

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