

These terrorists weren't hiding from the system, they were exploiting the flaws in the system. Reviving the 245(i) provision reopens another crack in the system through which a potential terrorist can crawl. What the CNN story says to me is not that we should be more lenient with visa applicants, but that we should be much tougher, with visa applicants.

The section 245(i) provision poses a dangerous risk to our border security by compromising the all-important State Department background checks being conducted on potential immigrants in their home countries. By allowing hundreds of thousands of illegal aliens to apply for permanent residency in our country, section 245(i) allows them to sidestep face-to-face interviews at U.S. consulates in their own countries. U.S. consular officers abroad offer unmatched expertise in their host country's social conditions. They are knowledgeable of police records. They are knowledgeable of fraudulent document operations. They are knowledgeable of political extremist groups. Under section 245(i), U.S. consulate officers would not fully exercise this expertise in screening immigrants for permanent residency.

Supporters of the 245(i) provision will tell us that we can rely on a thorough INS background check. Ha-ha. Don't forget that if the visa applicants fail the INS security check, they are already inside the country. If they fail that check, they are already inside this country. And because of the ineptitude of the INS, they may have been living in this country for months and, who knows, perhaps years. We cannot afford to have a weaker visa screening standard for illegal aliens who are given the opportunity to permanently reside in our country.

Moreover, an extension of the 245(i) provision would contribute significantly to the INS' dangerously overloaded processing backlog. The Immigration and Naturalization Service currently faces a backlog of roughly 4 million cases, and we can expect an additional half a million visa application filings if section 245(i) is revived. The fact that the INS is notifying a Florida flight school of Mohammed Atta's student visa approval 6 months after the September 11 attacks clearly suggests that the Immigration and Naturalization Service cannot handle further increases in its workload. What's more, it does not make a whit of sense to place these new obligations on an agency that both the administration and Members of Congress are suggesting will undergo dramatic reforms in the coming months.

All of that is to say nothing about the message that we send abroad to potential immigrants who are waiting patiently to legally enter this country. Section 245(i) acts as an incentive, a lure, for illegal immigration by suggesting that it is quicker and more convenient to enter the country illegally than to wait outside the United

States to complete the visa application process.

These are serious concerns that the Senate will need to address before it acts on this issue. The American people and the Congress should know the answers to these questions. In fact, there are a number of questions that ought to be raised as we consider changes to our immigration system, but I am becoming increasingly doubtful that the administration really wants to provide the answers.

The administration has been very quiet about its reasons for asking the Congress to renew the 245(i) provision. The White House issued only a three-paragraph statement last week in supporting the House-passed extension of 245(i), which states in the first paragraph:

The Administration strongly supports House passage of H.R. 1885 . . . This legislation reflects the Administration's philosophy that government policies should recognize the importance of families and help to strengthen them.

Mr. President, I support recognizing the importance of families. I am sure that every Senator here is all for families. In fact, I have yet to meet an anti-family politician.

But this Government's first obligation, especially in light of what happened on September 11, ought to be that of protection of American families, and the 245(i) provision does not meet that test in the wake of September 11.

Last week, the Homeland Security Director unveiled a color-coded system to alert Americans of varying levels of terrorism threats. Governor Ridge warned that the United States remains on an elevated threat level and that the corresponding yellow light signifies that there is still a "significant threat" of a terrorist attack. Certainly, the administration would want to explain to the American people, as well as to the Congress, why an amnesty that streamlines and shortcuts background checks for illegal aliens is not a threat to our domestic security.

The suggestion has been raised in the media that the House passed this amnesty, at the President's request, so that Mr. Bush would have a legislative achievement to tout at his meeting with Mexican President Vicente Fox this week. The broader amnesty for 3 million illegal Mexican immigrants that the President proposed prior to the September 11 attacks has been indefinitely shelved, and it has been suggested that an extension of the section 245(i) provision is a substitute for that proposal. Last week the Washington Times quoted the majority whip in the other body as saying, "The president says he needs it, and we're going to do it." The paper also quoted a Republican aide saying, "That's the only reason we're doing it. What the president wants, the president gets."

I hope that is not the case. I hope that party politics is not the sole consideration in a matter as grave as this.

The suggestion has also been raised that the House passed an extension of Section 245(i), and included it as part of a so-called border security bill, to pressure the Senate into quickly passing similar border security legislation that is pending before it. Well, this Senator from, West Virginia will not be pressured into passing legislation. The Senate is a deliberative body. Senators have a responsibility to consider and to thoroughly debate legislation that comes before this body, especially legislation that raises as many concerns as section 245(i). I raise these concerns and I shall continue to raise them. The administration chose not to address these concerns last week when the House acted on the 245(i) provision.

Mr. President, the American people and the Congress cannot be expected to have confidence in our efforts to secure our borders, if they see the administration advocating legislation that seems to fly in the face of tighter border security. The administration must explain why, on the same day that the Homeland Security Director would issue an elevated state of alert, the White House would push through the House an amnesty for illegal aliens that would weaken our visa screening processes. Doesn't make much sense, does it? The right hand seems not to know what the left hand is doing.

It is lunacy—sheer lunacy—that the President would request, and the House would pass, such an amnesty at this time. That point seems obvious to the American people, if not to the administration.

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

The PRESIDING OFFICER. The clerk will call the roll.

The legislative clerk proceeded to call the roll.

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

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

DEPARTMENT OF DEFENSE CREDIT CARD USE

Mr. GRASSLEY. Mr. President, it is quite obvious to everybody that the United States is at war and that every effort must be made to support our men and women in uniform, particularly those who are putting their lives on the line. And who knows, that might be anybody who is in the military at a time of war. You don't go to war if you don't go to war to win.

It is with some frustration that I address the Senate on a problem within the Department of Defense where it seems as if everybody is not pulling together as a team ought to pull together in order to win the war.

I want to share my views on the latest results of an ongoing oversight investigation of the Department of Defense credit card use. This is a joint effort supported by the General Accounting Office. I have had the privilege of

teaming up with Congressman HORN of California on this issue. What we are trying to do is put the spotlight on a very costly problem at the Department of Defense. The Pentagon is a bureaucratic place and, as most bureaucratic places, if there are problems, the glare of the public spotlight is never welcome. But shedding light is the heart and soul of one of our most important responsibilities as Members of Congress, and that is to do oversight and make sure the laws are faithfully executed and that the money is spent according to the intent of Congress. Too often, we just spend our time worrying about passing laws rather than making sure laws are followed and money is spent according to the intent of Congress. So oversight is very important.

This is a way of bringing exposure to problems, and exposure is a great remedy enhancer. Every time I peer into the inner recesses of the Department of Defense credit card account, I see more abuse and fraud and that makes me ask myself: How bad can it really get? So we need to keep the spotlight on full power and the beam focused until we get to the bottom of the pit and figure out what needs to be done.

Today there are 1.7 million Department of Defense credit cards in circulation that generate over \$9 billion in expenditures annually. There are two types of credit cards: purchase cards and travel cards. There are 1.4 million travel cards versus only 200,500 purchase cards. Most of the dollars, however, are on purchase card transactions, albeit that there is only about 12 percent as many purchase cards as travel cards. So we have \$6.1 billion per year generated versus \$3 billion for the travel cards.

A credit card, as everybody knows, is a financial instrument. It is, in fact, a license to spend money. Every shred of evidence that I have seen says that the internal controls at the Pentagon are weak or nonexistent. Credit cards in a zero-controlled environment are very dangerous and not very good for the taxpayers of this country. That means there is an army of 1.7 million strong, authorized to spend money with no checks and balances. The potential for abuse and fraud is virtually unlimited.

I understand the thinking behind the credit cards when they were first put out by the Defense Department. That thinking and the theory behind it is very good. Unfortunately, it is the execution that is so poor. We want the men and women serving in the Armed Forces to have the tools they need to carry out their duties effectively. A credit card is one of those modern devices that is supposed to make it easier for them to get the job done quickly and effectively, without a whole lot of wasteful paperwork. Who is going to argue with Government having less paperwork? But in simplifying the travel and purchase processors, each cardholder is given the authority to spend money. The authority to spend money in the name of the taxpayers is an awe-

some responsibility. That authority carries heavy responsibilities.

Unfortunately, this awesome responsibility is not taken very seriously at the Pentagon. That criticism is not directed at Secretary Rumsfeld. He is trying hard to clean up a longstanding financial mess. My criticism is directed at the bureaucrats who are supposed to oversee the program. The Department of Defense credit cards are issued willy-nilly with no credit checks. Just think of that—credit cards to people who are not given credit checks. The results are predictable. The cards are being abused with impunity. The Department of Defense credit cards are being taken on shopping sprees and the cardholders think they are immune from punishment. The sad commentary is that they are immune from punishment. They should not be, but they are. That is the way it works out, I guess.

We have zero accountability with purchase cards and zero accountability with travel cards—until recently. There is a little improvement in the area of travel cards. Now, the fact that there is zero accountability is a root cause of the problem. That is why we have to be overseeing this issue regularly—because of the lack of accountability. If there was accountability, none of this would be happening.

The General Accounting Office is reporting on how bad the problem really is. The General Accounting Office has examined 300 transactions at two Navy offices in San Diego. Now, just 300 transactions might sound to be too little to draw some conclusions, but the results just from those 300 are devastating and supports the evidence of a lack of accountability. Despite such a small sample, the General Accounting Office has uncovered extensive fraud and abuse, and more is being found each day.

This is the tip of the iceberg, and here is a sample of how these credit cards are abused: in bars, strip joints, and gambling casinos; for large cash withdrawals from ATM machines; clothing at upscale department stores, such as Macy's and Nordstrom; designer leather goods and expensive luggage; gift certificates, \$1,500 each; \$200 robots at Toys 'R Us; groceries, kitchen appliances, and home computers. Get this. They were even used for breast enlargement operations. You name it, it seems as if the people who have these credit cards do it, and it is all personal business. If they need it, they buy it with Department of Defense plastic, and they keep what they buy, no questions asked.

Now, there is a proposal to raise the purchase limit from \$2,500—where it is now—to \$25,000. As I see it, if that price goes up, if that purchase limit goes up, new cars and homes are next, rather than groceries and home computers.

The General Accounting Office's 300-transaction sample, with just 300 people being investigated, yielded over a half million dollars in fraudulent and abusive purchases. Either the tax-

payers or the bank gets stuck with the bill, depending upon which card is used. So in the case of the purchase card, when shopping is done, the Government is responsible for paying the bill, and most bills are paid promptly with no questions asked. With a purchase card, the taxpayers get shafted upfront. To my knowledge, the Government has never asked anyone to return an unauthorized purchase or repay the money, even when abuse is known to the authorities.

In the case of travel cards, by comparison, the responsibility of the individual cardholder goes with the travel card expenses. The taxpayer at this point is out of the loop, at least upfront, but I will tell you how they get stuck in the end.

When the cardholder of a travel card incurs legitimate travel expenses, that person is supposed to file a travel voucher, get reimbursed, and then pass the money on to the bank; in this case, the Bank of America has all these credit cards.

All too often, the cardholder simply pockets the money, the tax dollars, and then the bank, when the cardholder does not pay the bill, is left holding the bag. When the travel card is used to cover personal expenses, which happens with alarming regularity, those bills are paid late, very late, sometimes never, and in this case the military personnel or the Department of Defense employees have no interest charges, so the abuser gets an interest-free loan.

The bank has equipped the Pentagon with an antifraud detection device. It is called EAGLS. It gives agency program coordinators an online capability to detect unauthorized transactions on any account, and it only takes a second to determine if a trooper is getting cash at a local ATM machine without orders, but it does not work because no one is minding the store.

As I said at a hearing last July when I first brought this up, if the Pentagon knows this is happening and if the Pentagon does nothing, it seems to me that makes the Department of Defense party to this bank robbery, and the robbery is still in progress.

We have a bank upfront sustaining unacceptable losses and all consumers doing business with that bank pay higher prices, and in the end the taxpayers get shafted, too, because when the bank has to write off this bad debt, it is written off as a business expense and that bank pays less corporate taxes to the Federal Treasury.

The only difference with the purchase card is the taxpayers get shafted upfront. In the case of Bank of America being shafted first, if they have to write this off as bad debt—and there is a lot of bad debt—they do not pay as much taxes, and so the taxpayers pay anyway.

The bank has reached a breaking point. Remember, this is the Bank of America. It is losing too much money. So on February 11, 2001, the bank fired

a warning shot across the bow. The bank is turning up the pressure. It declared its intent to cancel the U.S. Army account, 413,029 of these cards at midnight, this month, this year. That got somebody's attention in a hurry, and negotiations are underway between the Bank of America and the Department of Defense.

Mr. President, you might say there is a glimmer of hope on the horizon, and the reason for hope comes from a brandnew Department of Defense policy called salary offsets. One might call it garnishment of salary.

Before I explain this new policy, it is important to understand why the Department of Defense travel card program is teetering on the brink of disaster.

As of November last year, 46,572 Department of Defense personnel had defaulted on more than \$62 million in official travel expenses, and the bad debt was growing at the rate of \$1 million per month, making the Department of Defense default rate six times the industry average.

Here is a government, which is supposed to be setting a good example, having a default rate six times what the bank would normally expect from anybody else using credit cards.

For a business that is interested in profit, a pile of bad debt, like what I am talking about, with no accountability makes for an intolerable situation. Something had to give.

In October of last year, the bank and Department of Defense agreed to take action. The salary offset program was born. There are now 31,579 accounts enrolled in the offset program; in other words, a garnishment of wages. So far, the offset payments total \$5.2 million.

Salary offsets provide some measure of accountability, but there are limitations. For one, the money was taken from the bank in big chunks, but it is repaid in little dribbles here and there over a long period of time. There are loopholes. Ten percent of the unpaid accounts will slip right through the net due to retirements, bankruptcies, and dollar offset limits. The bank still expects about \$2 million to \$4 million a year to fall through the cracks and be written off as bad debt, but that is considered somewhat better because that is consistent with the industry average.

In addition, most of the older accounts in default will never be captured by offsets. The bank will still have to eat \$40 million of unrecoverable debt. Even though there is not any hard data yet, the bank expects salary offsets to reduce the default rate, in their words, to negligible levels. That is the good news, but there is still bad news.

Salary offsets are having little or no effect on the high delinquency rates. Delinquencies have actually risen since the salary offset policy has been put in place. That is because offsets do not kick in for 120-plus days, 4 months past billing. Payments are due within 30 days of billing.

Today the Department of Defense has outstanding balances of \$370 million. About 30 percent of the dollars owed for official travel expenses are more than 30 days past due, and 15 percent are 60 days past due. One in five Department of Defense accounts is overdue for payment. That is four to five times the industry average.

The 3-month gap between the payment due date and offsets means the bank has to float a loan—it is a free loan for Department of Defense abusers—that costs the bank \$4 million to \$5 million a year.

Wouldn't you like to get an interest-free loan this way by using a Government credit card?

A prime driver behind delinquencies is the use of the card to cover personal expenses. Mr. President, you may remember I mentioned several cases in a speech last year about egregious abuse of the Department of Defense credit cards. There is the case of Marine Sgt. A. Lopez who ran up a \$19,581 bill for personal expenses and then left the service and the unpaid bill when his enlistment was up.

We have a person by the name of P. Falcon, Army, with an unpaid bill of \$9,847, including \$3,100 spent at a nightclub. We have a dead sailor named T. Hayes who spent \$3,521; Q. Rivera, Army Reserve, whose wife spent \$13,011 on a shopping spree in Puerto Rico. And we have R. Walker, Air National Guard, with an unpaid balance of \$7,428, including his wife's gambling debts.

Now, in the past 8 months, since this was exposed, only one of these accounts has been paid off, and that was P. Falcon, who had the bill for \$9,847, including \$3,100 spent at the nightclub. He has paid his bill. Every expense posted to his account was personal. However, he is under investigation.

The others have the same large, unpaid balances that I told my colleagues about last July. Some are under investigation. More aggressive offsets and late fees might help to bring this kind of abuse to a screeching halt. I hope the Defense Department proceeds down that course.

Some real leadership at the top would also help. One of the most powerful elements of leadership is a setting of examples of excellence. Setting a good example should include paying credit card bills on time.

Officers in our military branches should always set the example. Unfortunately, the bad news is there are 713 commissioned officers who have defaulted on \$1.1 million in charges. All of these accounts are in chargeoff status or unpaid for 7 months or more. The rank of these officers ranges from junior lieutenants up to senior colonels and a Navy captain. Individual unpaid balances top out at \$8,000. Some of the charges on these accounts look suspicious and need investigation.

Commissioned officers who run up \$1.1 million in bad debts set a terrible example for the rank and file. Somebody over in the Pentagon needs to come down hard on officer scofflaws.

Credit card abuse in the military will never stop until officers clean up their act. I have provided a list of these 713 commissioned officers who defaulted on their accounts, along with the unpaid balance for each officer. I have also sent a letter to Secretary Rumsfeld because I want him to see the list and determine what action should be taken in this matter because officers should be setting an example, although anybody who commits this sort of action is doing wrong, particularly in time of war when every resource we have in the Defense Department and elsewhere ought to go towards winning that war.

One last example: The General Accounting Office has uncovered a disturbing case involving alleged purchase and travel card fraud by one person, Ms. Tanya Mays. She was assigned to the Navy Public Works Department San Diego. Ms. Mays took her purchase card on a Christmas shopping spree, and in a few short days ran up a bill of \$11,551 at Macy's, Nordstrom, and Circuit City. She bought gift certificates worth \$7,500, a Compaq computer, Amana range, groceries, and clothing, all at taxpayer expense.

She presented the bill to her Navy supervisor who signed and certified for payment, and it was paid in full. She also used her travel card to buy airline tickets for her son that cost another \$722. When Ms. Mays left the Public Works Department, she was allowed to keep her purchase card. I guess they figured she might need it again, and they were right. She did, this time for a personal car rental, and Public Works gladly paid the bill.

I find this Mays case very troublesome. She has allegedly made a number of fraudulent purchases. Yet there seems to be a total disregard for accountability. Ms. Mays has not been asked to repay the money she allegedly stole. No disciplinary action has been taken. In fact, she was moved to a bigger job and given a promotion in October 2001. She is now assigned to the Army's top level financial management office in the Pentagon, and I am told she is in charge of cash integration.

When one of these cases is put under a microscope, it seems as if the whole problem comes into sharper focus.

Her case is not unique. There is another one. I am going to call him Nick. His last name is Fungcharoen. I am not going to repeat that, obviously. He used his travel card exclusively for personal expenses. Over a period of 2 years, he charged nearly \$35,000, including medical expenses of \$4,000. On the surface, it appears as if he spent most of the money romancing a waitress he met at the Hooter's Bar and Grill in Jacksonville, FL. Her name was Jennifer Gilpin.

After they got to know each other, she asked him for money to have her breast enlargement operation. He agreed and took her to a surgeon. Dr. John J. Obi, M.D., performed the operation, and Nick used his Department of Defense credit card to pay the bill.

When the relationship soured, the case ended up in small claims court. Nick had retired on disability and wanted his money back. The judge became alarmed that Nick testified proudly he had used his government-issued credit card to pay the doctor. Nick whipped out the card in the courtroom and showed it to the judge. The judge examined the card and read the inscription that says, "for official government travel only."

The judge stated in total disbelief, "You paid for this breast enlargement with a government credit card?"

After the revelation, the judge simply said, "Let's not go there."

That case is unique. It is unique because the cardholder paid his bill, though not always on time. So I have two problems with all of that.

The point is, we have to get this stopped. We have to make sure all of the resources of the Defense Department are not used for playing games with government credit cards but are used to make sure we win the war on terrorism.

I yield the floor.

The PRESIDING OFFICER (Mr. JEFFORDS). The Senator from Indiana is recognized.

Mr. LUGAR. Mr. President, I ask unanimous consent that I be allowed to speak for 25 minutes.

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

The Senator from Indiana is recognized.

Mr. LUGAR. I thank the Chair.

(The remarks of Mr. LUGAR pertaining to the introduction of S. 2026 are located in today's RECORD under "Statements on Introduced bills and Joint Resolutions.")

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

The PRESIDING OFFICER. The clerk will call the roll.

The assistant legislative clerk proceeded to call the roll.

Mr. REID. 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. REID. Mr. President, if morning business is closed, what would be the order before the Senate?

The PRESIDING OFFICER. Under the previous order, the Senate would proceed to H.R. 2356.

CONCLUSION OF MORNING BUSINESS

Mr. REID. Is there any more time for morning business?

The PRESIDING OFFICER. There is not.

Mr. REID. Mr. President, I ask for the regular order.

BIPARTISAN CAMPAIGN REFORM ACT OF 2002

The PRESIDING OFFICER. The clerk will report the bill by title.

The assistant legislative clerk read as follows:

A bill (H.R. 2356) to amend the Federal Election Campaign Act of 1971 to provide bipartisan campaign reform.

The PRESIDING OFFICER. The Senator from Wisconsin is recognized.

Mr. FEINGOLD. Mr. President, today with the opening of this debate, we take the first step toward passing the McCain-Feingold/Shays-Meehan bill in the Senate and take one of the final steps toward banning soft money.

I am grateful for all the hard work that has brought us to this moment—of course, the work done by the reform community, the work done by the outstanding leaders in the other body to pass this bill last month, and, most of all, the work done by my colleagues here in the Senate, under the leadership of Senator MCCAIN of Arizona.

A year ago, we had an excellent debate about campaign finance reform here on this floor. In fact, it began almost exactly a year ago, on March 19. We had an outstanding exchange of ideas, we held numerous votes, and we worked hard on both sides of the issue. I believe that that debate enriched this body, and that it enriched the McCain-Feingold bill.

In the end, the will of the Senate was done, and we passed the bill in a strong bipartisan vote of 59–41. A year later, we are here again on the floor working to pass reform. But this time it is different. This time, we already know where the Senate stands. And we know that all that stands between this bill and the President's desk is the Senate's final consideration of the bill this week.

With the strong vote for McCain-Feingold last year, the Senate recognized the importance of our responsibility as representatives of the people and as stewards of democracy. As long as we allow soft money to exist, we risk damaging our credibility when we make the decisions about the issues that the people elected us to make.

The people sent us here to wrestle with some very tough issues. They have vested us with the power to make decisions that have a profound impact on their lives. That is a responsibility that we take very seriously. But today, when we weigh the pros and cons of legislation, many people think we also weigh the size of the contributions we got from interests on both sides of the issue. And when those contributions can be a million dollars, or even more, it seems obvious to most people that we would reward, or at least listen especially carefully to, our biggest donors.

So a year ago we voted to change the system. And now, both bodies have fully and fairly debated the issues and discussed the merits of this bill. We have given this important issue the time and consideration it deserves. Now, very simply, it is time to get the job done. It is time to get this bill to the President.

I believe the Senate is ready to repair a broken system. And make no mistake

about it, the way the soft money and issue ad loopholes are being abused today has devastated the campaign finance system. More than that, these loopholes have weakened the effectiveness of this body and cast doubt on the work we do. They have weakened the public's trust in government; in a very real sense, they have weakened our democracy.

I know many of us here are tired of seeing headlines that imply that legislative outcomes here are not a result of our own will or good judgment, but a result of our desire to please wealthy donors. We are tired of those headlines, and so are the American people. The people know that the system can function better when soft money doesn't render our hard money limits meaningless, and when phony issue ads don't make a joke of our election laws. And they also know that this is our best chance in years to do something to effect real change.

This week we can show them, just as we did a year ago in this Senate, that we are ready for change, and that we are going to make that change happen.

As we embark on this discussion about campaign finance reform on the floor today, it is remarkable how much has changed since the Senator from Arizona and I introduced this bill in September of 1995, and even since we stood here a year ago. Both sides of Capitol Hill have finally acknowledged the demand of the American people that we ban soft money contributions, after years of soft money scandals and embarrassments that have chipped away at the integrity of this body.

As many commentators have noted, the collapse of Enron gave the campaign finance reform issue momentum prior to the House vote in February. But I would note that our effort has been given momentum by many other campaign finance scandals that have occurred just in the last few years. I think they are actually more than we care to remember.

Soft money has had an increasingly prominent role in party fundraising over the last 12 years. In 1988 the parties began raising \$100,000 contributions for the Bush and Dukakis campaigns—an amount unheard of before the 1988 race. By the 1992 election, the year I was elected to this body, soft money fundraising by the major parties had doubled, rising to \$86 million. In successive election cycles the amount of soft money raised by the parties has simply skyrocketed. In 2000 soft money totals were more than five times what they were in 1992. It was already a lot in 1992. In 2000, it was five times already what it had been 8 years earlier.

And along with the money, came the scandals—soft money and scandals have gone hand in hand for more than a decade now. First, the mere fact that soft money was being raised in such enormous amounts was a scandal in the early 1990s. But then we had the Lincoln Bedroom, and the White House