We cannot produce that kind of money on the revenue side because we cannot really control the amount of revenue that comes in. The amount of revenue that comes in is a function of the economy.

Once again, where are we this year? Mr. President, $2.2 trillion in revenue, substantially below the amount of revenue that came in in the Bush administration. It is not Bush’s fault that there was more or less. It was the economic downturn. And if we think in this body we can repeal the business cycle and see there will be no more downturns in the future, we are really kidding ourselves. There will be downturns, and there we will be, with the commitment in place, the increase in the Federal budgetary commitment to health care, without the revenue to pay for it.

This is CBO again:

The long-term budgetary impact could be quite different if key provisions of the bill were ultimately changed or not fully implemented. If those changes arose from future legislation, CBO would estimate their costs when that legislation was being considered by the Congress.

In other words: We will make no attempt to guess what is going to happen in the future, but we can tell you that any kind of plan with this in the future is going to make all of our predictions wrong. That is the logical thing for them to say, it is the prudent thing for them to say, and it is the accurate thing for them to say.

There are lots of things about this bill that I don’t like. I am convinced it will increase premiums for those who currently have health insurance. There is no way it can produce the kinds of results my friend from Maryland talked about of covering 30 million more people and cutting costs for everybody in Middle America without costing a lot more money someplace else. One of those places is going to be either in your tax responsibilities or in increased premiums or in State.

We all know how the Governors feel about this proposal. The Governors have said this proposal will bankrupt us by the rolling of Medicaid costs onto the States—not Republican Governors, it is Democratic Governors who have come forward and said: We can’t handle this. So there are lots of things about this bill I don’t like.

But I believe the score that has been put out by the Government publication noted that rates for small business were being dramatically increased. Senator HARKIN scheduled a hearing in the Health, Education, Labor, and Pensions Committee. One of my constituents from Lancaster came in to testify that his premiums were rising by 32 percent. So I believe that inaction is not an option; that there are too many people not covered by health insurance or who are underinsured. The cost of health coverage is escalating at such a tremendous rate. It is having a great impact especially on small businesses. A prominent publication noted that rates for small business were being dramatically increased. Senator HARKIN scheduled a hearing in the Health, Education, Labor, and Pensions Committee. One of my constituents from Lancaster came in to testify that his premiums were rising by 32 percent. So I believe that inaction is not an option.

We have had many declarations of positions, and in the Senate, where you need 60 votes to move ahead, every one vote is a measure of consensus. Only one Republican, Senator SNOWE in the Finance Committee, supported the Finance Committee bill, so there was no
Philadelphia program and is a suggestion of troubled home buyers to retain their homes. This Philadelphia program has emerged as a model, enabling hundreds of troubled borrowers to retain their homes. Other cities, from Pittsburgh to Chicago to Cleveland, have examined the same basic efforts.

In a nation confronting a still-gathering crisis of foreclosure, Philadelphia’s program has emerged as a model that has enabled hundreds of troubled borrowers to retain their homes. Other cities, from Pittsburgh to Chicago to Cleveland, have examined the same basic efforts.

"It brings the mortgage holder and the lender to the table," said City Councilor John M. Tobin Jr. of Boston, who is planning to introduce legislation to enact a program in his city modeled on Philadelphia’s. “When people are face to face, it can be pretty disarming.

When homeowners in Philadelphia receive legal default notices from their mortgage companies, the court system schedules a conciliation conference. Canvassers working for the program make personal visits to foreclosed homeowners, distributing fliers that inform them of their rights to a conference, and urging them to call a hot line that can direct them to free legal help. Homeowners who relays recommendations to the program’s supervising judge. If the judge finds that the mortgage company is not actively seeking to foreclose, he can halt the process by denying permission for a sheriff’s sale.

While data is scant, a legal aid group, Philadelphia Volunteer Defender Program, has complete information on 61 of the 309 cases it has resolved since October 2008 through the anti-foreclosure program.

Eight resulted in sheriff’s sales, while 35 ended with loan modifications that lowered payments, the group says. The remaining 21 cases were divided among bankruptcies, loan forbearance and repayment arrangements, graceful exits and straightforward sales.

Some suggest the city’s program is plaguing the economy with a large-scale crisis because it requires homeowners to pay their mortgages. The Obama administration has denned a rescue plan: Nearly all the loans that have been modified have been altered on a trial basis, requiring homeowners to repay the lender for the terms of the plan, in addition to any late fees—a process that appears to be taking too long.

"There’s no teeth to the conciliation program," said Matthew B. Weisberg, a Philadelphia lawyer who represents homeowners in cases involving alleged mortgage fraud. "It’s a largely ineffective stopgap prolonging the inevitable, which is the loss of homes.

Still, Mr. Weisberg grudgingly praised the plan. "It’s not a perfect plan, but it’s better than what anybody else is doing."