

for our brave veterans and their families by providing them with the compensation needed to maintain a quality standard of life.

I ask my colleagues to keep our promise to our Nation's veterans by working together to ensure this benefit remains available and is not diminished by the effects of inflation.

TRIBUTE TO JERRY HILDEBRAND

Mr. BAUCUS. Mr. President, I ask unanimous consent to have a memorial to the extraordinary life and service of Jerry Hildebrand printed in the CONGRESSIONAL RECORD.

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

EXCERPTS TAKEN FROM A SENATE FINANCE COMMITTEE HEARING TITLED REDUCING OVERPAYMENTS AND INCREASING QUALITY IN THE UNEMPLOYMENT SYSTEM CONDUCTED ON MAY 25, 2010

Senator Baucus: Last week, the Obama Administration announced a proposal to address these issues. The proposal seeks to rein in overpayments by making the unemployment insurance program more efficient. Today, we will walk through that proposal.

Under the administration's proposal, states could use a portion of the money that they recover from overpayments to strengthen their program integrity activities. States would also be required to impose financial penalties on people who defraud the program.

Under the proposal, employers would be required to report the start dates of new employees. That will help to identify beneficiaries who have returned to work in a different state but continue to receive unemployment benefits.

The administration's proposal is just one solution. States and private industry have also devised systems that reduce overpayments. They also have ideas on how to streamline unemployment insurance. I look forward to learning more about these proposals today.

Let's recognize the problem that we have in our Nation's safety-net programs. Let's grab the chance to do our best to correct the overpayments, and let's redouble our efforts to make the government work more efficiently.

I would like to turn to our witnesses. First, we will hear from Jane Oates, Assistant Secretary of Employment and Training at the Department of Labor. Ms. Oates, it is a pleasure to welcome you back. I was saddened not to see Jerry Hildebrand sitting behind you. His passing is a great loss. He provided tremendous advice and information honestly and accurately to all of us who asked; he was a tremendous public servant. We wanted you to know personally, and his family to know that we're thinking of him and very saddened that he is no longer with us.

Mrs. Oates: We cannot thank you enough for that. My career spans from the 1970s. A loss of that magnitude is just hard to get over. The whole career staff is remarkable but Jerry was the high water mark. He is sorely missed every day, particularly by me when we were prepping for this hearing.

Senator Baucus: Well he was a tremendous man.

Mrs. Oates: Thank you so much Senator. And we will make sure his wife and daughter get your—

Senator Baucus: We just want you to know how much he meant to all of us.

Mrs. Oates: Thank you very much.
Senator Baucus: You're very welcome.

EULOGY FOR JERRY HILDEBRAND (Written by Suzanne Simonetta)

I'm speaking this evening on behalf of those of us who had the privilege of working with Jerry Hildebrand in the Unemployment Insurance (UI) program to give you a sense of what he meant to us.

Jerry was a scholar. One of Jerry's most impressive professional gifts was the depth and breadth of his knowledge. I was constantly awed by him—particularly by how much he remembered without even having to check his files. More important than his knowledge, and love of learning in general, was his ability to critically think about the information he knew—What does this mean? Why is it important? What are the implications? He always had the answer. The English major in Jerry made him an excellent writer as well—always pruning a document to reduce it to its essential elements and clarifying its intent.

Jerry was a passionate advocate for the Unemployment Insurance program. He was a worthy heir to the Wisconsin intellectual tradition that led to the creation of the UI program in 1935. Jerry truly believed UI was the most important program in the Employment and Training Administration. He felt strongly about the insurance principles upon which it is based—payments to individuals who lost their jobs through no fault of their own. Jerry believed in the importance of upholding the original intent of the UI program and protecting workers' rights. He dedicated his entire career to achieving these goals.

Jerry was a dedicated public servant. He was a consummate professional. Everyone with whom he worked knew that they could count on Jerry to give them his best effort. Jerry cared very deeply about his work and held himself to the highest standards. Though he might grumble and grouse to us about the fire drill du jour, he always got the job done. During the last two years in particular, with so much attention being paid to unemployment and so much UI legislation being enacted, so much had been demanded from Jerry. And he always delivered. He was one of the hardest working people I know.

Jerry touched the lives of millions of Americans without them ever knowing it. Jerry was a very modest, humble man. Some of you may not be aware that during the last 10 years, Jerry wrote many of the Federal laws relating to unemployment insurance and much of the guidance for states that operate these programs. When you think back on some of the major events in our nation's recent history—the terrorist attacks on September 11, 2001, Hurricane Katrina, the current recession—Jerry worked to support the people affected. Whether it was the new benefits program for airline workers after 9/11, modifications to the disaster unemployment assistance program after Katrina, the seemingly countless benefit extensions we currently have, or certifying billions of dollars of payments to states that expand eligibility for UI benefits, Jerry's contributions helped make it happen. His efforts lessened the burden that so many individuals and families face because of unemployment.

Jerry was a truly decent human being. Though a reserved man, Jerry's actions spoke volumes about his character. He was honest, fair, reasonable, reliable and dedicated. Jerry was well respected by all who knew him. I couldn't have asked for a better boss.

Jerry was taken from us too soon. We all feel his loss so profoundly—both personally and professionally. The void left behind is unbearable and the daunting task of car-

rying on without him seems insurmountable. However, I am confident that the wisdom Jerry shared and the lessons we learned from him will enable us to achieve what now feels almost impossible. Our greatest tribute to Jerry will be to continue his legacy of excellence.

RECOGNIZING INTERNATIONAL CREDIT UNION DAY

Mrs. FEINSTEIN. Mr. President, today I wish to recognize the importance and many achievements of credit unions worldwide in celebration of the 63rd annual International Credit Union Credit Day.

The difference credit unions make in the United States by providing affordable and safe financial services to many Americans of moderate means has been significant and widely recognized.

However, the contributions credit unions have made on an international scale are equally notable. Since the mid-1800s, credit unions have established themselves in communities around the world struggling with social dislocation, political unrest, and economic depression as a means to promote economic growth and democratic practices at the local level. Today, more than 54,000 credit unions provide financial services to more than 186 million members in 97 nations. Nationally, credit unions provide financial services to more than 93 million Americans.

Credit unions make a difference on a global scale by providing access to affordable financial services for those who otherwise would have been excluded from the financial sector. Such financial services include the provision of small savings and loans, which enable some of the poorest individuals in the world to start their own micro-enterprises, improve household stability and stimulate growth in their communities. Credit unions are the largest source of these microfinance services in countries as diverse as Colombia, Kenya, Russia, Mexico, Thailand, and Rwanda.

Credit unions are also at the forefront of expanding access to finance for people living in rural areas who can't afford the time or money it takes to visit a financial institution. Credit unions are working with the World Council of Credit Unions, WOCCU, to introduce a variety of innovative technology solutions to bank the unbanked in rural areas. In Mexico, credit union officers carry hand-held personal digital assistant, PDA, devices to conduct financial transactions with members in communities located up to 90 minutes from the credit union office. In Kenya, Peru, and Mexico, point-of-sale devices enable credit unions to partner with local merchants in rural areas, allowing members to deposit and withdraw money from their credit union accounts. Finally, mobile banking capabilities in Mexico will enable members to check their balances and transfer funds without leaving their homes.

In addition, credit unions throughout the world are filling the agricultural

lending gap that has kept the vast majority of small farmers stuck in low-production, low-return cycles. In countries such as Peru, Kenya, and Colombia, credit unions are taking an integrated, value-chain approach to financing that includes access to agricultural training and markets for farmers to sell their products. As a result, farmers are not only increasing their incomes and producing more food for their families, they are also playing a role in securing their nations' food supply.

U.S. credit union members, staff and leagues, along with the Credit Union National Association and the U.S. Government support the global work of credit unions and WOCCU. Through WOCCU's International Partnerships Program, 25 U.S. credit union leagues are matched with developing credit union movements overseas to encourage the direct transfer of technology, skills, and experience among peers across borders.

I ask you and my other distinguished colleagues to join me in commending the work of credit unions, both domestically and internationally, for providing vital financial services that improve the lives of people demonstrating the greatest need around the world. By providing the world's poor with the most basic financial services, credit unions help expand job opportunities, improve local economies and promote democracy. In short, credit unions offer a sustainable development solution to some of the world's poorest countries, and this is the "credit union difference."

ADDITIONAL STATEMENTS

UDALL FOUNDATION

• Mr. UDALL of New Mexico. Mr. President, in 1992, Congress created the Udall Foundation, to honor the service of Mo Udall, my uncle, and father of the Senator from the great State of Colorado, MARK UDALL. In 2009 that mandate was expanded to also honor the service of my dad, Stewart Udall, and a legacy of two brothers who fought to preserve and protect our environment and advocate on behalf of Native people.

The Udall Foundation would not be what it is today without the tireless work of one man—Terrence L. Bracy. Terry's been there since the very beginning and has served as chairman of the foundation for 17 years, appointed by both President Clinton and President George W. Bush. At the end of this year, Terry will step down from the board, closing the first chapter of the Udall Foundation . . . and I rise today to express my deep gratitude to him for his service to the Foundation and honoring the Udall legacy.

What started as only a vision is now an organization dedicated to educating a new generation of Americans to preserve and protect their national heritage through scholarship, fellowship,

and internship programs that focus on environmental and Native American issues, as well as promoting environmental conflict resolution.

I know Senator MARK UDALL agrees with me when I say that Terry Bracy is the Udall Foundation. Over the past 17 years, he has continually pushed the Foundation to new heights—developing new programs, providing new opportunities for young people, and finding new ways to make a difference on issues relating to the environment and tribal communities.

He created an organization to inspire young people to tackle the tough policy problems that confront our nation. And Terry deeply cares about the students that are touched by the foundation's various programs.

After the Washington internship program, Terry and his lovely wife, Nancy, always got us all together. Early on, it was at their house in Virginia. The Senator from Colorado and I would answer questions and share our experiences with these exceptional young people, getting to know a new generation of leaders who, thanks to Terry, were inspired to carry on the torch of public service.

Under his leadership, the foundation also created the Native Nations Institute, accepted stewardship of the U.S. Institute for Environmental Conflict Resolution from Congress, and most recently, established the Stewart L. Udall Parks in Focus Program.

And while he has always looked forward to what the foundation could become, he has also continually reinforced the legacy of the two Udall brothers. It was Terry who pursued changing the name of the organization to the Morris K. Udall and Stewart L. Udall Foundation, after two brothers whose joint legacy as public servants and environmental visionaries will endure through the ages. The dedication ceremony in 2009 was the final public appearance of my father before his passing, and I know he was deeply honored and appreciative of the hard work of his friend Terry.

I would like to extend my thanks to Terry for his service to this nation in preserving the legacy of two American brothers who fought to change the world, and for continuing to champion the causes to which they dedicated their lives.●

TRIBUTE TO ALBERT KELLY

• Mr. COBURN. Mr. President, I rise today to congratulate and commend an outstanding citizen of my State.

Next Tuesday, October 25, Albert "Kell" Kelly of Bristow, OK, will take office as the new chairman of the American Bankers Association. Mr. Kelly is CEO Of SpiritBank in Bristow, part of a family-owned cluster of businesses which includes farming, ranching and banking enterprises. In fact, even now, Kell continues to work his 900-acre ranch whenever he is not traveling.

Mr. Kelly is equally active in community affairs. He once served as an assistant district attorney and also was chairman of the Oklahoma Bankers Association, and he is currently chairman of the Oklahoma Turnpike Commission. No wonder Kell Kelly has been called the most influential non-politician in Oklahoma. Education, transportation, and local business development are all key elements of Kell's community involvement. He understands that the purpose of a community bank is to build a community.

Kell is also a champion of empowerment. Five years ago he started a program among his bank employees, teaching them how to write letters and speak with government officials about public policy issues. So far, 65 SpiritBank employees have been trained to be volunteer citizen-activists regarding the various issues that concern them.

Kell's insight as a community banker will be vital in rolling back the excessive intrusion into the day-to-day business of banking that is stifling our Nation's economic recovery.

Banking is not only a barometer of economic health but also one of the key drivers of an economy. Under Kell Kelly's leadership, we can expect the American Bankers Association to be a strong advocate for more sustainable and more responsible banking policy and, God willing, to lead the way to a strong and lasting economic recovery for our Nation.●

TRIBUTE TO TERRY BRACY

• Mr. UDALL of Colorado. Mr. President, I rise today to pay tribute to an outstanding public servant, Terrence L. Bracy, who has chaired the Udall Foundation board of trustees for 17 years.

In 1 week, Terry, as his friends call him, will step down from his longtime role as chair of the board.

In light of his impending retirement from the Udall Foundation board, it is fitting that we commemorate Terry's groundbreaking work on behalf of the foundation.

For those of my colleagues who may not be familiar with the Udall Foundation, Congress created the foundation as an independent Federal agency in 1992, in honor of my late father, former Arizona Congressman Morris K. "Mo" Udall. The foundation, in fact, is headquartered in Tucson, AZ, in the congressional district that Mo Udall proudly served for 30 years.

In 2009, Congress enacted legislation to honor Stewart L. Udall, Mo's older brother, by adding his name to the foundation. It is now known as the Morris K. Udall and Stewart L. Udall Foundation. My uncle Stewart was a congressman and also served for 8 years as U.S. Secretary of the Interior under Presidents Kennedy and Johnson, and Uncle Stewart's son is none other than Senator TOM UDALL of New Mexico, with whom I am proud to serve in this Chamber.