

that will provide much needed transparency to the Federal Deposit Insurance Corporation process of examining and resolving bank failures.

Not only is this an issue that has severely impacted the wellbeing of my state of Georgia, but this Nation is suffering as a whole.

There are some communities across the country that are no longer have a bank to serve them and will continue to suffer on their economic development efforts because the sole bank in their community has failed.

Since 2008 there has been over 400 bank failures nationwide. Seventy of those failures have occurred in Georgia. This year alone 18 banks in Georgia have failed.

While that represents over 27 percent of all the banks in my State, this is not just a Georgia issue.

There are nine other States that have extraordinarily high rates of failures including: Florida, Illinois, California, Minnesota, Washington, Michigan, Nevada, Missouri, and Arizona.

Unfortunately, there will continue to be bank failures in this country and this bill will provide the Congress with information about the underlying fundamentals that cause these failures.

The bill directs the FDIC IG, in consultation with Treasury and Federal Reserve IGs to study FDIC policies and practices with regard to Loss Share Agreements; the fair application of regulatory capital standards; appraisals; FDIC procedures for loan modifications; and the FDIC's handling of Consent Orders and Cease and Desist Orders.

Further, the GAO will be directed to a study those questions the FDIC IG is unable to fully explore such as the causes of the high number of bank failures; procyclical impact of fair value accounting; analysis of the impact of failures on the community; and, the overall effectiveness of loss share agreements for resolving banks.

The swift passage of this legislation by the House of Representatives in July was a rare instance of bipartisan support and a sincere acknowledgement to the American people that bank failures on the whole need to be carefully considered by the Congress.

The FDIC does a commendable job of ensuring that depositors at banks they regulate are going to be able to access their money in the event of a bank failure.

I want the FDIC to know that their good work does not go unnoticed by this body, however it is clear that Congress needs more information about the underlying causes of these bank failures and it is imperative that the US Congress send a clear message that "if there is a better way, then we must pursue it."

MORNING BUSINESS

Mr. LEVIN. Mr. President, I ask unanimous consent that the Senate proceed to a period of morning busi-

ness, with Senators permitted to speak for up to 10 minutes each.

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

HEALTHY SCHOOL LUNCHES

Mr. DURBIN. Mr. President, over the years, I have visited dozens of schools in Illinois, and I have learned more about the childhood obesity problem in this country by stepping into the lunch room than I have just about anywhere else. Particularly in disadvantaged neighborhoods, school staff tell me that while students might pick up a piece of fruit or a serving of vegetables, the first food choice for the majority of students is a large soda and a bag of flaming hot cheetos. But for the young people we are asking to perform at ever increasing academic levels, we should be able to provide better options for their meals.

Last year, Congress took a big step including provisions to improve school lunches in the reauthorization of the Child Nutrition Act. The U.S. Department of Agriculture deserves credit for taking the first significant steps in 15 years to make school lunches healthier. These proposed changes would provide children with a balanced diet that includes more green leafy vegetables, limiting starchy vegetables—like french fries—to two servings a week, limiting sodium, and boosting whole grains. USDA also proposed that tomato paste could only be counted as a vegetable if a half cup of tomato paste is used. Today, only two tablespoons of tomato paste is considered a serving of a vegetable which means schools can serve pizza to fulfill a vegetable requirement and receive Federal subsidies for doing so.

I was dismayed to learn that the conferees for the Fiscal Year 2012 Agriculture Appropriations legislation have decided to slow or even stop some of the new proposed nutrition standards for school meals. The USDA's proposal is science-based and informed by 2009 recommendations from the Institute of Medicine to reduce childhood obesity and future health care costs. Rather than uphold these sound recommendations to promote children's nutrition, the conferees report will roll back these standards and continue the status quo.

But maintaining the status quo comes at a heavy cost. Federal subsidies will support a school lunch menu that is heavy on french fries and pizza, ignoring nutrition science and common sense while contributing to our country's childhood obesity epidemic. These policy riders will maintain the current standards.

Across the country school districts are showing that with creativity and determination it is possible to improve school meals on a limited budget. Two years ago Chicago Public Schools made a commitment to try to wean kids off the junk food they have grown accustomed to and has moved to improve nu-

trition standards in school lunches and breakfasts. Flaming hot cheetos are still popular but no longer ubiquitous. The school district has exceeded the U.S. Department of Agriculture's Healthier U.S. School Challenge Gold Standards and is offering more fruits and vegetables, and serving more whole grains. CPS now has one of the healthiest nutrition standards in the Nation. There is certainly more work to be done, but the school district has shown how to implement healthier meals on a limited budget and should be hailed as a national leader for affordably delivering healthy food to children.

I am deeply disappointed that the conferees have decided to resist implementing better nutrition standards in our schools, rather than fighting to reduce childhood obesity among our children. I am disappointed that the voice of powerful interest groups drowned out basic nutritional science and collaborating on strategies to improve children's options at lunch time.

TRIBUTE TO MS. RUTH SMITH

Mr. McCONNELL. Mr. President, I stand today to congratulate an extraordinary Kentucky woman and a dear friend of mine, Ms. Ruth Smith. Ruth was recently one of nine to receive this year's distinguished UK Sanders-Brown Center on Aging Foundation's Senior Star Award, an award given each year to those who exemplify graceful aging by remaining engaged in an active lifestyle. Ruth, now 86, was recognized for her great character and outstanding service to her community during this year's Senior Star Award luncheon, which took place on October 13, 2011, in Lexington, KY.

Ruth, a longtime resident of Wayne County, KY, is an active member of the Lake Cumberland Area Development District, a quasi-governmental agency comprised of local city and county governments, and special districts in south-central Kentucky to improve life for the region's citizens. Ruth has served as a member of the LCADD's board of directors since 1993 and has served as a member of the executive committee since 2003. In 2008, Ruth was named LCADD Citizen Board Member of the Year for her exceptional work.

Currently, the LCADD serves the counties of Adair, Casey, Clinton, Cumberland, Green, McCreary, Pulaski, Russell, Taylor and Wayne by providing a regional forum to local governments to help identify issues and opportunities and then provide leadership in planning and implementing programs that will help improve the quality of life of the region's citizens.

Over the years, Ruth's strength of character, adventurous spirit, and care for her fellow man have been a constant echo throughout the many successes she has enjoyed in her life. During World War II, Ruth traveled from her home in Pennsylvania to California to work in a factory—her personal contribution to the war effort. Some years

later, after marrying her husband Randolph and relocating to Kentucky, Ruth immediately immersed herself in the local community. She spent her time working side by side with her husband helping to run both a dry goods store and a small-town retail store to support their young family while simultaneously volunteering and supporting many community organizations. She has been chosen for many leadership roles, including president of the local chamber of commerce and delegate to the Republican National Convention.

About 15 years ago, Ruth was widowed when Randolph passed unexpectedly. Ruth was burdened with the task of liquidating the family business and finding a job. Not long after, Ruth began a new career which lasted for over 17 years when the Lake Cumberland District Health Department hired Ruth to work with teen mothers through the Clinton, McCreary and Cumberland County Health Departments in the HANDS Program. Ruth mentored countless young women into becoming responsible mothers, employees and citizens while loving and nurturing their children into feeling special at the same time.

Throughout this unintended second career, Ruth continuously found herself in situations where the needs were clear but the means to achieve them were not always so. Yet, with her determination as her guide, she always found a way to meet these daily demands, oftentimes reaching into her own pockets when resources were not available, and never complaining.

Last summer, Ruth took a road trip to Pennsylvania with her daughter-in-law to visit her family and friends. A day or so later, news spread back in Kentucky that she had fallen ill, and at her age some feared the worst. But it turned out it was not Ruth that had fallen ill but her daughter-in-law—and the ever-resourceful Ruth Smith quite possibly saved the younger woman's life by calling an ambulance and administering CPR until help arrived.

Ruth truly loves people, especially those of her community, and they respond in kind. For example, when she decided to retire in July of last year at the age of 85, people from all over came to her retirement celebration to honor her—the impact that she had on those who were fortunate enough to know and work with her over the years was evident and immeasurable.

My dear friend, Ms. Ruth Smith, is an honorable Kentuckian whose selflessness and service to her fellow citizens deserves the utmost respect. She dedicated her life to helping her community and improving the lives of her fellow Kentuckians. She leaves behind her a legacy of inspiration and hope to all those she touched, and her achievements will not soon be forgotten.

I would ask that my Senate colleagues join me in congratulating Ms. Ruth Smith in receiving the UK Sanders-Brown Center on Aging Founda-

tion's Senior Star Award. She is most deserving of this honor, and I commend her for all that she has done for our great Commonwealth.

H.R. 2112 CONFERENCE REPORT

Mr. MCCAIN. Mr. President, yesterday, the Senate voted on the conference report to H.R. 2112. Unfortunately, I was not able to cast my vote in support of the conference report because it increased spending. By increasing spending, Congress is ignoring the fact that our country is facing a \$15 trillion debt and \$1.3 trillion budget deficit. By Congress refusing to cut Federal spending, we are telling the American public that we are not serious about restoring fiscal responsibility in government and will continue with business as usual.

In addition, the bill contains language that would increase the FHA loan limits from \$625,500 to \$729,750, further putting the American taxpayer at risk. Taxpayers are already on the hook for \$170 billion in bailouts to mortgage giants Fannie Mae and Freddie Mac because of irresponsible lending practices. And just last week Fannie and Freddie asked for an additional \$13.8 billion in Federal funding from the pockets of hardworking Americans, many of whom are underwater on their mortgages. With over 50 percent of homeowners in Arizona underwater on their mortgages, I cannot support this increase in loan limits that could potentially worsen the disastrous housing market our country is currently facing.

While I appreciate the fact that Congress is doing its job by moving appropriations bills, I could not in good conscience have voted in support of this conference report knowing we are bankrupting our country. We must make sacrifices now to ensure that our children and grandchildren have the same opportunities that all of us have had instead of handing them a future filled with unsustainable debt and lost opportunities.

TRIBUTE TO MICHELE WYMER

Mr. GRAHAM. Mr. President, I ask my colleagues to join me in recognizing Michele Wymer for her outstanding service to her country in her role on the Department of State, Foreign Operations, and Related Programs Subcommittee. Before Michele and her family leave for greener pastures, I wanted to express my appreciation and thanks for her service to the Senate.

For the past five years, Michele has diligently worked on issues important to America's national security, including those mitigating the devastating impact of HIV/AIDS globally, providing security and stability through development assistance, and addressing the needs of refugees. She performed her duties in a professional manner, including conducting oversight on the ground in conflict areas such as Chad, Iraq, Af-

ghanistan, Pakistan, and the Democratic Republic of the Congo. I know I speak for the subcommittee staff in saying that Michele will be missed not only for her good work and professionalism, but also for her good humor and compassion.

I ask that the Senate join me in recognizing Michele's outstanding service and wishing her family a safe journey and an exciting new chapter in their lives.

50TH ANNIVERSARY OF CENTER OF LATIN AMERICAN STUDIES

Mr. MORAN. Mr. President, today I am proud to honor the 50th anniversary of the Center of Latin American Studies at the University of Kansas. The Center was founded in 1961 to equip KU students to face the political, economic, sociological and geographical realities of our world and, 50 years later, that vision continues. KU's strong ties to the University of Costa Rica have continued, and the Center's connections have expanded in Mexico, the Caribbean and South America. The Center provides students with advanced language and area studies training, including opportunities for study and research abroad. The Center provides the education and experience Kansans need in order to pursue successful, satisfying careers as teachers, scholars, and business and government professionals in the 21st century.

I want to congratulate the Center of Latin American Studies for its 50 years of commitment to building strong international relations with Latin America for the benefit of Kansas and the nation.

NATIONAL ADOPTION MONTH

Mr. JOHNSON of South Dakota. Mr. President, I rise today to acknowledge November as National Adoption Month and National Adoption Day on Nov. 19, 2011. With over 107,000 children waiting to be adopted from the U.S. foster care system, I think it is crucial to celebrate the parents, social workers, judges, lawyers, teachers, doctors, nurses, police officers, and other dedicated advocates who help children find safe, permanent and loving homes.

It seems quite appropriate that as we prepare to celebrate Thanksgiving, we also celebrate the ways in which families grow through adoption. My own family has been personally touched by adoption, and I can't express enough the positive impact that adoption can have on children and families.

Together, National Adoption Month and National Adoption Day aim to raise awareness of the 408,000 children living in the nation's foster care system and encourage individuals to consider opening their homes and hearts through adoption. Each year more than 20,000 children age out of the foster care system without finding a permanent family to call their own. The majority of these children struggle to