF THE COUNCIL.

(a) **HEARINGS.**—The Council may hold such hearings, sit and act at such times and places, take such testimony, and receive such evidence as the Council considers advisable to carry out the purposes of this Act.

(b) **INFORMATION FROM AGENCIES.**—Agencies which are represented on the Council shall provide all requested information and data to the Council as requested.

(c) **POSTAL SERVICES.**—The Council may use the United States mails in the same manner and under the same conditions as other departments and agencies of the Federal Government.

(d) **GIFTS.**—

(1) **IN GENERAL.**—The Council may accept, use, and dispose of gifts or donations of services or property.

(2) **INTERNAL REGULATIONS.**—The Council shall adopt internal regulations governing the receipt of gifts or donations of services or property similar to those described in part 2601 of title 5, Code of Federal Regulations.

(e) **CONTRACTS AND INTERAGENCY AGREEMENTS.**—The Council may enter into contracts with State, Tribal, and local governments, public agencies and private-sector entities, and into interagency agreements with Federal agencies. Such contracts and interagency agreements may be single-year or multi-year in duration.

#### SEC. 7. COUNCIL PERSONNEL MATTERS.

(a) **COMPENSATION OF MEMBERS.**—

(1) **NON-FEDERAL EMPLOYEES.**—A member of the Council who is not an officer or employee of the Federal Government shall be reasonably compensated for that member's participation in the Council, including reimbursement for travel expenses as described in subsection (b).

(2) **FEDERAL EMPLOYEES.**—A member of the Council who is an officer or employee of the United States shall serve without compensation in addition to the compensation received for services of the member as an officer or employee of the Federal Government.

(b) **TRAVEL EXPENSES.**—The members of the Council shall be allowed travel expenses, including per diem in lieu of subsistence, at rates authorized for employees of agencies under subchapter I of chapter 57 of title 5, United States Code, while away from their homes or regular places of business in the performance of services for the Council.

(c) **STAFF.**—

(1) **EXECUTIVE DIRECTOR.**—The Council shall appoint an Executive Director at its initial meeting. The Executive Director shall be compensated at a rate not to exceed the rate of pay payable for level V of the Executive Schedule under section 5316 of title 5, United States Code.

(2) **COMPENSATION.**—With the approval of the Council, the Executive Director may appoint and fix the compensation of such additional personnel as are necessary to carry out the duties of the Council. The rate of compensation may be set without regard to the provisions of chapter 51 and subchapter II of chapter 53 of title 5, United States Code, relating to classification of positions and General Schedule pay rates, except that the rate of pay may not exceed the rate payable

for level V of the Executive Schedule under section 5316 of such title.

(d) **TEMPORARY AND INTERMITTENT SERVICES.**—In carrying out its objectives, the Council may procure temporary and intermittent services of consultants and experts under section 3109(b) of title 5, United States Code, at rates for individuals which do not exceed the daily equivalent of the annual rate of basic pay prescribed for level V of the Executive Schedule under section 5316 of such title.

(e) **DETAIL OF GOVERNMENT EMPLOYEES.**—Upon request of the Council, any Federal Government employee may be detailed to the Council without reimbursement, and such detail shall be without interruption or loss of civil service status or privilege.

(f) **ADMINISTRATIVE SUPPORT.**—The Secretary of Housing and Urban Development shall provide the Council with such administrative (including office space) and supportive services as are necessary to ensure that the Council can carry out its functions.

#### SEC. 8. AUTHORIZATION OF APPROPRIATIONS.

(a) **IN GENERAL.**—There are authorized to be appropriated to carry out this Act, \$750,000 for each of fiscal years 2010 through 2014.

(b) **AVAILABILITY.**—Amounts authorized to be appropriated by subsection (a) shall remain available for the 2 fiscal years following such appropriation.

By Mr. CASEY (for himself, Mrs. GILLIBRAND, Mr. KOHL, and Mrs. SHAHEEN):

S. 1659. A bill to enhance penalties for violations of securities protections that involve targeting seniors; to the Committee on Banking, Housing, and Urban Affairs.

Mr. CASEY. Mr. President, I rise today to join with Senators KOHL, GILLIBRAND and SHAHEEN to introduce the Senior Investor Protections Enhancement Act of 2009.

This important legislation would increase the fines imposed on those who commit securities violations against seniors and thereby provide additional security to a group who relies on their savings for survival.

Seniors increasingly rely on private investments for their retirement. Over the last 30 years, traditional employer sponsored pension plans, known as defined benefit plans, have been on the decline. In 1975, 88 percent of private-sector workers were covered by defined benefit plans; by 2005, that number had shrunk to 33 percent of the private-sector workforce.

Today, seniors control nearly \$15 billion in assets. These individuals face complicated decisions about how to best stretch their hard earned savings throughout their retirement.

Unfortunately, these assets are at risk from traditional fraud and Ponzi schemes. Seniors are often offered complicated investment tools such as reverse mortgages and various annuity products. While these products can be very valuable to Americans generally and seniors specifically, they can also be abused by unscrupulous actors.

In fact, research shows that senior citizens face serious risks from fraudulent salesmen. A MetLife study found that seniors incur an estimated \$2.6 billion in losses due to financial abuse

each year. In total, seniors account for more than half of all investor complaints received by state securities regulators.

During the last Congress, under the leadership of Senator KOHL, the Aging Committee held a hearing to examine some of the questionable practices that so-called senior financial investment specialists use to gain access to the retirement savings of older Americans. A report by the Committee revealed that many seniors have lost their life savings because they followed investment advice ill-suited to their retirement needs and life expectancy.

The Senior Investor Protections Enhancement Act will address these issues by increasing the penalties for existing securities violations by an additional \$50,000 for financial crimes committed by those 62 and higher, the age at which many orient their investments to be in conjunction with social security eligibility. Violations could include selling them products that are unsuitable for their age, failing to disclose fees, charging large penalty fees, or switching the investment product actually sold from the one that was marketed.

We need to enhance the protections afforded to seniors. Please join us in support of the Senior Investor Protections Enhancement Act of 2009.

#### SUBMITTED RESOLUTIONS

#### SENATE RESOLUTION 258—COMMEMORATING THE 100TH ANNIVERSARY OF THE UNIVERSITY OF WISCONSIN-LA CROSSE

Mr. KOHL (for himself and Mr. FEINGOLD) submitted the following resolution; which was referred to the Committee on the Judiciary.

S. RES. 258

Whereas La Crosse is located on the western border of middle-Wisconsin, on the east side of the Mississippi River;

Whereas the first Europeans to see the site of La Crosse were French fur traders who traveled the Mississippi River in the late 17th century;

Whereas La Crosse was incorporated as a city in 1856;

Whereas Thomas Morris sponsored a bill in the Wisconsin State Senate that led to the creation of the current-day University of Wisconsin-La Crosse;

Whereas the University of Wisconsin-La Crosse was founded in 1909 as the La Crosse State Normal School for the purpose of teacher preparation;

Whereas the philosophy of Fasset A. Cotton, the university's first president, was to train the whole person;

Whereas "mens corpusque", Latin for "mind and body", is the motto on the university seal;

Whereas the college changed its name to Wisconsin State College-La Crosse in 1951 when the Wisconsin State teachers colleges began awarding baccalaureate degrees in liberal arts;

Whereas the University of Wisconsin-La Crosse offers 88 undergraduate programs in 44 disciplines and 26 graduate programs;

Whereas the University of Wisconsin-La Crosse celebrated its 50th anniversary in

1959, the same year that presidential candidate John F. Kennedy visited the campus and spoke to the student body in Graff Main Hall auditorium;

Whereas U.S. News & World Report ranked the University of Wisconsin-La Crosse second among midwestern public universities offering bachelor's and master's degrees;

Whereas the University of Wisconsin-La Crosse men's athletic teams adopted the nickname "Eagles" in the fall of 1989, and the women's teams adopted that nickname a year later;

Whereas the University of Wisconsin-La Crosse athletic teams have won 59 National Collegiate Athletic Association Division III titles in 9 different sports; and

Whereas 2009 marks the 100th anniversary of the founding of the University of Wisconsin-La Crosse: Now, therefore, be it

*Resolved*, That the Senate—

(1) commemorates the 100th anniversary of the University of Wisconsin-La Crosse; and

(2) commends the university for its status as a leading public university that excels in academics, athletics, and quality of life for students.

Mr. KOHL. Mr. President, today I rise to recognize the University of Wisconsin-La Crosse on the 100th anniversary of its founding. As the university celebrates 100 years of service to the people of Wisconsin, I am reminded of the excellent tradition of higher education championed not only by the state of Wisconsin, but by our entire Nation. Education is the driving force behind the prosperity of this nation, and institutions such as the University of Wisconsin—La Crosse have helped prepare our most influential leaders and scholars throughout our Nation's history. I applaud UW—La Crosse for its contributions to the state of Wisconsin and the U.S. over the past 100 years of its rich history.

One hundred years ago, Wisconsin State Senator Thomas Morris sponsored a bill that would eventually create the University of Wisconsin—La Crosse, which was founded in 1909 as the La Crosse State Normal School. The honorable Fassett A. Cotton, the university's first president, insisted that the education provided at his school would shape the whole person. The university's motto, emblazoned on its official seal, reads "mens corpusque", Latin for "mind and body". At the university's 50th anniversary in 1959, presidential candidate John F. Kennedy spoke to the students in the Graff Main Hall auditorium. Today, the university is recognized as a premier Midwestern public university by U.S. News & World Report. The University of Wisconsin—La Crosse offers 88 undergraduate programs in 44 disciplines, along with 26 graduate programs. Its athletics programs complement its superb academic reputation, having won 59 National Collegiate Athletic Association Division III titles in nine different sports.

Therefore, in this centennial anniversary year for the reputable University of Wisconsin—La Crosse, I would recommend that educational institutions across the Nation look to La Crosse as an example of great academic achievement. I would also like to express my

gratitude to this university for providing 100 years of outstanding service to the people of Wisconsin.

#### SENATE RESOLUTION 259—DESIGNATING SEPTEMBER 13, 2009, AS "NATIONAL CELIAC DISEASE AWARENESS DAY"

Mr. INHOFE (for himself and Mr. NELSON of Nebraska) submitted the following resolution; which was considered and agreed to:

S. RES. 259

Whereas celiac disease affects approximately 1 in every 130 people in the United States, for a total of 3,000,000 people;

Whereas the majority of people with celiac disease have yet to be diagnosed;

Whereas celiac disease is a chronic inflammatory disorder that is classified as both an autoimmune condition and a genetic condition;

Whereas celiac disease causes damage to the lining of the small intestine, which results in overall malnutrition;

Whereas when a person with celiac disease consumes foods that contain certain protein fractions, that person suffers a cell-mediated immune response that damages the villi of the small intestine, interfering with the absorption of nutrients in food and the effectiveness of medications;

Whereas such problematic protein fractions are found in wheat, barley, rye, and oats, which are used to produce many foods, medications, and vitamins;

Whereas because celiac disease is a genetic disease, there is an increased incidence of celiac disease in families with a known history of celiac disease;

Whereas celiac disease is underdiagnosed because the symptoms can be attributed to other conditions and are easily overlooked by doctors and patients;

Whereas as recently as 2000, the average person with celiac disease waited 11 years for a correct diagnosis;

Whereas ½ of all people with celiac disease do not show symptoms of the disease;

Whereas celiac disease is diagnosed by tests that measure the blood for abnormally high levels of the antibodies of immunoglobulin A, anti-tissue transglutaminase, and IgA anti-endomysium antibodies;

Whereas celiac disease can be treated only by implementing a diet free of wheat, barley, rye, and oats, often called a "gluten-free diet";

Whereas a delay in the diagnosis of celiac disease can result in damage to the small intestine, which leads to an increased risk for malnutrition, anemia, lymphoma, adenocarcinoma, osteoporosis, miscarriage, congenital malformation, short stature, and disorders of skin and other organs;

Whereas celiac disease is linked to many autoimmune disorders, including thyroid disease, systemic lupus erythematosus, type 1 diabetes, liver disease, collagen vascular disease, rheumatoid arthritis, and Sjogren's syndrome;

Whereas the connection between celiac disease and diet was first established by Dr. Samuel Gee, who wrote, "if the patient can be cured at all, it must be by means of diet";

Whereas Dr. Samuel Gee was born on September 13, 1839; and

Whereas the Senate is an institution that can raise awareness in the general public and the medical community of celiac disease: Now, therefore, be it

*Resolved*, That the Senate—

(1) designates September 13, 2009, as "National Celiac Disease Awareness Day";

(2) recognizes that all people of the United States should become more informed and aware of celiac disease;

(3) calls upon the people of the United States to observe National Celiac Disease Awareness Day with appropriate ceremonies and activities; and

(4) respectfully requests the Secretary of the Senate to transmit a copy of this resolution to the Celiac Sprue Association, the American Celiac Society and the Celiac Disease Foundation.

#### SENATE RESOLUTION 260—DESIGNATING SEPTEMBER 16, 2009, AS "THE AMERICAN LEGION DAY"

Ms. SNOWE (for herself, Mrs. LINCOLN, Ms. COLLINS, and Mr. CHAMBLISS) submitted the following resolution; which was considered and agreed to:

S. RES. 260

Whereas, on September 16, 1919, Congress issued to the American Legion a Federal charter as a wartime veterans service organization;

Whereas the American Legion remains active in communities at the national, State, and local levels;

Whereas members of the American Legion (commonly referred to as "Legionnaires") provide millions of hours of volunteer service to medical facilities of the Department of Veterans Affairs and State homes for veterans throughout the United States;

Whereas the American Legion continues to sponsor activities for children and youth, including the National Oratorical Contest, Boy Scouts, American Legion Baseball, Boys State, and Boys Nation;

Whereas the American Legion awards millions of dollars in college scholarships to young men and women;

Whereas the American Legion National Emergency Fund provides financial assistance to Legionnaires displaced by natural disasters;

Whereas the American Legion Family Support Network provides assistance to members of the Armed Forces of the United States and their families;

Whereas the American Legion Child Welfare Foundation has provided millions of dollars to programs focused on youth in the United States, including the Special Olympics and the Children's Miracle Network;

Whereas the American Legion Temporary Financial Assistance provides grants to veterans with children experiencing financial hardships;

Whereas the American Legion remains second to none in steadfast support of strong national defense;

Whereas the American Legion supports maintaining a viable and principled foreign relations agenda;

Whereas the American Legion is a staunch advocate for the principal missions of the Department of Veterans Affairs;

Whereas the American Legion wrote the original draft of the Servicemen's Readjustment Act of 1944 (58 Stat. 284, chapter 268), commonly referred to as the "G. I. Bill of Rights";

Whereas the American Legion continues to support employment programs and opportunities for veterans; and

Whereas Legionnaires believe that a veteran's service to the United States continues long after the veteran is honorably discharged from the Armed Forces of the United States: Now, therefore, be it

*Resolved*, That the Senate designates September 16, 2009, as "The American Legion Day".