not like that but that is the way it is. That is the rules of the Senate. Therefore, Senator Daschle has a right to determine what legislation is going to be brought forward. The majority leader determines what bills are brought to the floor. If the minority is opposed, they have a right to offer amendments and attempt to modify the text of the bill. When it comes to terrorism insurance, this does not seem acceptable.

I want the world to know—because I don't want anyone from Nevada to think I am doing anything to hold up this legislation, or that any Democrat is doing anything to hold up this legislation; we are not—we are ready to legislate on terrorism insurance. As I have said, we have offered to bring up the bill with four amendments on each side. It gives everybody an opportunity to make the changes they seek. They object to this. The legislation is mustpass legislation. We need to get it out of here and get it to conference.

The White House says publicly they desperately want us to do something. They should weigh in with the Republican Members of this Senate and help move something forward. Treasury Secretary O'Neill testified today that the lack of terrorism insurance could cost 1 percent, at least, to gross domestic product because major products will not get financing due to lack of insurance.

ance.

It is not just insurance companies increasing their policies or changing them. Banks are refusing to finance large projects because they lack insurance coverage. Policies are going through the roof or they are excluding terrorism from the coverage. This has a devastating effect on the economy, and it will get worse.

I encourage my friends on the other side of the aisle to review today's testimony from Secretary O'Neill before Senator BYRD and the Appropriations Committee. The time to act is now. We can take up this legislation and move it very quickly or we can continue to keep changing the rules in the middle of the game and wind up with nothing. That would be very bad for our country.

I suggest the absence of a quorum.

The PRESIDING OFFICER (Mr. DAYTON). The clerk will call the roll.

The 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 President, I ask unanimous consent that the order for the quorum call be rescinded.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, it is my understanding we are in a period of morning business; is that right?

The PRESIDING OFFICER. Not yet.

MORNING BUSINESS

Mr. REID. I ask unanimous consent the Senate now proceed to a period of morning business, with Senators allowed to speak during that period for not to exceed 5 minutes each. The PRESIDING OFFICER. Without objection, it is so ordered.

ADDITIONAL STATEMENTS

INVESTING IN STUDENTS

• Mr. BAUCUS. Mr. President, I rise today to respond to a recent recommendation by the Administration to end fixed-rate consolidations of federal student loans in order to address a \$1.3 billion shortfall in Pell Grant funds.

I fully agree with the President that we need to fund the Pell Grant program. But, as a constituent of mine in Montana recently said, "It makes no sense to rob Peter to pay Pell." Pell Grants are just one of the federal government's efforts to help students afford the rising costs of a college education. Moreover, Pell Grants are only available to low-income students.

Importantly, the federal government offers a variety of student aid, often in the form of subsidized or low-interest loans, to extend help to low- and middle-income students and families that don't qualify for Pell Grants. In fact, many Pell Grant recipients must also apply for loans in order to meet their education costs. These loans offer hope to students as they seek the advanced education, exposure to new ideas, and acquisition of new skills they require to secure good paying jobs.

We need to be consistent in sending that message of hope to students. In fact, we need to be more vigilant in sending that message in states like Montana, where the average cost of attending a public university has increased by 228 percent for in-state students and 257 percent for non-residents over the past 10 years. Those increases mean larger student loans, larger student debt, and greater student sacrifice. And I am very concerned about the kind of sacrifices Montana students must make to pay back an \$18,000 student loan in a state whose average per capita income barely surpasses \$20,000.

Simply put, we need to do more to help students invest in themselves, not less. Offering a fixed-rate interest on consolidated loans helps students; eliminating that option places additional financial stress on students. Good common sense tells me that we can not close this door on our students.

NATIONAL CHARTER SCHOOL WEEK

• Mr. GREGG. Mr. President, last Thursday I joined my colleagues, Senators LIEBERMAN, HUTCHINSON, CARPER and BAYH, in introducing S. Res. 254, a resolution to designate the week of April 29th through May 2, 2002 as National Charter Schools Week. This year marks the 10th Anniversary of the opening of the nation's first charter school in Minnesota. In the last ten years, we have come a long way since that auspicious moment when one

teacher collaborating with parents started a school specifically designed to meet the needs of the students in the community.

Today, we have well over 2,000 charter schools serving approximately 579,000 students. Charter schools are immensely popular: two-thirds of them report having waiting lists, and there are currently enough students on waiting lists to fill another 1,000 charter schools.

Charter schools are popular for a variety of reasons. They are generally free from the burdensome regulations and policies that govern traditional public schools. They are founded by principals, teachers and parents who share a common vision on education. Perhaps most importantly, charter schools are held accountable for student performance.

Since each charter school represents the unique vision of its founders, these schools vary greatly.

For example, in South Central Los Angeles, two former union teachers founded the Accelerated School, a charter school designed to serve students from the community. Students attending the school outperform students from neighboring schools. In fact, student performance at the Accelerated School exceeds district-wide average performance levels. Originally a K-8th grade school, the founders are now planning on adding a high school.

In Petoskey, Michigan, the Concord Academy provides an arts-focused curriculum that infuses the arts into the overall curriculum. The school has a 100 percent graduation rate which exceeds the graduation rate for the suburbs. The Concord Academy also spends an average of \$2,500 less per student than traditional public schools. Like many charter schools, they are getting greater results using less money.

These are but a handful of the success stories in the charter school movement.

I expect that we will see the popularity of charter schools continue to grow. Last year, the President signed into law the No Child Left Behind Act, which gives parents in low-performing schools the option to transfer to another public school. The Act also provides school districts with the option of converting low-performing schools into charter schools. I believe these provisions will strengthen the charter school movement by creating more opportunities for charter school development. And, as parents exercise their right to school choice, the call for charters schools will grow.

I commend all those involved in the charter school movement. They have led the charge in education reform and have started a revolution. A recent study found that charter schools have had a positive impact on school districts. Districts with a large number of charter schools reported becoming more customer service oriented, creating new education programs, many of

which are similar to those offered by charter schools, and increasing contact with parents.

I encourage my colleagues to visit a charter school this week to witness firsthand the ways in which these innovative schools are making a difference, both in the lives of the students they serve as well as in the community in which they reside.

• Mr. HUTCHINSON. Mr. President, I rise in support of Senate Resolution 254, which designates April 29 through May 3, 2002, as "National Charter Schools Week," and was passed by unanimous consent on April 25, 2002. I am an original cosponsor of this resolution with Senators Lieberman, Gregg, and Carper, and I am proud to support our Nation's charter schools and highlight their impact on effective school reform across the country.

Charter schools are laboratories of reform and excellence. By allowing increased flexibility and autonomy, charter schools are able to implement new ideas, while still being held to high standards. Charter schools are also public schools, and must serve disadvantaged students and students with disabilities, often doing so with increased success. Studies have shown a between increased student achievement and enrollment in charter schools. Most importantly, parents and communities are satisfied with charter schools, evidenced by two-thirds of charter schools having waiting lists.

The charter school movement continues to move forward as more and more states have passed laws authorizing charter schools. My home state of Arkansas is in the early stages of implementation, with six charter schools open at the beginning of the 2001 school year.

With the passage of the No Child Left Behind Act earlier this year and our continued support for charter schools across the country, we are saying to our parents, teachers, and students that our efforts are focused on increased academic achievement for all children. I hope that the charter school movement continues to grow and spurs innovation and reform to strengthen our nation's public school system.

CONGRATULATING THE UNIVER-SITY OF WISCONSIN-MADISON'S DAILY CARDINAL ON ITS 110TH ANNIVERSARY

• Mr. FEINGOLD. Mr. President, I am pleased to congratulate the University of Wisconsin-Madison's Daily Cardinal newspaper on its 110th year of independent publication. As a proud UW alumnus, I can attest to the Cardinal's tradition of public service and exceptional journalism.

Since 1892, student journalists at The Cardinal have gained valuable reporting experience while covering some of the country's most important news, from the declaration of war in 1941 to the events of September 11. The Cardinal's achievements have been recog-

nized by the Los Angeles Times and Associated Collegiate Press and the Society of Professional Journalists, who named The Cardinal's Election 2000 coverage the Nation's best. Their excellence is further evidenced by the accomplishments of outstanding alumnilike CNN correspondent Jeff Greenfield and ESPN chief of correspondents Andy Katz.

The Daily Cardinal is a source of pride for UW-Madison students past and present, and the State of Wisconsin. I commend The Cardinal for its accomplishments and look forward to celebrating its future success.

CONGRATULATIONS TO SCOTT HIGH SCHOOL

• Mr. BUNNING. Mr. President, I rise today to honor the 17 members of the Scott High School Science Olympiad team for winning this year's state Science Olympiad Tournament on April 20 at Western Kentucky University in Bowling Green, Kentucky University in Bowling Green, Kentucky. Next, the team will have the unique opportunity to compete in the national competition at the University of Delaware on May 18.

Throughout the state competition, the students had the chance to compete in a variety of events covering all areas of science including: biology, chemistry, physics, anatomy, and mathematics. Some of these events required projects to be built in advance and taken to the competition while others include laboratory testing and other more conventional means of testing. I firmly believe that this competition was an extremely beneficial experience for all involved. The students have acquired useful and applicable information on a variety of interesting and engaging subjects while learning the importance of teamwork and competition. In order for Kentucky to keep up with the rapid pace of the scientific community, students, like those at Scott High School, must possess the desire to learn in depth about such topics as mathematics, biology, physics, and be able to apply this knowledge outside of the classroom.

I once again congratulate the Scott High School Science Olympiad team for their state title and wish them the best of luck in the upcoming national competition. Their dedication and hard work has not gone unnoticed. I would like to thank each and every one of them for their hard work and determination.

CELEBRATING OXNARD HARBOR DISTRICT'S 65TH ANNIVERSARY

• Mrs. BOXER. Mr. President, the Oxnard Harbor District's Annual National Maritime Day Celebration will be particularly special this year, as the event will also recognize the district's 65th Anniversary on May 10, 2002.

Created in 1937, the Oxnard Harbor District owns and operates the Port of Hueneme, located in Ventura County, CA. The port greatly contributes to the economic success of California and the nation. More than \$4 million worth of cargo moves through the port each year. In addition, the Port of Hueneme is the nation's number one seaport for exporting citrus products and conducts business with countries including Brazil, Costa Rica, Ecuador, Germany and Japan. The Oxnard Harbor District has every reason to be proud of its outstanding accomplishments and contributions to our nation's great maritime heritage.

To help recognize the district's long history, this year's event will feature the SS *Lane Victory*, one of America's last remaining World War II Victory ships, and a National Historic Landmark. It loaded its first cargo consignment in Port Hueneme in July 1945.

To conclude, I would like to add a special word of commendation to the International Mariners Center, whose unwavering and unparalleled support has been instrumental to the Oxnard Harbor District's success.

I thank the Oxnard Harbor District for their many contributions to the community, State and Nation, and wish the staff many more years of prosperity.●

THE SCHOOL SERVICE ACT OF 2002

• Mr. SMITH of Oregon. Mr. President, yesterday I joined my colleagues, Senator EDWARDS and Senator CLINTON, in introducing the School Service Act of 2002. This legislation will offer new support to school districts across America that want to give their students the opportunity to learn through community service.

Service-learning is much more than just community service done by school students, it is a method of classroom instruction that engages a student's intellect through hands-on work outside the classroom that benefits the community at large. Research shows that students participating in service-learning make gains on achievement tests, complete their homework more often. and increase their grade point averages. Service-learning is also associated with both increased attendance and reduced dropout rates. It is clear to educators across the country that service-learning helps students feel more connected to their own education while strengthening their connection to their community as well.

Thousands of students across Oregon participate in formal service-learning, and nearly every student in Oregon engages in community service through their schoolwork at some point or another, they just don't know that it's called service-learning. The School Service Act will give local schools and school districts the resources they need to formalize their commitment to service-learning. Under this legislation, school districts are eligible to apply for grants if they choose to make meaningful community service a requirement for graduation. It is my hope that