

for the neighborhood. It keeps people in the homes. The weeds don't start growing. The values of the rest of the homes in the neighborhood don't plummet because the house is now vacant and perhaps ransacked. There is kind of a spiral downward when people are forced out.

So we need a program that would come in and make the mortgage as affordable as the homeowner can work out. Yet we find, in many cases, the banks don't want to do that or there is not a governmental incentive for the banks or the homeowner to do that. We have missed out on that.

Several years ago, when this crisis started, I implored the Secretary of the Treasury to look at exactly what was happening, and they came up with a program whereby they were going to give some cushion of 5 percent of a mortgage that was underwater.

In the Senator's State and my State, if a home is just 5 percent underwater, you are rather fortunate because a home today 20, 25, and 30 percent underneath the value of the first mortgage is not uncommon. That is the problem we have not addressed.

There have been some other good things. There are now programs coming out on small business, in trying to get money into small business. Even though some of the banks did not want to take the Federal money, even though it went to their capital, we are starting to see some signs of life there. We are starting to see some signs of life, I am told by the Florida Association of Realtors, that sales are occurring all over the State, not just certain parts of the State, such as Miami. There is a huge influx of Brazilian investors coming in and absorbing the condo market. But it is not just Miami, it is the entire State that sales are occurring.

They are, of course, sales at rock-bottom prices, but they are beginning to occur. We need to accelerate and give assistance to this rejuvenation of the real estate market. Until the housing market recovers, we are not going to have an economic recovery out of this recession.

Mr. MCCAIN. I thank the Senator.

LAURA POLLAN, DAMAS DE BLANCO

Mr. NELSON of Florida. Mr. President, I came to the Senate floor because over the weekend a very noble lady in Cuba passed away of a heart attack, and I want to tell you about her.

Her name is Laura Pollan. She founded the group Ladies in White, Damas de Blanco. She did so to protest the brutal Castro regime in Cuba, and her protest was specifically the jailing of 75 people in a crackdown on dissidents in 2003, one of which was her husband. Many of those who were imprisoned were married to the ones who became known as the Ladies in White, including Senora Pollan's own husband, Hector Maseda.

Since 2003, Laura had gathered the group on most weekends in central Ha-

vana after church. Everybody would wear white and they would hold gladiolas, a flower that is typical in warm climates. They would stage their marches, and they would demand the release of their loved ones, since 2003 when their husbands were jailed.

Damas de Blanco defied this brutal dictatorship, the Castro regime. For its human rights work, the European Parliament awarded the group the 2005 Sakharov Prize for Freedom of Thought. Just this year, the U.S. Government gave Damas de Blanco the Human Rights Defender Award for "exceptional valor in protecting human rights in the face of government repression."

Damas de Blanco succeeded earlier this year—succeeded. In the face of this brutal dictatorship, it succeeded when the last of the 75 imprisoned were finally released, including Laura's husband. She and her husband only had 8 months together before she died of a heart attack last week.

Despite this group's achievement, Laura Pollan lamented earlier this year that:

As long as the government is around, there will be prisoners . . . while they've let some go, they've put others in jail. It is a never-ending story.

Mr. President, it is a never-ending story, and isn't it typical; here is a regime that still holds an American citizen there now for 2 years, Alan Gross. Alan Gross is in ill health. His daughter here in the States has cancer. Is this regime showing any kind of compassion? Of course not. Did it show any kind of compassion to those Ladies in White and their husbands when they swept in, in the middle of the night, scooped them up and put them in prison because they dared to speak out their free thoughts?

It reminds us of another regime, one on the other side of the globe, Iran, which still imprisons an American, Bob Levinson, a former FBI agent. They still deny they have him, and yet there is plenty of evidence they do have him. And yet we wait. In Bob Levinson's case, a wife and seven children wait, and have waited for years and years.

So we say, like Damas de Blanco—just like they said they will continue to challenge the regime until the day all the Cuban people are able to enjoy the blessings of freedom—that is all they want. It is so sad that because of the ties between America and Cuba, with so many families having been split, with it being only 90 miles away from Key West, there is a brutal dictatorial regime that still imprisons its people. But there is one thing they can't imprison: they can't imprison their minds and their yearning for freedom.

Mr. President, I yield the floor and suggest the absence of a quorum.

The ACTING PRESIDENT pro tempore. The clerk will call the roll.

The legislative clerk proceeded to call the roll.

Mr. THUNE. Mr. President, I ask unanimous consent that the order for

the quorum call be rescinded and that I be allowed to speak in morning business for as much time as I may consume.

The ACTING PRESIDENT pro tempore. Without objection, it is so ordered.

THE CLASS ACT

Mr. THUNE. Mr. President, late last week the American taxpayer got some very good news, and that was that the administration announced they were not going to move forward with implementing the CLASS Act. It was a stunning end for something many of us have believed is a fiscal timebomb for our country. They acknowledged it is simply not workable. In fact, HHS Secretary Katherine Sebelius said, "Despite our best analytical efforts, I do not see a viable path forward for CLASS implementation at this time."

The Washington Post went on to say that "the Obama administration cut a major planned benefit from the 2010 law on Friday, announcing that a program to offer Americans insurance for long-term care was simply unworkable."

The Hill reported that "HHS officials acknowledged that CLASS fell apart simply because it was too flawed to salvage."

From Politico: ". . . a stunning end to a financially troubled long-term care insurance program and a major setback to the health care reform law."

Even the New York Times editorialized that "it was too costly and would not work."

This is good news for the American taxpayer. This is something many of us argued was the conclusion that inevitably people would come to, when this was discussed and debated as part of the health care reform bill over a year ago. In fact, on December 4, 2009, I offered an amendment to repeal the CLASS Act.

It was then offered as one of the pay-fors for the President's health care reform bill. At that time, it was said it would generate somewhere on the order of \$70 billion in additional revenue that could be used to pay for the health care bill. More recent estimates of that number are somewhere in the order of \$86 billion that would be generated in the first 10 years. One of the reasons for that was, of course, people would begin to pay premiums even though they would not start demanding benefits until later. Even at that time, there was tremendous concern that this would run up deficits, blow up deficits in the outyears when you got outside of that 10-year window; that after people were through paying their premiums and started demanding benefits, this would get into sort of a downward death spiral and would never pay for itself. That was a conclusion many people were drawing already, at the time, that there was such a rush to pass health care reform through here and to come up with ways to pay for it, that