

on our convictions. Let's do this for the American people. Let's make a public option a reality.

I yield back my time to the distinguished Senator from New Hampshire.

Mrs. SHAHEEN. Mr. President, I thank Senator BURRIS for pointing out that we need health care reform to get competition in our health care industry.

I yield 6 minutes to the Senator from North Carolina, Mrs. HAGAN.

Mrs. HAGAN. Mr. President, I am joining my colleagues on the floor today to discuss the need for health care reform and what it means for Americans with preexisting conditions.

Millions of Americans live today with what insurance companies describe as preexisting conditions. They range from something as common as asthma or diabetes to diseases such as cancer or MS. Some insurance companies, believe it or not, even consider a C-section to be a preexisting condition.

Under our current system, if you are shopping for insurance on the individual market and you have a preexisting condition, you are faced with one of three frightening choices: One, you could be denied coverage altogether; two, you could be charged an exorbitant premium; three, you could be granted insurance with a rider that stipulates your insurance company is not required to cover your preexisting condition.

Recently, I received an e-mail from a family in Mooresville, NC, that truly underscores why millions of Americans living with preexisting conditions simply can no longer afford inaction on this issue.

Seven years ago, Tim became disabled and lost his job. Because he lost his job, his wife Marilyn also lost her coverage under his employer-provided plan. Tim's health care, which requires his wife Marilyn to provide constant home care, is covered by Medicare. But Marilyn has Osler's disease, which is a blood disease considered to be a preexisting condition by her insurance company. Marilyn is only able to purchase a high-cost, high-deductible plan. Compared to Tim's illness, her condition is relatively minor. But over the last 7 years, they have racked up more than \$72,000 in debt for her health care. And this past year, her health insurance premiums cost more than the mortgage on their home.

Unfortunately, there are millions of Americans all across our country such as Tim and Marilyn who are literally one medical emergency away from bankruptcy. This couple is sick and stuck.

Over the last 10 years, medical premiums in North Carolina have skyrocketed, increasing 98 percent, while wages, on the other hand, have increased only 18 percent.

The Health, Education, Labor, and Pensions Committee, of which I am a member, crafted a bill that ensures a preexisting condition never again prevents anyone from obtaining health in-

surance. It also provides security and stability for people with insurance, expands access to health insurance for people without it, and it will stop draining the finances of American families and the Treasury. The Finance Committee's bill also includes these critical elements.

My goal is to send the President a bill that gives people the peace of mind that if they change or lose their job, as Tim did, they will no longer have to fear losing their health insurance too.

Every single day I hear from North Carolinians who are looking for an opportunity to purchase quality affordable health insurance and protect their families. Hard-working Americans, such as Tim and Marilyn, simply cannot afford to wait any longer.

I yield back my time.

Mrs. SHAHEEN. Mr. President, I thank Senator HAGAN for yet another reason why health care reform is going to make a difference for Americans.

This morning, the freshman Senators have again talked about why we must pass health care reform. We have heard nine very important reasons why health care can make a difference for American families.

We heard from Senator WARNER that health care reform is going to be critical to States as they look at the rising costs of Medicaid in their budgets and how to get those health care costs under control.

We heard from Senator MERKLEY why health care reform is critical to help small businesses as they are trying to cover their employees and deal with the costs as they get out of this recession.

We heard from Senator BEGICH about why health care reform is critical as we are looking at economic recovery. Health care costs are 18 percent of this economy, one-sixth of this economy, and we cannot allow those costs to continue to grow at this rate and expect we are going to be able to recover robustly from this recession.

We heard from you, Mr. President, about why health care reform is going to improve prevention and wellness. The goal is to make us a healthier population, and health care reform can help spur that.

We heard from Senator BENNET about why health care reform is going to help people who already have health insurance, to make that health insurance better provide for families who need it.

We heard from Senator BURRIS about why health care reform is going to be critical to making health insurance companies compete for business and, therefore, better accommodate the health issues families have.

We heard from Senator UDALL about why health care reform is going to make a difference for rural areas, places such as the north country of New Hampshire where we have too many people who have to spend too much and go too far for their health care.

We heard from Senator HAGAN about the importance of health insurance re-

form and health care reform to address things such as preexisting conditions.

I talked about the fact that health care reform can both lower costs and improve quality for Americans.

Those are nine critical reasons why health care reform is going to be important to help American families, American businesses, the American economy.

The time to act is now. Hopefully, we can act in a bipartisan way. But we must act to make a difference for this country and for families.

Mr. President, I yield back the remaining time in morning business. I yield the floor and suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The bill clerk proceeded to call the roll.

Mr. JOHNSON. Mr. President, I ask unanimous consent that the order for the quorum call be rescinded.

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

CONCLUSION OF MORNING BUSINESS

The PRESIDING OFFICER. Morning business is closed.

EXECUTIVE SESSION

NOMINATION OF ROBERTO A. LANGE TO BE UNITED STATES DISTRICT JUDGE FOR THE DISTRICT OF SOUTH DAKOTA

The PRESIDING OFFICER. Under the previous order, the Senate will proceed to executive session to consider the following nomination, which the clerk will report.

The bill clerk read the nomination of Roberto A. Lange, of South Dakota, to be U.S. District Judge for the District of South Dakota.

The PRESIDING OFFICER. Under the previous order, there will be 2 hours of debate equally divided and controlled between the Senator from Vermont, Mr. LEAHY, and the Senator from Alabama, Mr. SESSIONS, or their designees.

The Senator from South Dakota.

Mr. JOHNSON. Mr. President, a few weeks ago I stood here on the floor and offered my support for Jeff Viken to be a District Judge for South Dakota. That nomination passed with a vote of 99 to 0. Today, I am here to encourage my colleagues to offer the same support for Roberto Lange, also a nominee to be a District Judge for South Dakota. I spoke at that time of the importance of Federal judgeships and the lifetime tenure of these appointments. The lifetime appointment of a Federal judge is a very serious decision; one that has a lasting impact on our democracy.

When I last spoke on the floor nearly a month ago, only two judges had been confirmed—including now-Justice

Sotomayor. That day, we confirmed a third judge. That confirmation was Jeff Viken to fill a vacancy in my home State of South Dakota. Since that time no other judges have been confirmed by the Senate. I am proud to have both the third and the fourth judges confirmed by the Senate this Congress to be for the District of South Dakota. However, it is my understanding that there are currently ten other judicial nominations pending on the Executive Calendar. We are lucky in South Dakota to have our vacancies filled so quickly, but I encourage my colleagues to act swiftly to fill these other vacancies.

Mr. Lange has an impressive background. He has over 20 years of experience practicing law in South Dakota. Before that, he clerked for the very same docket that he has been nominated for. He attended Northwestern University School of Law on a full tuition scholarship where he was on the dean's list every semester. Prior to that, he completed his undergraduate degree at the University of South Dakota, my law school alma mater. In addition, Bob has received a well-qualified rating from the American Bar Association.

I am proud to have put Bob's name forward for this post. It is a great honor that President Obama has placed on Bob with this nomination. South Dakota will be well served by this selection. I congratulate Bob and his family on this accomplishment.

It is with great confidence in his abilities that I will cast my vote today for the confirmation of Roberto Lange to be the next U.S. Federal District Judge for South Dakota. I urge my colleagues to support this very qualified nominee.

Mr. President, I suggest the absence of a quorum, and I ask unanimous consent that the time under the quorum call be equally divided.

The PRESIDING OFFICER. Without objection, it is so ordered. The clerk will call the roll.

The bill clerk proceeded to call the roll.

Mr. BOND. Mr. President, I ask unanimous consent that the order for the quorum call be rescinded.

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

Mr. BOND. Mr. President, I ask unanimous consent to speak up to 15 minutes as in morning business.

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

AFGHANISTAN/PAKISTAN STRATEGY

Mr. BOND. Mr. President, I rise today to renew my call for President Obama to give full support to his top military commander in Afghanistan, GEN Stanley McChrystal.

Several weeks ago, I stood in this Chamber and made the case for our Congress and the American people to hear directly, and as soon as possible, from General McChrystal to ensure that political motivations here in Washington do not override the vital

needs of our commanders and troops on the ground. I was concerned then, as I am now, that continued wavering by the administration and others in Washington could unravel the hard work by our military and intelligence professionals on the battlefields of Afghanistan.

As the "friendly" death toll continues to rise in Afghanistan, political indecision here in Washington persists. We have heard no firm commitment from the administration to the fully resourced counterinsurgency strategy the President forcefully outlined last spring. I came to the floor and I supported the President's counterinsurgency strategy fully; and with General McChrystal's recent report to implement that strategy to deal with the situation in Afghanistan, I fully supported President Obama's statements in March.

But instead of commitment, the past few weeks have brought a flurry of internal debate in the administration and in the media about the basic tenets of the strategy and assessment—counterinsurgency versus counterterrorism; clear, build and hold, or fire and fall back; more troops versus fewer strategy; crafting a strategy or crafting a strategic message. In what must be a historic first, it appears I am more supportive of the President's own strategy than the President is.

Amidst this indecision, our Afghan people, our NATO, ISAF, regional allies, and our own troops wait. The Afghans wait to hear if the United States will continue to stand beside them in spite of the growing threats of the insurgent violence of the resurgent Taliban control. Our allies wait to see if they were wrong to put trust and confidence in the U.S. leadership in the region. Our military forces and brave civilians who serve in Afghanistan under constant stress and mortal danger wait to see if their sacrifices and those of their fallen comrades will have been in vain.

We have heard excuse after excuse, constant attempts to justify delay. Over the past week, another red herring was floated by some officials—we have to wait until the dispute surrounding the Afghan elections are resolved. This red herring—and those people peddling it as an excuse—has missed a truth even more applicable to the mountains and villages, and our towns and cities here in America—all politics is local, and so is the security that the Afghan people need.

While we would all like to see a pristine election in Afghanistan—something we still haven't accomplished 100 percent in our own Nation—the Taliban is not waiting for election results as they continue to kill our troops and attack the people of Afghanistan and gain momentum. Security in Afghanistan will not come from Kabul. It will have to be built village by village and valley by valley. That is what the counterinsurgency strategy is designed to do.

Even if the naysayers continue to ignore this important truth about security in Afghanistan, yesterday's announcement that a run-off election will now be held on November 7 has made that red herring of an excuse gone and useless. In light of this electoral process in Afghanistan and the progress that has been made, what are we hearing from the White House? As though this decision seemed something to be applauded, the administration continues to proclaim its indecision. Today, the White House press secretary said, "It's possible," but there are no guarantees that a decision may be made before the election—17 days from now. More people killed, more progress for the Taliban, more wondering and hesitancy by the Afghans we are trying to serve.

It is a simple question: Will we support President Obama's commanding general, Stan McChrystal, or not?

I have heard some pundits opine that delaying a few more weeks won't make any difference because it will take some time for troops to get there anyway. Using that logic, no decisions need to be made for months. But it is pretty clear postponing any decision simply postpones the date of actual engagement. And even the right strategy won't work if it is not implemented on time. We are losing time, and it can never be recovered. It certainly won't work if it is never acknowledged as our strategy.

Defense Secretary Gates waved a red flag recently, noting that the United States cannot wait for questions surrounding the legitimacy of the Afghan Government to be resolved before a decision on General McChrystal's troop request is made. He understands what I believe is a simple truth: The longer we wait, the stronger and more determined the enemy gets.

Read the papers. Violence is up this season over last. Violence is up this year over the last. The Taliban continues to gain influence in parts of Afghanistan. We keep fighting with what we have, but the insurgents keep getting stronger. We cannot and must not wait any longer for a decision.

It comes down to this: Delay leads to defeat, not victory. Our commanders in the field—the real experts who see firsthand what is required for victory—have asked for more boots on the ground, and there is no reason not to give them those troops now. While politicians and pundits debate here, the enemy is building strength and establishing even greater control over Afghanistan, the Afghan people, and future generations of potential terrorists. While we talk here, American heroes and our ISAF and Afghan allies are dying in increasing numbers in the barren regions of Afghanistan.

In a war where winning hearts and minds is critical, delay in Washington is a public diplomacy disaster in Afghanistan and abroad. It advertises our lack of resolve to our allies and the people of Afghanistan. The Afghan people have been disappointed by the

United States before. Now they need to know with certainty that the United States will not abandon them again in this fight against terrorism. Our allies, who are at this very moment being urged by the Secretary of Defense to contribute to the Afghan campaign, need to know that we will remain by their sides to defeat this enemy together. Instead, the message we are sending is one of absurdity.

Imagine this diplomatic sales job: We send a diplomat out and say: "Friends in Afghanistan, we would like to keep fighting the good fight against the terrorists and insurgents, but we haven't yet decided how strong our commitment is." I would like to see that message sell. And to our allies around the world: "We would really like for you to contribute more troops and resources for this fight, but we need a few more weeks to decide what our contributions will be." That message isn't going to work either.

I strongly doubt this new brand of public diplomacy will sell for much in the streets of Kabul or the villages of Nangarhar. What this message does tell the people of Afghanistan and the key Shura leaders across the country is: Don't trust the Americans, and instead look to the Taliban as the most likely force for the future in Afghanistan. A disaster.

Perhaps even more troubling is the message this wavering sends to our terrorist enemies. If they simply wait us out, we will go home in defeat. While the administration dithers, the terrorists have honed their own message of hatred and extremism. Radical Islamic terrorists have staged suicide attacks for maximum publicity, propagandized their message on the Internet, and convinced their fellow terrorists-at-arms that they will defeat the international community.

In the years leading up to the 9/11 attacks, al-Qaida—operating under the Taliban control in Afghanistan—was emboldened by our lukewarm response to their attacks and provocations. Failing to commit to victory now will only embolden these enemies of freedom that much more to stage more attacks.

Let there be no doubt, from all that I have read and all that I have learned in my travels to the region, and heard here, if we fail now, if the Taliban returns to power in Afghanistan, the price we pay in the future will be far greater than any price General McChrystal is asking us to pay now. We have to decide which price we are going to pay.

The stakes are high. General McChrystal's strategic assessment makes clear the situation in Afghanistan is deteriorating and the Taliban is gaining momentum. The causes of this deterioration have been debated by my colleagues countless times over the past several years. Pointing fingers for past judgments or even past mistakes, however, does nothing to solve the problems of today in Afghanistan. For

this reason, I was disappointed to learn yesterday of the House majority leader's criticism of Members of Congress who are calling on President Obama to make a decision now. Well, I am one of them.

The majority leader, in trying to justify the administration's wavering, accused Republicans of abandoning their focus for the past 7 years. I don't happen to think that is true. But whatever your opinion on the matter is, it is simply no longer relevant. The actions of one administration do not justify handing victory to terrorists through the indecisiveness of another administration. The battle before us in the Afghan/Pakistan region is today. General McChrystal has laid out an implementation of the winning strategy for Afghanistan, which the President set out, and the President's decision is simple: Do we implement it or not?

The answer should be simple. By announcing publicly his unequivocal support for General McChrystal's request, agreeing to send the troops that are needed, the President can send a message of firm resolve to our enemies and to our allies. He can give our commanders on the ground—the same military experts he chose for this mission—the resources they have requested. He can create a strategic communications plan that tells our enemies, our allies, and the American people of our intentions for the region.

The last point is particularly important. We are at a crossroads in Pakistan. We can take the road of expedience and continue to listen to Pakistani officials, who claim they have no control over the Taliban, have no idea where Mullah Omar is, and have only limited capability to decrease terrorist safe havens in their country or we can take the better path and encourage our Pakistani allies to reclaim their national sovereignty in the tribal areas and provide the stability and security that is the right of a people to expect from their government. I believe I speak for many of my colleagues when I say we should expect more from our allies to whom we give so much. But they need to hear that we are serious about our mission there as well. Pakistan has the right to be concerned when the United States appears to be faltering in its determination to remain in the fight. We failed in this region in the past, so we should not be surprised if our continued wavering instills heightened insecurity. I have spoken in this Chamber before about the importance of including Pakistan in our efforts to defeat terrorism in the region. Afghanistan and Pakistan are inextricably linked. More aggressive action may become a good thing in Pakistan, but such action should be in addition to, not as a substitute for, giving our troops in Afghanistan all the resources they need.

While denying al-Qaida and Taliban militants sanctuary in the border regions of Pakistan is critical, a fire-and-fall-back-only approach focusing on

one part of this regional conflict will ultimately hand victory to the world's most violent and feared terrorists—the same terrorists whom our Nation witnessed firsthand attack so brutally, violently, and with such deadly force on September 11.

We have seen polls that signal wavering support among the American people for this war in Afghanistan. But I have faith in the American people. They are resilient, they are proud of their country, and they understand the price of doing nothing. They are determined the sacrifices of their sons and daughters, husbands, wives, and children serving in Afghanistan will not be in vain. We owe them no less.

I call on President Obama to end this indecision and to show the American people and our allies the same resolve and determination I heard in his words of last spring. It is time for him to speak out, to make the decision, explain why it is important, and to carry that message not just to Americans but to allies and enemies throughout the world. Last spring he said:

Our spirit is stronger and cannot be broken; you cannot outlast us, and we will defeat you.

General McChrystal has said we must act quickly to defeat the terrorists and insurgents. Now is the time for President Obama to support his commanders on the ground and silence the pessimistic political winds whispering defeat in Washington.

Mr. President, I yield the floor.

I suggest the absence of a quorum, and I ask unanimous consent that the time during the quorum be charged equally to both sides.

The PRESIDING OFFICER. Without objection, it is so ordered. The clerk will call the roll.

The bill clerk proceeded to call the roll.

Mr. CARDIN. Mr. President, I ask unanimous consent that the order for the quorum call be rescinded.

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

Mr. CARDIN. Mr. President, I ask unanimous consent that during debate on the nominees, all time during quorum call and recess be charged equally to the majority and minority sides.

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

Mr. CARDIN. Mr. President, I take this time to bring to the attention of my colleagues the effect these holds—in most cases anonymous holds that are being placed by Senators on judicial appointments—are having on the lives of judicial officials and on the effectiveness of the judicial branch of government.

So far, President Obama has nominated four circuit court judges who are awaiting confirmation. One of those is Andre Davis to the Fourth Circuit of Maryland. I mention his name because he was appointed by President Obama early this year. The Judiciary Committee held a hearing in April of this

year. In June, the Judiciary Committee recommended his confirmation by a strong bipartisan vote of 16 to 3.

When we finally get a chance to vote on Judge Davis' confirmation to the court of appeals for the circuit court, I am confident it is going to be a lopsided vote among the Members of the Senate. Yet we have been denied the opportunity to confirm his appointment because some Senators put on a hold. Every time we tried to get a time agreement, which everybody says is reasonable, there was an objection. I do not believe it is aimed at Judge Davis; I believe it is a strategy by my Republican colleagues to slow down the confirmation process of judges. I don't know why. I really do not understand. When we have a judge who is qualified, who is not controversial, why would we deny the judicial branch of government the judge it needs in order to carry out its responsibility? Why would we put people through this process of waiting for the Senate to confirm when it is clear the overwhelming majority is in support of the confirmation? I think Judge Davis presents an example. Let me try to put a face on it. You hear the numbers, you hear the statistics, but each one of those holds represents another person being denied the opportunity to serve as a judge.

Judge Davis has an extremely long and distinguished career in the Maryland legal community. He graduated from the University of Pennsylvania cum laude and with a JD degree from the University of Maryland School of Law, where he still teaches classes as a faculty member. He has been a judge on the District Court of Maryland since 1995 when he was confirmed by the Senate. He has had a long career—22 years—as a district court judge. He has presided over literally thousands of cases. Many of these have gone to verdict and judgment. His record is one which lawyers and his colleagues on the bench praise as being well balanced, as that of a judge who understands the responsibilities of the judicial branch of government. He tries to call the cases as the law dictates, and there is absolutely no blemish on his record as a trial court judge. He has been praised by lawyers in Maryland as smart, evenhanded, fair, and open-minded. He has received a “well qualified” rating from the American Bar Association Standing Committee on the Federal Judiciary. He will add diversity to the Fourth Circuit. When confirmed, he will be the third African-American judge to serve in the Fourth Circuit.

I bring to your attention and to the attention of my colleagues Judge Davis because we have to bring an end to these holds where a judge is being held not because he is controversial, not because there is a problem, not because you want additional information, but just to slow down the process. That is wrong. That is an abuse of the responsibilities of each one of us, of the power each Senator has. I think it is impor-

tant that we all speak out, whether Democrats or Republicans. It is just wrong. It is time to move these nominations to the floor of the Senate and to have votes up or down on these nominees.

I urge my colleagues to let us get on with the business we were elected to do, to advise and consent to the President's appointments. If we have a problem with an appointment, let's speak out against it and let's have that type of debate. But delay for delay's sake is not befitting the Senate. I urge my colleagues to allow these appointments to go forward with up-or-down votes on the floor of the Senate.

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

The PRESIDING OFFICER. The clerk will call the roll.

The bill clerk proceeded to call the roll.

Mr. CARDIN. Mr. President, I ask unanimous consent that the order for the quorum call be rescinded.

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

Mr. CARDIN. Mr. President, I ask unanimous consent that the final 30 minutes prior to the 2 p.m. vote be reserved for the chair and ranking member of the Judiciary Committee or their designees, with Senator LEAHY controlling the final 15 minutes.

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

Mr. CARDIN. I suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The bill clerk proceeded to call the roll.

Ms. STABENOW. Mr. President, I ask unanimous consent that the order for the quorum call be rescinded.

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

Ms. STABENOW. Mr. President, I ask consent to speak as in morning business.

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

MEDICARE PHYSICIAN FAIRNESS ACT

Ms. STABENOW. Mr. President, I rise today to speak about a motion we will be voting on after the nomination that is currently before the Senate, and that is the motion to proceed to a very important bill for seniors on Medicare coverage, for the disabled, for those who are in our military and their families. It relates to the way we reimburse physicians under Medicare and under TRICARE. It is called the Medicare Physician Fairness Act.

This is an effort to eliminate what has become a very flawed formula for determining the payments for physicians under Medicare.

We, in fact, know it is flawed because in the last 7 years, the last seven times that proposals have come forward from this formula to cut physician pay under Medicare and TRICARE, this Congress has chosen to reject that recommendation, that cut.

We want to make sure seniors can have access to their doctors, that Medi-

care is a quality system that allows the kind of reimbursements so we can continue to have the quality of providers, physicians, and others we have today.

This bill, S. 1776, would allow us to do away with what has become a very flawed process. Every year we postpone the cuts that have been proposed because we know they are flawed. We know this time of year, if we do not take action, there would be a 21-percent cut in Medicare for physicians who serve our seniors and people with disabilities. Because Medicare and TRICARE are tied together, that cut would also affect our military men and women and their families and retirees from the military. So, of course, we do not want that to happen. We are not going to allow that to happen. But rather than every year—every year, every year—deciding at the last minute we are going to stop these devastating cuts, putting physicians in the situation where they are not sure how to plan, worrying our seniors, worrying those in our military and retired military personnel, now is the time to change the formula to stop it.

By doing that, by passing this legislation, we then set the stage for health care reform where, in fact, under health care reform, we have a different set of incentives. We focus on strengthening Medicare in a way that improves quality access for seniors. We focus on incentivizing prevention. We focus on incentivizing primary care doctors with a different system that will provide bonuses and payments for our primary care doctors.

So we have a new system. We have a new vision for strengthening Medicare, strengthening our health care system. But right at the moment, we also have this failed system in place that we are kind of stuck with unless we can say: We are done. We are going to start again. We are going to start from a different budget baseline, and then move forward on health care reform.

That is exactly what I have been wanting to do with this legislation. That is why I am so appreciative of the fact that our majority leader, Senator REID, understands and is committed to making this change. His commitment to Medicare, his commitment to our seniors, our military personnel, and to our physicians is the reason we are here today. So I am so grateful to him for all of his commitment and all of his work. But this needs to be changed right now.

As I indicated, we have a system that supports our Medicare system, covers seniors, the disabled. We also tie it to our military health care system, members of the U.S. military, surviving spouses, families, military retirees, and their families. All of them are extremely supportive. In fact, it is not an exaggeration to say this is a top priority, if not the top priority, of the AARP and those who advocate for seniors right now to give seniors the peace of mind to know they are going to be