

That is what we did in Kosovo when we prevented genocide, and that is what we are now doing in Iraq.

I want to add a few more words along those lines and then talk some about health care. Let me say how moved I was by the eloquence of Prime Minister Allawi and the way in which he represented the aspirations of freedom and free people everywhere.

I think of two statements in particular, one in which he quoted Prime Minister Blair in saying that whenever people are given a choice, they choose freedom over tyranny, democracy over dictatorship, and the rule of law over the rule of the secret police. It does not matter whether the people who are being asked to choose are of the Islamic faith or the Christian faith or the Jewish faith or any other faith; it does not matter where they live or the circumstances under which they are raised; there is a universal desire placed in the human heart by our Creator for freedom. We are seeing that desire in Iraq, and we saw it with Prime Minister Allawi today.

I was tremendously impressed by his courage. He probably has the biggest target on his back of anybody in the free world, and yet he stood there and said not only do the Iraqi people want freedom—and I made a note of this comment—as you have stood with us, we will stand with you in the ongoing battle against terrorism.

I think this is a vindication of the underlying strategy that the United States is following with its allies and the coalition in freeing Iraq.

There were two strategic goals in going into Iraq. One of them was to remove a regime and a person who even if there had never been a 9/11 was on his own a serious organic threat to the security of the region and the freedom of the United States.

We saw this and lived it in the 1990s. We saw him attack his neighbors twice. We saw him plow missiles into his neighbors. He developed weapons of mass destruction. He had stockpiles of sarin gas and other chemical and biological weapons. He showed he was willing to use them on his own people and on his neighbors.

We had tens of thousands of American personnel, American airplanes and warplanes in the region specifically designed to contain him year after year. I could see the Clinton administration building up toward a policy that would end this threat to American interests and American freedom and the stability of the region, and it was necessary to remove him. That was part one.

Part two, necessitated by 9/11, was to replace Saddam Hussein, in corroboration with the Iraqi people, with a democracy that respected human dignity, stood for human rights, would fight for human rights and be an ally with us in the war against terrorism. We heard from Prime Minister Allawi today the determination of the Iraqi people to do that and to be an ally.

I was greatly encouraged that this man, who represents a nation that is in some turmoil, that is coming out of decades of totalitarian rule and terror and is in a weakened condition, stood defiantly against the terrorists with courage. Many others, who are in stable countries and have much more power, are trying to appease them. The Iraqis know the danger of tyranny and terrorism. They have lived it, and they are going to stand with us in fighting it in the future.

The existence of this new democracy in Iraq will be a standing rebuke to the vision of the terrorists of a Pan-Islamic world dominated by terrorism, totalitarianism, and twisted religious extremism. Prime Minister Allawi made that point clearly and made it without apology to anybody, and he made it again and again. And have we not seen several of those from the dais on the other side of the Capitol in this Congress? I thought it was an inspiring and brilliant speech. We owe it to ourselves, to our own freedom, to our allies and our own courageous people to see this through and to win this in Iraq.

I was also tremendously encouraged by his statement that we are succeeding there. Anybody who looks at the facts in an unbiased way can see that. Most of the country is stable. We are constantly seeking new ways to stabilize the rest of it, in part through the application of military power on our own or with our allies, in part through negotiations with people who are not yet committed completely to the terrorists on the other side. He made that very clear. They are using a combination of political and military tools to stabilize the country in anticipation of the elections in January. Hearing him, I have full confidence those elections will go forward.

I am proud of what we have done there and proud of the resolution of the American people. I want my constituents in Missouri and constituents around the country to take satisfaction in what we have done through their resolution and through the sacrifice of the men and women in the American military.

#### HEALTH CARE IN AMERICA

Mr. TALENT. Mr. President, I will take also a few minutes, putting on a little different hat because I had not intended to talk about health care today, but my friend from Massachusetts spoke with his usual vigor and eloquence on this subject and I thought perhaps a few words in response were warranted.

I agree with my friend about one thing—there certainly is a very big difference between the approach of the President to resolving the problem of the uninsured and costs in health care and the approach of my friend and his colleague from Massachusetts, Senator KERRY. There is no question that there is a problem in this country because

too many people do not have health insurance. I have been leading a fight on this issue for at least 7 or 8 years. There are about 45 million people who at any given time are uninsured. The interesting thing is that most of those people are working people, and they are working on farms or for small businesses.

There is a reason why a disproportionate number of the people who are uninsured are working for small business. It is because health insurance costs more to purchase for small groups. The administrative costs to small businesspeople of buying health insurance for their employees is about three times the administrative costs of buying it for national pools, for the employees of big companies.

It is interesting to note that if one looks at the people in the country who have health insurance, everybody, except the employees of small business, gets their health insurance through some kind of national pool, public or private. They are either employees of big national companies, they have it through a big labor union plan, they work for the Federal Government, or they are participants in Medicare or Medicaid. Everybody else is part of a big national pool because of the efficiencies and the lower costs that are available if one does that except the employees of small business and farmers who are relegated to trying to buy health insurance to cover 5-, 6-, 8- or 10- people units. It costs more. They do not get as much health insurance for it. In many cases it becomes unaffordable, so the small business does not provide health insurance at all to their employees.

How many more minutes do I have? I do not want my eloquence to consume all of my time.

The PRESIDING OFFICER (Mr. INHOFE). The first half hour of morning business has expired. We are now into the second half hour, and we are at the beginning of the majority's 15 minutes.

Mr. TALENT. So approximately 15 minutes remaining. I thank the Chair.

I have talked literally to hundreds of small businesspeople who are suffering with this problem. They want to provide health insurance to their employees. They would like to because, of course, in almost all cases the owner is an employee of the corporation, like my brother is, for example. He runs a little restaurant in Missouri. He is an employee of the corporation. He would love to get health insurance for the whole company. Then he would be able to get it, too, at better rates than buying it on the individual market. He cannot because it costs too much for small businesspeople.

What is the President's solution? It happens to be a solution I have been working for for a number of years, so naturally I think the President is right. His solution is to allow small businesspeople to pool through their national trade associations to buy health insurance. For example, the

President wants to pass authorizing legislation which would allow the National Restaurant Association, to take an example, to contract with insurance companies nationally, and then any restaurant that joined the National Restaurant Association would become like the little division of a big company. If we had that in place, my brother could join the National Restaurant Association and his employees would get health insurance on the same terms and same conditions as if they were employees of, let us say, Anheuser-Busch, a fine company headquartered in St. Louis, or Hallmark, a great company headquartered in Kansas City.

Why should they not be able to do it? It would reduce the cost of health insurance to small businesses, conservatively speaking, 10 to 20 percent. It would make it available to millions of small businesspeople who currently have no insurance at all, and millions of others would get better health insurance because the costs would go down and the quality would go up. It would create competition in the small group market that currently does not exist.

Here is another thing that working people in small businesses or big businesses will be pleased about, and it does not cost anything because it is not a Government program. It is empowering small businesspeople and farmers to do the same as their colleagues who work for big companies already can do.

The President has strongly supported this measure. It has passed in the House by a huge bipartisan vote. We pushed it further than ever before in the Senate. I think next year we are going to get it, and we will reduce the number of uninsured by getting more people good quality private health insurance which reflects what they want in health insurance instead of what the Government condescends to give them. It is not going to cost the taxpayers anything. Or we could pursue Senator KERRY's plan, which will cost the taxpayer, by two different estimates, one \$1.5 trillion and the other \$1.25 trillion. It will not even insure everybody who is uninsured. It is basically a vast expansion of Medicaid.

I have supported expanding Medicaid to cover people who are unemployed or people who cannot get insurance any other way. I believe that is our responsibility as a society. But if we can help people get health insurance on their own, why should we not do it? That is the President's approach.

Something else the President wants to do is he wants to reduce the costs that are driving health care by passing reasonable liability insurance reform to prevent frivolous or abusive lawsuits. I hear about nothing more often in Missouri than the whole question of liability reform, reforming our liability system so we can prevent the frivolous or abusive lawsuits that are driving up costs all over my State and States across the country.

I was in Chillicothe, MO, a couple of weeks ago. The last OB/GYN shut down, moved. You can't get a baby delivered anymore in Chillicothe because of the rising cost of malpractice insurance that we all pay.

I was visited the other day by a group that is involved in providing services in building facilities for seniors—assisted living and skilled nursing facilities. They were complaining because the cost—from the time they decided to build until the time they are building, the cost of their liability insurance went up. I think it was from \$200,000 to \$1.5 million a year.

The people of Missouri know who is paying those costs. It is getting passed on to them. We see it in the cost of health insurance premiums. We see it in the pressure on the Medicare and Medicaid budget.

We can have a reasonable reform that prevents that. It doesn't have to be all or nothing at all. It doesn't have to be a system where either we allow abusive and frivolous lawsuits that are driving up costs or we don't allow recovery at all. We can do what we did for hundreds of years, which is have a system that fully allows recovery for people who are injured through negligence to the extent of their injury but doesn't allow actions that drive up costs on behalf of frivolous lawsuits or huge awards or settlements that are out of relation to any damage that is actually done.

The President wants reform of that. So do the people of Missouri. They are aware of this issue. It got filibustered. The President supports reform and Senator KERRY supported the filibuster.

Let me just say, there are a lot of things we can do on a commonsense, bipartisan basis to reduce the costs of health care in this country. The more you reduce the cost of health care without affecting quality or access, the more people will be able to get health insurance, the more people will be able to get health care. That is what we have to do.

It is time to stop treating this as if, depending on which side of the aisle you are on, you either want or do not want people to have health care. I have never met a serious political leader in either party who did not want the people of this country to have health care. The question is how we are going to go about it.

One of the things I like about the President's proposal is he has decided to get away from deeply ideological solutions and to do what makes common sense, to take steps each of which will substantially improve the situation and put us in a better position and then open up options for other things we can do. It is what we need to do. I am convinced if we set politics aside, and we can once we get past this election and pursue those measures for reform, we will pass them and not only pass them but pass them with bipartisan majorities.

With regard to the bill for national insurance pools for small businesses,

small business health plans, that bill has repeatedly passed the House with a bipartisan majority and it can here as well. I am hopeful that it will, after the elections this fall.

We live in interesting times. There are a lot of key issues we are confronting. I continue to be optimistic. This war in Iraq is difficult. Wars are always difficult—the sacrifices, the heroism of the people of this country and their resolve, and then the men and women in the America's military who are a model for us all. They are writing another glorious chapter in the story of freedom that really is the story of the American fighting man and woman. The spread of freedom in the 20th century was the story of the American soldier all over the world making a reality, for other people as well as for this country, the ideals on which this Nation is based.

We saw another example of the power of those ideals today in the House of Representatives. It was an honor to be there and a pleasure to take a few minutes to recall what we all heard.

I thank the Senate for its indulgence, and I yield the floor.

I suggest the absence of a quorum.

The ACTING PRESIDENT pro tempore. The clerk will call the roll.

The legislative clerk proceeded to call the roll.

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

The PRESIDING OFFICER (Mr. GRAHAM of South Carolina). Without objection, it is so ordered.

The senior Senator from Nevada has a question.

Mr. REID. Mr. President, will the Senator withhold just for a brief unanimous consent request?

Mr. President, morning business expires in how much more time?

The PRESIDING OFFICER. There is 7½ minutes.

#### EXTENSION OF MORNING BUSINESS

Mr. REID. Mr. President, I am wondering if we should extend the time until 12:30. I ask unanimous consent that be the agreement, and that it not be evenly split. Whoever comes here should be able to speak.

The PRESIDING OFFICER. Is there objection to extending morning business until 12:30?

Without objection, it is so ordered.

#### ORDER FOR RECESS

Mr. McCONNELL. Mr. President, I ask unanimous consent that the Senate stand in recess from 12:30 until 2 o'clock.

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

#### STAYING THE COURSE IN IRAQ

Mr. ENSIGN. Mr. President, I wish to speak just for a few minutes this morning, especially in light of the wonderful