to choose, death penalty cases for juveniles, affirmative action, freedom of speech and religion—public demand for greater transparency should come as no surprise. When 85% of those polled think the Citizens United case expanding corporate spending in politics was a bad decision, one can conclude they want to know why the court decided as it did.

On balance, Kagan did little to move the nomination hearings from the stylized ''farce'' (her own word) they have become into a discussion of substantive issues that reveal something of the nominee's judicial philosophy and predilections.

It may be understandable that she said little after White House coaching and the continuing success of stonewalling nominees. But it is regrettable. Some indication of her judicial philosophy may be gleaned by her self-classification as a ''progressive'' and her acknowledged admiration for Justice Thurgood Marshall. That suggests she would uphold congressional fact-finding resulting in remedial legislation and protect individual rights in the congressional-executive battles.

The best protection of those values may come from the public's understanding through television of the court's tremendous power in deciding the nation's critical questions. In addition to her intellect, academic and professional qualifications, Kagan did just enough to win my vote by her answers that television would be good for the country and the court, and by identifying Justice Marshall as her role model.

Mr. SPECTER. I thank the Presiding Officer, and I thank my distinguished colleague from Florida.

The PRESIDING OFFICER. The Senator from Florida.

Mr. LEMIEUX. Mr. President, it is always good to follow my distinguished colleague from Pennsylvania and to hear his comments.

FINANCIAL REGULATORY REFORM

Mr. LEMIEUX. Mr. President, I am here today to talk about the bill the Senate just voted on and passed, the financial regulation overhaul bill. It is, in my mind, a missed opportunity. We had the opportunity to truly address the causes of the financial meltdown and put into place measures that would stop the meltdown from happening the next time. But, unfortunately—as I have seen in about the year's time I have had the privilege to serve in the Senate—it seems it is the predilection of this Congress to take a crisis and then come forward not with a narrowly focused and tailored solution but, instead, a large-ranging, comprehensive bill that creates more government, that creates more bureaucracy, that puts more debt on our system of government, and still fails to address the very problem we should be trying to focus upon.

We were supposed to rein in the wild and risky speculative tools and empower our regulators to prevent another crisis. But we did not. I heard Senator DODD, who I have enormous respect for—and I think he put a tremendous amount of time into this bill, but I heard him on the floor the other day, in giving his sort of summation as to why this bill should be passed, saying this will not stop any future recessions. He is right. He is right because we did not do what we needed to do in order to truly fix the problems that happened back in the 2007–2008 era when we had this tremendous financial meltdown—this meltdown which has depleted trillions of dollars of the net worth of Americans; this meltdown that has led to one of the greatest, if not the greatest, recession since the Great Depression.

In my home State of Florida, people are suffering mightily. We have nearly 12 percent unemployment. We are either No. 1 or No. 2—depending upon the month—in mortgage foreclosures, and our people are behind on their mortgage payments more than any other State in the Union.

We are a State that has been based, perhaps too much, on growth. So when folks are not coming to build a new home, the contractor does not have a job. When folks are not coming to visit our beaches or our tourist attractions, the restaurateur, the hotelier—they lose their work. So things are very difficult in Florida.

This financial crisis stemmed in part from some of the problems we saw in lending, in real estate, and there was no place that was any worse than what happened in Florida. What this bill fails to address: the underwriting standards that should have been in place to stop these so-called ninja loans—''no income, no job.'' They called them ninja loans. Anybody could get one, and people were put into homes they could not afford.

Why was that able to happen? It was because there were no underwriting standards. There was no skin in the game for those getting the mortgage. There was no skin in the game for the mortgage broker, who was able to sell off this mortgage to Wall Street, where there was this vast and great demand to bundle these products into mortgage-backed securities, and, for the first time ever, tie our real estate market, our homes—our most important investments—with the financial markets.

As soon as that was done, the speculation and the speculators ran wild. This bill does not do enough to prevent that in the future, to provide the real skin in the game that should be needed to trade those mortgage-backed securities. We failed to address those two factors. Perhaps even worse, we failed to address Fannie and Freddie, the government-sponsored entities that stood as silent guarantors to all these mortgages, that let the market have faith and confidence that the government was the backstop to these mortgages that should have never been let. This bill fails to address that. Two of the leading causes of the financial debacle we failed to addressed.

Finally, a point we needed to address, and we did: My colleague and friend, who presides over the Senate this afternoon, was the person who was the leading proponent on trying to do something about the rating agencies, and we did do something. I was pleased to work with Senator CANTWELL, and I was appreciative of the efforts of Senator FRANKEN, to try to do something about these rating agencies. And we did.

That is one good thing about this bill. They are written out of law. These rating agencies compounded the problem because when these mortgages, packed together—mortgages that were not any good, that were not going to get paid, that then got turned into a trading vehicle—when they went up to Wall Street, these rating agencies that are paid for by the investment banks stamped them with AAA ratings, gave them the ''good housing seal of approval'' and let the world believe they were sound investments. They failed. And lo and behold, we find that the government has given a sanction in law to these rating agencies to be the determiners of creditworthiness—a monopoly, if you will.

Well, one good thing this bill does is to strip that out. No longer will they be given that state-sponsored monopoly. Now the marketplace will have to work. Now we will not be so relying upon people who are paid by the investment banks that did not do their homework and in part caused this crisis.

If we would have tackled the GSEs, Fannie and Freddie, and if we would have tackled underwriting standards, I would be here giving a speech today talking about why I voted for the bill. But we only did one of the four things and, unfortunately, now, we have a bill that Wall Street loves. Citigroup loves it. Goldman Sachs loves it. But Main Street is very concerned about it. We are going to make sure that orthodontists are regulated because they, every once in a while, extend credit to their patients. But the folks on Wall Street, who caused these problems, and the underlying cause of the debacle, the mortgage problem, the underwriting problem, and the Fannie and Freddie problem do not get addressed.

According to the study by the U.S. Chamber of Commerce, this bill will create a huge new governmental bureaucracy: 70 new Federal regulations through the Bureau of Consumer Financial Protection, 54 new Federal regulations through the U.S. Commodity Futures Trading Commission, 11 new Federal regulations through the Federal Deposit Insurance Corporation, 30 through the Federal Reserve, 205 through the SEC.

You may say: Well, that sounds good. We need more regulations, right? There was a problem. But if the regulation does not go after the problem that caused the debacle, what do the regulations do? We are in a situation right now where business in this country is frozen. It is frozen solid because of the actions of the Congress and this administration who are doing so much to this economy that big business and small business alike do not believe they can hire new workers.

There is so much uncertainty in the marketplace. I hear this from small businesspeople in Florida where we have 1.9 million small businesses, to workforce centers which are trying to get people back to work, to incubators which are trying to grow new jobs, to presidents of chambers of commerce, and other folks I talk to regularly. They tell me business is frozen. Washington is doing so much to the economy they do not know where to turn next. Because they do not know what the future looks like, and because this government is pulling these huge levers on the economy, they believe they cannot make any moves.

Because of the health care bill, businesses in Florida, small businesses are telling me they are not going to hire new people because they cannot afford the new regulation. In fact, some of these businesses are not only going to not hire new people, they are going to let people go.

This financial regulatory reform bill—a business in Florida has told me its trading desk is going to the Bahamas. Those folks are now going to move and no longer add to our tax base and the wealth and diversity of our community because this regulation is going to put them in a situation where business says it is more beneficial to move them out of the State, out of the country. There are always unintended consequences. When we pull these huge levers on the economy, we create tremendous uncertainty, and business does what business needs to do to keep its people working and to make profits. That is what business is focused on. Those are the jobs that allow all of us to work, to provide for our families. Right now, those jobs are under siege. In a State such as mine where we have nearly 12 percent unemployment, where times are especially difficult, the last thing in the world we need is for the Federal Government to be monkeying with the economy to the extent that businesses can't feel as though they can hire new workers.

This financial regulatory reform bill does more of what the health care bill did, and it seems to be the penchant of this Congress. We should be focused on jobs. We should be here day and night trying to find ways to make sure business has the incentives it needs to create new jobs and retain jobs, because we need to get people back to work.

This financial regulatory reform bill was a bill we should have had 80 or 90 votes on. It should have been narrowly focused and tailored on the problems that caused the financial debacle of 2008 that we still suffer through. This Chamber needs to get in the business of focusing on what should be done to address the problem and not using every crisis as an excuse to grow government. This new consumer agency we created will cost billions of dollars and will empower a new Federal Government executive, who reports to no board, to be able to make broad and wide-ranging policy decisions across this country and in the boardrooms of the businesses of America's companies. That is how Washington solves a problem these days. We don't fix the SEC which is the agency that is supposed to be doing the job. We don't go in and fire all the people at the Securities and Exchange Commission who should have been on top of this. We create a whole new governmental level of bureaucracy. We layer governmental agency on top of governmental agency, create more power, create bigger government, spend more of your money, and run this country into further debt.

We need a change. We need to do things differently. I wish I could have voted for this. I wish it would have focused on the issues it needed to, but, unfortunately, I can't because it does more harm than good. I am appreciative of my colleagues for supporting the amendment I did with Senator CANTWELL on the rating agencies, but only in that regard and in a few other regards did we do something that actually helped. Most of what we did didn't fix the problem and it caused more harm than good.

With that, I yield the floor.

The PRESIDING OFFICER (Mrs. SHAHEEN). The Senator from Kentucky.

Mr. BUNNING. Madam President, I have come to the floor to speak about the conference report on the financial regulation bill the Senate has just passed. I think it was a huge mistake. I voted against the bill, and now I wish to take some time to explain why.

The short explanation is the bill does not address the causes of the financial crisis and instead it sows the seed of the next financial crisis while adding unnecessary strains on our already struggling economy. I am going to spend the next little while giving the longer explanation.

As I have said many times in the Banking Committee and on the floor of the Senate, I want to pass a strong financial reform bill that reins in the excesses of our large financial companies and the Federal Reserve. No one has been a stronger voice against the financial industry enablers at the Fed than I have. I have fought every bailout brought to the Congress as well as the bailouts that the Federal Reserve and both the Bush and Obama administration put in place without the approval of Congress. I very much wanted to pass a bill that ends bailouts and reins in the reckless activities of our financial system. Unfortunately, like the bill passed by the Senate earlier this year, the conference report before the Senate today did not end bailouts. In fact, it does the opposite and makes them permanent.

This bill will also lead to future financial disasters because it ignores the root causes of the crisis. It fails to put the necessary handcuffs on the key parts of the financial system and will result in even greater concentration of the financial system in a very few large firms.

The largest single contributing factor in the current financial crisis and most other financial crises in the past is flawed Federal Reserve monetary policy. Starting in the late 1990s, former Fed Chairman Alan Greenspan used easy money to prop up the financial firms, manipulate the stock market, and micromanage the economy. That easy money inflated the tech stocks and the dot.com bubble. After that bubble burst, as well as following the September 11 terrorist attacks, he again loosened monetary policy which began to inflate the largest asset bubble in history. While the bubble was the most visible in housing, it was a debt bubble that spread across all households, corporate, and government borrowing.

In about 2004, the housing bubble started to become unstable, but lending standards were relaxed and the rise of subprime and other nontraditional mortgages enabled the bubble to keep growing for another couple of years. Eventually, the housing bubble became unsustainable and popped. The corporate debt bubble largely did the same, and we are now seeing government debt become unsustainable around the world, including here in the United States of America.

Despite the Fed's history of causing financial crises and its clear role in the current crisis, this bill does nothing to rein in the Fed. Chairman DODD's original draft bill presented to the Banking Committee last year took some positive steps to get the Fed back on track by removing the Fed as a regulator. But unfortunately, that did not make it into the final bill. Nothing in this bill will stop the next bubble or collapse if the Fed continues with its easy money policies. Cheap money will always distort prices and lead to dangerous behavior. No amount of regulation can contain it.

In addition to its flawed monetary policy, the Federal Reserve failed as a regulator leading up to the crisis. The Fed was responsible for regulating most of the large financial holding companies, but instead of regulating them, it was a cheerleader for them. The Fed, along with other regulators, allowed those firms to grow even larger and take unwise risks. And in what may be the Fed's greatest regulatory failure, Chairman Greenspan refused to do the job Congress gave him and the Fed in 1994—1994—the job to regulate mortgages. Instead of taking action that could have prevented at least part of the housing bubble inflated by subprime and nontraditional mortgages, Chairman Greenspan encouraged homebuyers to get those kinds of mortgages. He and Chairman Bernanke, along with many others at the Fed, sang the praises of those mortgages as financial innovation that reduced risk.

How well did the Fed approach to regulation work, I ask my colleagues? Well, in 2008, most, if not all, of the largest firms regulated by the Fed would have failed had they not been bailed out through TARP or by the Fed on its own. That seems like a pretty open-and-shut case for me for removing all regulatory responsibility from the Fed and giving it to someone who will use it. But that is not what this bill does. Instead of real regulatory reform, the bill concentrates regulation of the largest financial firms at the Federal Reserve, despite the Fed's long history of failed regulation.

As I mentioned earlier, the original draft of this bill removed bank and consumer protection regulations from the Fed and all the other regulators and created a single new banking regulator. That is a better approach. But it was dropped before the bill ever got out of the Banking Committee, and now the Fed gets more power for both jobs. Except for possibly Chairman DODD, no one has criticized the Fed more than me for its failure to use its consumer protection powers to regulate mortgages. Chairman Greenspan did nothing for 12 years after Congress gave him the power. Chairman Bernanke took another 2 years to act after he replaced Chairman Greenspan. Clearly, the Fed did not take consumer protection seriously and it deserves to lose that job.

I support strengthening consumer protection in the financial system, but I cannot understand keeping that job inside the same Fed that ignored it for decades. Next to reining in the Fed, the most important goal of this bill should be to end bailouts and the idea of too big to fail. Instead, the bill makes too big to fail a permanent feature of our financial system and will increase the size of the largest financial firms. As I said earlier, the bill concentrates regulation of the largest financial institutions at the Federal Reserve. The Fed failed as a regulator leading up to the crisis and should not be the regulator of any banks. But now Fed regulation will be a sign that a firm is too big to fail.

On top of the new Fed's seal of approval for the largest banks, this bill creates a new stability council that will designate other nonbank firms for Federal regulation and, thus, too big to fail. Fed regulation of the largest banks is not the only way this bill makes too big to fail and bailouts permanent. The largest bank holding companies and other financial firms will now be subject to a new resolution process. Any resolution process is by definition a bailout because the whole point is to allow some creditors to get paid more than they would in a bankruptcy court. The regulator will have the power to pick winners and losers by paying some creditors off on better terms than other creditors.

Even if the financial company is closed down at the end of the process, the fact that the creditors are protected against the losses they would normally take will undermine market discipline and encourage more risky behavior. That will lead to more Bear Stearns, Lehmans, and AIGs, not less.

The resolution process is not the only way this bill keeps bailouts alive. The bill does not shut off the Federal Reserve's bailout powers. While some limits are placed on the Fed, the bill still lets it create bailout programs to buy up assets and pump money into struggling firms through ''broad-based'' programs. That will put taxpayers directly at risk and make Fed bailouts a permanent part of the financial system.

Instead of putting all these bailout powers into law, we should be putting failing companies into bankruptcy. Bankruptcy provides certainty and fairness, and protects taxpayers. Under bankruptcy, similar creditors are treated the same, which prevents the government from picking winners and losers in bailouts. Shareholders and creditors also know up front what losses they are facing and will exercise caution when dealing with financial companies. Some of us tried to replace the bailout provisions with a revised bankruptcy section for financial companies, but, unfortunately, we were not successful.

Since the bill does not take away government protection for financial companies and send those that fail through bankruptcy, it should at least make them small enough to fail. Decades of combination have allowed a handful of banks to dominate the financial landscape. The four largest financial companies have assets totaling over 50 percent of our annual gross domestic product, and the six largest have assets of more than 60 percent. The four largest banks control approximately one-third of all deposits in the country. This concentration has come about because creditors would rather deal with firms seen as too big to fail, knowing that the government will protect them from losses. I would rather take away the taxpayer protection for creditors of large firms and let the market determine their size. But if that is not going to happen we should place hard limits on the size of financial companies and limit the activities of banks with insured deposits. Any financial companies that are over those size limits must be forced to shrink. This will lead to a more competitive banking sector, reduce the influence of the largest firms, and prevent a handful of them from holding our economy and government hostage ever again. Like most of the other real reform ideas that were proposed while previous versions of this bill were in the Banking Committee or on the Senate floor, meaningful limits on the size of banks were left out.

Along with not solving too big to fail, this bill does not address the housing finance problems that were at the center of the crisis—and still with us today. First, there is nothing in this bill that will stop unsafe mortgage underwriting practices such as zero downpayment and interest-only mortgages. There is a lot of talk of making financial companies have skin in the game, but when it comes to mortgages, the skin in the game that matters is the borrower's. Second, the bill ignores the role of government housing policy and Fannie Mae and Freddie Mac, which have received more bailout money than anyone else. The bill does not put an end to the government-sponsored enterprises' taxpayer guarantees and subsidies or stop the taxpayers from having to foot the bill for their irresponsible actions over the past decade. Over 96 percent of all mortgages written in the first quarter were backed by some type of government guarantee. Until we resolve the future of the these entities, the private mortgage market will not return and the risk to the taxpayers will continue to increase.

As I mentioned at the beginning of my statement, this bill is going to have real consequences for the economy at a time when the recovery is looking more like a second dip of the recession. Combined with the tax increases that will take effect at the end of this year, I am afraid we may not see real recovery until 2012 or later. One way this bill is going to affect the economy is by the increased consumer protection regulation that will reduce the availability of credit from banks and other firms that had nothing to do with the financial crisis.

Another way was highlighted in a front-page article in the Wall Street Journal yesterday on the impact of the derivatives regulation in the bill on farmers. I have been as critical as anyone of the lack of regulation of derivatives—which was again largely thanks to Alan Greenspan—and I think we need more transparency and oversight in that market, especially for credit default swaps and related products. But the bill goes too far in its impact on ordinary end users who are using derivatives to hedge commodity costs or interest rate and currency risks. The Wall Street casino needs to be shut down, but the bill should not prevent legitimate derivative customers from buying responsible protection.

I have many other concerns about this bill that I have discussed in the past on the floor and in the Banking Committee. The bill returned by the conference committee will not solve the problems in our financial system. It is regulation without reform. I had hoped we could work together in a bipartisan way to craft a bill that ends too big to fail forever, but this is a highly partisan bill that will accomplish little. And one of the chief authors of the bill, Chairman DODD, admits that even he does not know how the bill will work and won't until after it is in place.

In the end, the bill gives so much discretion to the Fed that the best description of the new regulations is they are whatever the Fed says they are. Or to borrow the title of David Wessel's recent book, it can be described as ''in Fed we trust''. We saw how well that worked out the last time. I cannot understand why anyone expects it will work out better this time.

I yield the floor and suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The assistant bill clerk proceeded to call the roll.

Mr. CHAMBLISS. 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. CHAMBLISS. Madam President, I ask unanimous consent that Senator ISAKSON and I be allowed to speak as in morning business.

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

HONORING OUR ARMED FORCES

LIEUTENANT ROBERT WILSON COLLINS

Mr. CHAMBLISS. Madam President, I rise today to urge my colleagues to join me and my colleague, Senator ISAKSON, in honoring the life and commitment of 1LT Robert Collins of Tyrone, GA.

Lieutenant Collins grew up in the small town of Tyrone in Fayette County, where he attended Sandy Creek High School, played football on Friday nights, where he became a standout student that would take him to the halls of West Point, and where he attended Hopewell United Methodist Church with his family every Sunday morning.

On the 7th of April 2010, Lieutenant Collins made the ultimate sacrifice when an improvised explosive device detonated near his vehicle on the streets of Mosul, Iraq. He was 24 years old.

To me, it is a particularly difficult situation because Lieutenant Collins was one of my appointees to West Point. He graduated from West Point in 2008 and became an officer in B Company, 1st Battalion, 64th Regiment of the Armor Unit, 3rd Infantry Division, based at Fort Stewart, GA. He deployed to Iraq in the autumn of 2009.

Lieutenant Collins served as his platoon's commander. While in Iraq, his unit was charged with improving security and the quality of life for the Iraqi people. He and his men also provided security for the recent successful Iraqi elections. They were dedicated to the goal of a democratic Iraq and sought to help its people lead normal, safe lives.

Robert's friends have described him as a man of great compassion. He was a natural leader who truly found a calling in the honor and patriotism of service in the U.S. Army. He has been described by his superiors as a young man who performed his duties courageously, without hesitation, and without reservations because, after all, he was a soldier in the U.S. Army.

As a small token of gratitude and remembrance for the ultimate sacrifice paid by Lieutenant Collins, I am pleased to join Senator ISAKSON in urging our colleagues to rename the post office in Tyrone, GA, as the ''1st Lt. Robert Wilson Collins Post Office Building'' in Lieutenant Collins' honor. Nothing we can do can ever repay the debt and the ultimate sacrifice this young man has made, but this will ensure his name lives on, not just in his friends' and families' hearts but in the heart of his hometown.

I yield the floor.

Mr. ISAKSON. Madam President, I am pleased to join the senior Senator from Georgia, my friend SAXBY CHAMBLISS, to pay tribute today to Robert Collins.

This naming of a post office is most appropriate in Tyrone, GA, and it is most appropriate because of the great sacrifice of this young man, whose story, as Senator CHAMBLISS says, is compelling.

One interesting point I wish to make is that he was the son of two lieutenant colonels retired from the U.S. military. His mother, LTC Sharon L.G. Collins, and his father, LTC Burkitt ''Deacon'' Collins, spent more than 20 years in the U.S. military.

His mother said: We never asked him to follow us into the family business—being the military—but he did follow us into the family business in large measure because of what happened on 9/11/2001.

Following that tragic day in American history when he watched the terrorist attacks on the Twin Towers, he expressed to his parents a desire to join the U.S. military. His mother responded, along with his father, by making an appointment for him to visit West Point. They dressed him up in his very best outfit and took him to West Point.

Upon leaving Tyrone, one of his friends stopped him before he got in the car to go to West Point and said: Why are you dressed up so well?

He said: Because my mom and dad are colonels.

That is the kind of young man he was—respect for his parents, the U.S. military, and the greatness of our country.

He applied to West Point. Senator CHAMBLISS appointed him to West Point, and he was there with distinction. And later in 2009, he went off to serve the U.S. military. Unfortunately, on April 7, he made the ultimate sacrifice for the people of this country.

It is only appropriate in every way possible that we pay tribute to the young men and young women who sacrifice for us so all of us can enjoy the freedom of our country.

I am pleased, I am honored, and I am proud to join Senator CHAMBLISS in naming this post office in Tyrone, GA, after First Lieutenant Collins, who was a member of B Company, 1st Battalion, 64th Armor Regiment, 3rd Infantry Division, Fort Stewart, GA.

I yield the floor and suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The assistant bill clerk proceeded to call the roll.

Ms. MURKOWSKI. Madam President, I ask unanimous consent the order for the quorum call be rescinded.

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

REMEMBERING MAURICE ''MO'' BAILEY

Ms. MURKOWSKI. Madam President, as I mentioned, this has been a very difficult week for our military and our veterans communities in the State of Alaska. On Tuesday of this week we came together in Sitka, at Sitka Air Station, the Coast Guard air station there, to honor the memory of three members of the U.S. Coast Guard who gave their lives in a very tragic accident, the crash of an H–60 Jayhawk helicopter. This was off the coast of Washington on July 7. It was a real tragedy for the Coast Guard families as a whole. The community of Sitka is one that truly embraces the men and the women of the Coast Guard. In addition to being the ones who pluck the fishermen out of the sea when they are in jeopardy or at risk, these are the men and women who are helping in the local churches, helping with Boy and Girl Scouts, coaching the kids. They are truly members of our community. The loss of these three men is very painful for us all.

I attended that ceremony on Tuesday in the hangar in Sitka. After I left, I took the flight back to Washington, DC. I took the redeye. When I arrived on Wednesday morning I was informed of the passing of a very dear friend of mine, a gentleman who made a profound contribution to the lives of so many of Alaska's veterans. I am speaking today of an individual by the name of Maurice Bailey. We called him Mo. Mo was from Wasilla, AK, and he was a disabled Vietnam era veteran who fought the VA bureaucracy to obtain his earned benefits.

He fought for himself and he was successful in that, but he went beyond that. He devoted the rest of his life to ensuring that the challenges of Alaska's veterans were not forgotten. He focused his efforts on those veterans who live in more than 200 rural communities that are not connected by road to the rest of Alaska or certainly to the continental United States. These are the communities of bush Alaska.

In 2003, Mo founded Veterans Aviation Outreach. This is an organization of volunteer pilots who travel to rural Alaska, to the communities that are hundreds and hundreds of miles from the nearest VA facility. He and his other volunteers did what the VA simply was not doing. They sought out those forgotten veterans and helped them in every way they possibly could.

When you listen to the stories about what Mo did and what the Veterans Aviation Outreach group did, it was a little bit of everything. They helped the veterans fill out applications for their benefits. Oftentimes it meant volunteering to fly a veteran to Anchorage for a medical appointment or perhaps raising the money for an airplane