

S. 2627

At the request of Mrs. FEINSTEIN, the name of the Senator from New Jersey (Mr. LAUTENBERG) was added as a cosponsor of S. 2627, a bill to express the policy of the United States with respect to the adherence by the United States to global standards in the transfer of small arms and light weapons, and for other purposes.

S. 2659

At the request of Ms. COLLINS, the names of the Senator from Indiana (Mr. LUGAR) and the Senator from Pennsylvania (Mr. SANTORUM) were added as cosponsors of S. 2659, a bill to extend the temporary increase in payments under the medicare program for home health services furnished in a rural area.

S. 2671

At the request of Mr. SMITH, the name of the Senator from Pennsylvania (Mr. SPECTER) was added as a cosponsor of S. 2671, a bill to extend temporary State fiscal relief, and for other purposes.

S. 2676

At the request of Mrs. HUTCHISON, the name of the Senator from Hawaii (Mr. INOUE) was added as a cosponsor of S. 2676, a bill to amend chapter 4 of title 39, United States Code, to provide for the issuance of a semipostal stamp in order to provide funding for childhood drinking prevention and education, and for other purposes.

S. 2681

At the request of Mr. SANTORUM, the name of the Senator from Oklahoma (Mr. INHOFE) was added as a cosponsor of S. 2681, a bill to establish a program to support a transition to democracy in Iran.

S. 2726

At the request of Mrs. BOXER, the name of the Senator from Washington (Mrs. MURRAY) was added as a cosponsor of S. 2726, a bill to amend title 49 of the United States Code to provide flight attendant security training, and for other purposes.

S. 2729

At the request of Mr. DODD, the name of the Senator from Illinois (Mr. DURBIN) was added as a cosponsor of S. 2729, a bill to encourage students to pursue graduate education and to assist students in affording graduate education.

S. 2740

At the request of Mr. DASCHLE, the name of the Senator from New Jersey (Mr. LAUTENBERG) was added as a cosponsor of S. 2740, a bill to improve dental services in underserved areas by amending the Public Health Service Act, and for other purposes.

S. 2741

At the request of Mr. DASCHLE, the name of the Senator from Illinois (Mr. DURBIN) was added as a cosponsor of S. 2741, a bill to amend the Public Health Service Act to reauthorize and extend the Fetal Alcohol Syndrome prevention and services program, and for other purposes.

S. 2749

At the request of Mr. SARBANES, the name of the Senator from Illinois (Mr. DURBIN) was added as a cosponsor of S. 2749, a bill to establish a grant program to provide comprehensive eye examinations to children, and for other purposes.

S. 2754

At the request of Mr. DASCHLE, the names of the Senator from New York (Mrs. CLINTON) and the Senator from Maryland (Mr. SARBANES) were added as cosponsors of S. 2754, a bill to amend the Social Security Act to protect social security cost-of-living adjustments (COLA).

S. 2760

At the request of Mr. KYL, the name of the Senator from Georgia (Mr. CHAMBLISS) was added as a cosponsor of S. 2760, a bill to limit and expedite Federal collateral review of convictions for killing a public safety officer.

S. CON. RES. 8

At the request of Ms. COLLINS, the names of the Senator from Pennsylvania (Mr. SANTORUM) and the Senator from Delaware (Mr. CARPER) were added as cosponsors of S. Con. Res. 8, a concurrent resolution designating the second week in May each year as "National Visiting Nurse Association Week".

S. CON. RES. 41

At the request of Mr. KENNEDY, the name of the Senator from Washington (Mrs. MURRAY) was added as a cosponsor of S. Con. Res. 41, a concurrent resolution directing Congress to enact legislation by October 2005 that provides access to comprehensive health care for all Americans.

S. CON. RES. 119

At the request of Mr. CAMPBELL, the name of the Senator from New Jersey (Mr. CORZINE) was added as a cosponsor of S. Con. Res. 119, a concurrent resolution recognizing that prevention of suicide is a compelling national priority.

S. CON. RES. 121

At the request of Mr. BINGAMAN, the name of the Senator from Illinois (Mr. DURBIN) was added as a cosponsor of S. Con. Res. 121, a concurrent resolution supporting the goals and ideals of the World Year of Physics.

S. CON. RES. 127

At the request of Mr. SCHUMER, the names of the Senator from Michigan (Ms. STABENOW) and the Senator from Wisconsin (Mr. FEINGOLD) were added as cosponsors of S. Con. Res. 127, a concurrent resolution expressing the sense of Congress that the President should designate September 11 as a national day of voluntary service, charity, and compassion.

S. CON. RES. 128

At the request of Mr. CHAMBLISS, the name of the Senator from Georgia (Mr. MILLER) was added as a cosponsor of S. Con. Res. 128, a concurrent resolution expressing the sense of Congress regarding the importance of life insurance, and recognizing and supporting

National Life Insurance Awareness Month.

S. RES. 317

At the request of Mr. HAGEL, the name of the Senator from Maryland (Ms. MIKULSKI) was added as a cosponsor of S. Res. 317, a resolution recognizing the importance of increasing awareness of autism spectrum disorders, supporting programs for increased research and improved treatment of autism, and improving training and support for individuals with autism and those who care for individuals with autism.

S. RES. 389

At the request of Mr. CAMPBELL, the names of the Senator from Maryland (Ms. MIKULSKI), the Senator from Kansas (Mr. BROWNBACK), the Senator from Michigan (Ms. STABENOW) and the Senator from New Jersey (Mr. LAUTENBERG) were added as cosponsors of S. Res. 389, a resolution expressing the sense of the Senate with respect to prostate cancer information.

S. RES. 408

At the request of Mr. SMITH, the names of the Senator from Texas (Mrs. HUTCHISON), the Senator from Georgia (Mr. MILLER), the Senator from Pennsylvania (Mr. SPECTER), the Senator from Virginia (Mr. ALLEN) and the Senator from Iowa (Mr. GRASSLEY) were added as cosponsors of S. Res. 408, a resolution supporting the construction by Israel of a security fence to prevent Palestinian terrorist attacks, condemning the decision of the International Court of Justice on the legality of the security fence, and urging no further action by the United Nations to delay or prevent the construction of the security fence.

At the request of Mr. SCHUMER, the name of the Senator from Massachusetts (Mr. KERRY) was added as a cosponsor of S. Res. 408, supra.

AMENDMENT NO. 945

At the request of Mr. GREGG, the name of the Senator from Missouri (Mr. TALENT) was added as a cosponsor of amendment No. 945 proposed to S. 1, a bill to amend title XVIII of the Social Security Act to provide for a voluntary prescription drug benefit under the Medicare program and to strengthen and improve the Medicare program, and for other purposes.

#### STATEMENTS ON INTRODUCED BILLS AND JOINT RESOLUTIONS—THURSDAY, JULY 22, 2004

By Mr. SMITH:

S. 2753. A bill to authorize the Secretary of Housing and Urban Development to insure zero-downpayment mortgages; to the Committee on Banking, Housing, and Urban Affairs.

Mr. SMITH. Mr. President, I rise today to further the cause of affordable homeownership in America. I am proud of all that we have done to increase opportunities for homeownership, however I hope that no member of this body makes the mistake of believing

that the fight is over. I am very proud of the 68.6 percent rate of homeownership we enjoy in America today but millions of American families are unable to take advantage of the many benefits of homeownership. One of the greatest obstacles for these Americans is the minimum down payment. The Federal Housing Administration (FHA) provides loans to many 1st time homebuyers who otherwise would struggle to qualify, yet many working class families are still overwhelmed at the prospect of saving thousands of dollars for the 3 percent minimum down payment. This legislation will help make homeownership become a reality for those Americans.

The Zero Downpayment Act of 2004 will allow families who seek FHA-insured loans to include the downpayment in their loan amount. These borrowers will still have to meet FHA credit qualifications and will pay a slightly higher annual interest rate to cover the cost of the program. Borrowers will also be required to receive counseling to ensure they are ready for the financial responsibilities associated with homeownership. This legislation provides a wonderful opportunity for those Americans who are on the edge of homeownership to begin building better lives and neighborhoods all over the country.

As members of the United States Senate we each spend a good amount of time meeting with people of all walks of life. I am introducing this legislation today, because it can change lives, and give people a chance to experience a better life. I hope my colleagues will join me in the fight to give every American the opportunity to become a homeowner. The Zero Downpayment Act of 2004 is an important step in that process and I urge my colleagues to join me in supporting this legislation. I ask unanimous consent that the bill be printed immediately following my remarks.

#### STATEMENTS ON INTRODUCED BILLS AND JOINT RESOLUTIONS

Mr. McCAIN (for himself, Mr. LIEBERMAN, Mr. SPECTER, Mr. BAYH, Mr. GRAHAM of South Carolina, Mr. DASCHLE, Mrs. CLINTON, Mr. NELSON of Florida, Mr. CORZINE, and Ms. MIKULSKI):

S. 2774. A bill to implement the recommendations of the National Commission on Terrorist Attacks Upon the United States, and for other purposes; read the first time.

Mr. McCAIN. Mr. President, this week marks the third anniversary of that terrible day in 2001 when terrorists attacked America's commercial and governmental capitals. On that occasion, in the largest attack ever on American soil, 2,973 innocent individuals lost their lives. The victimization of America went beyond this astounding number, with physical injuries to many, damage to our Nation's econ-

omy, and psychological trauma among millions who witnessed these shocking events.

While nothing we do can erase this pain, we can honor and pay tribute to those who have suffered by ensuring that terrorists never again attack our land. We have come a long way since 2001 in enhancing this country's ability to prevent and respond to terrorist attacks, but, as the 9/11 Commission said in its final report, we are not yet safe. Increasing our safety against terrorist attack requires new strategies, new ways of thinking, and new ways of organizing our government.

Today I am pleased to be joined by Senators LIEBERMAN, SPECTER, BAYH, GRAHAM of South Carolina, DASCHLE, and CLINTON in introducing legislation designed to implement the 9/11 Commission recommendations, which were issued just prior to the August recess. Governor Tom Kean and Representative LEE HAMILTON have endorsed this bill, and assured us that it accurately reflects the Commission's intent.

With the introduction of this bill, the Senate now has before it legislation that addresses each of the Commission's 41 recommendations, which together are designed to build unity of effort across the U.S. Government—all in an effort to prevent future terrorist attacks. The provisions of this bill outline the shape and objectives of a global counterterrorism strategy, and suggest a reconfiguration of our national security and homeland security apparatus within the U.S. Government. As anyone who reads the legislation will quickly see, it also cuts across jurisdictional lines with respect to the Senate committee prerogatives. There are portions of this bill that deal with intelligence, foreign affairs, defense, border security and commerce, transportation security, and more. In normal times, naysayers would caution that this fact alone could paralyze this body. But these are not normal times. International terrorism poses a real and present danger to the United States, and it is our responsibility as elected officials to take action on the Commission's recommendations.

I would like to highlight some of the major aspects of the bill, and I know that the other sponsors also will provide details on the bill's structure.

The largest section of this bill concerns the reorganization of our intelligence community. This legislation establishes a National Intelligence Authority to unify the efforts of the community, and this new entity would be headed by a National Intelligence Director, NID. The NID also would act as the principal intelligence advisor to the President, taking over this function from the Director of Central Intelligence. The NID would have direct budgetary authority and significant personnel authority over all of the intelligence agencies, except those that generate intelligence that falls under the purview of one department alone, such as tactical military intelligence.

The NID would have influence over the budgets for these other entities that do provide this very specific intelligence. Assisting the NID would be four deputies, including a principal deputy, another that serves currently as the CIA Director and would handle foreign intelligence, a deputy that also serves as the Under Secretary of Defense for Intelligence, and a fourth that handles domestic intelligence.

Also established in this bill is a National Counterterrorism Center to oversee all of the U.S. Government counterterrorism operations, including analysis, net assessments, and guidance for joint counterterrorism operations. The center would be headed by a deputy-level official who can adjudicate policy disagreements among the agencies and, if need be, bump them up to the National Security Council for a decision. In addition to the National Counterterrorism Center, the bill authorizes the NID to establish "National Intelligence Centers" that will address particular geographic or functional areas. These centers will, like the NCTC, bring together the full range of reporting and analysis on particular topics so that no one with a need to know is cut out of the loop. There are also provisions designed to ensure that increased centralization of the intelligence community does not lead to a reduction in the range of analytical views available to policymakers.

Finally in the intelligence title, the bill codifies the critical reforms that Director Mueller has begun at the FBI, including his efforts to improve the FBI's intelligence capabilities and develop a personnel cadre that specializes in national security issues.

In its report, the 9/11 Commission found that the biggest impediment to "connecting the dots" among diverse sources of homeland security information is the widespread resistance to sharing. To address this problem, the Commission recommended that the President create a new "trusted information network" modeled on a framework developed by a Markle Foundation task force. This bill directs the President to create an information network among all Federal departments and agencies with responsibilities for homeland security, among State and local authorities, and among relevant private sector entities. The legislation describes key attributes that should be incorporated into the network and sets forth an ambitious schedule for development and implementation.

The Commission report stated that, "Of all our recommendations, strengthening congressional oversight may be among the most difficult and important. So long as oversight is governed by current congressional rules and resolutions, we believe the American people will not get the security they want and need. The United States needs a strong, stable, and capable congressional committee structure to give America's national intelligence agencies oversight, support, and leadership."