

loans; and require lenders to establish escrow accounts for property taxes and homeowners insurance.

The proposed rule would also restrict “yield spread premiums” that exceed the amount a consumer had agreed to in advance; prohibit coercion of an appraiser to misrepresent the value of a home; prohibit certain deceptive advertising practices; and improve certain truth-in-lending disclosures.

While I look forward, as a member of the Banking Committee, to reviewing the Fed’s proposed regulations in the coming weeks, the committee should proceed cautiously as it considers more aggressive attempts to address current issues in the housing market. With the housing correction already under way and with the restricted credit availability that we are now experiencing, some of the proposals that have been floated may have the unintended consequence of exacerbating reduced credit availability at exactly the wrong time. Others may unnecessarily use taxpayer dollars to encourage unwise behavior in the future.

Any further legislation in this area needs to be thoroughly reviewed to ensure that it will have a positive effect on homeownership in this country, both now and in the future, and not simply rushed through Congress for the sake of political expediency.

One piece of legislation that the Senate Banking Committee should address as soon as possible is GSE reform. The House passed legislation earlier this year that strengthens the oversight of Fannie Mae and Freddie Mac. With the ongoing difficulties in the housing market, now more than ever it is imperative that Congress act to guard against threats to our capital markets and to protect against any possible negative consequences for taxpayers that could arise without proper oversight of these institutions. Fannie and Freddie have had a number of problems over the past several years and are so centrally important to the mortgage market that any further problems could have serious repercussions that could spread throughout our financial markets.

The GSE’s regulator needs to be strengthened so that Fannie and Freddie can continue their important role in supporting the mortgage market. Any efforts to enhance their role in the mortgage market must not move forward until fundamental regulatory reform is enacted.

#### CONSOLIDATED APPROPRIATIONS ACT

Mr. SANDERS. Mr. President, last night I indicated my strong concerns about the omnibus appropriations bill, a bill that I expected to include all domestic spending as well as funding for the war in Iraq. Notably, I discussed my grave misgivings about funding for the President’s disastrous, ongoing and ill-conceived war. I also raised my unease with last-minute additions of

loan guarantees for questionable energy sources, such as the building of new nuclear power and for coal-related energy, especially coal to liquids.

Last night, I voted against an amendment to provide the President with a blank check for his war. Until even later in the evening, I thought that the war funding would be attached to the domestic spending legislation set for vote that evening. However, it was clear by the time of the domestic spending vote that the Iraq war funds were kept separate. I remain very concerned with the nuclear and coal loan guarantees that were inserted. I decided that, on balance, the domestic spending bill that would fund, among other important priorities, community health centers and health care for many Americans in need, deserved my support. I regret the insertion of the ill-conceived loan guarantees and will work with my colleagues to address them.

Mr. LIEBERMAN. Mr. President, the famous test pilot Chuck Yeager once said: “Any landing you can walk away from is a good one. But a perfect landing is one where you can fly the plane the next day.”

When it comes to homeland security, the Omnibus appropriations bill which Congress approved last night is a good landing in the sense that we can all go home for the recess having improved funding for the Department of Homeland Security over the President’s wholly inadequate budget request.

But it is not a perfect landing because it leaves some important initiatives stuck on the ground due to either a lack of funding or misplaced priorities.

First the good news: Overall the omnibus includes \$38.7 billion for the Department of Homeland Security, DHS, for fiscal year 2008, including \$2.7 billion in emergency funds for border security and other needs.

This is significant improvement over the President’s \$34.3 billion request, with the additional money going to help our first responders and State and local governments purchase equipment and receive the training they need to effectively respond to man-made or natural disasters; to better protect our ports and railways; to increase security on our borders and in our airports, and to confront the looming threat of terrorists attacking us at home with improvised explosive devices, or IEDs.

Specifically, the bill includes \$950 million for FEMA’s State Homeland Security Grant Program, SHSGP—the full level authorized in the Implementing the Recommendations of the 9/11 Commission Act of 2007, which Senator COLLINS and I authored. SHSGP grants provide critical support for prevention, planning and response efforts by State and local governments. They help fund training, exercises and equipment for our Nation’s first responders and support fusion centers that allow officials to share information that can prevent terrorist attacks.

The omnibus also includes a combined \$750 million for the assistance to firefighters grants and SAFER grants programs, both of which provide vital support to the nation’s courageous fire fighters.

Also, the emergency management performance grants program, which supports all-hazards planning and preparedness, received an increase of \$100 million over last year’s level for a total of \$300 million.

And a new interoperable communications grant program, included in the 911 implementation bill, will receive \$50 million in funding a positive step towards what I hope will be a greater commitment to provide dedicated funding for what is still the number one priority of state and local officials.

FEMA which is in the midst of a much needed transformation prescribed in the Post Katrina Emergency Management Act, which I also co-authored with Senator COLLINS also does well in the Omnibus, receiving \$724 million \$189 million above its fiscal year 2007 level. This includes an additional \$100 million for FEMA’s core operations programs, which are critical to the agency’s efforts to turn itself into a world-class response agency capable of leading our Nation in preparing for and responding to a catastrophe which it clearly was unable to do with Hurricane Katrina in 2005.

Rail and transit security grants receive \$400 million, \$225 million above 2007. These much needed investments will help improve security in transportation modes which have been largely neglected, relative to airline security, even though terrorists have time and again demonstrated that they are primary targets.

Port security grants are funded at \$400 million as authorized by the SAFE Port Act \$190 million above last year’s level. The legislation also includes \$13 million for the secure freight initiative and global trade exchange programs—funding which will further help close another glaring weakness in our homeland defenses.

I am a vocal proponent of comprehensive immigration reform. This includes reforms to strengthen of our borders. The omnibus moves us closer to that goal.

The bill provides \$6.8 billion for Customs and Border Protection, CBP, to improve security at the borders, including funds to continue limited use of National Guard troops on the border and hire 3,000 additional border patrol agents.

The bill also provides \$1.2 billion for border security fencing to complete 370 miles by the end of fiscal year 2008 and almost \$15 million for additional unmanned aerial systems to patrol the border.

And the omnibus includes \$475 million for the U.S. VISIT program used to track the entry and exit of foreign

visitors and \$36 million for a new electronic travel authorization for travelers from Visa Waiver Program countries which was authorized by the 911 implementation bill.

I am also pleased that another initiative I advocated—the development of a national strategy for use of closed circuit televisions to enhance national security—was included in the final omnibus package.

The omnibus also helps us strengthen chemical security by providing \$50 million—a significant increase over the President's original request—to protect chemical facilities from terrorist attacks. We know that chemical sites pose a serious homeland security vulnerability and we must ensure that DHS can help them enact meaningful security measures as soon as possible. I am also pleased that this legislation safeguards the ability of states and localities, who are our partners in homeland security, to enact stricter chemical security standards where appropriate.

Finally, the omnibus also includes a \$10-million increase for the Office of Bombing Prevention that Senator COLLINS and I added as an amendment on the floor.

We have to confront the fact that highly lethal and simple-to-make IEDs have become the preferred weapon of terrorists and the Department of Homeland Security must have adequate resources to help State and local officials defend against this likely threat.

But, as I said earlier, there are some problems with this bill and I hope we can improve upon it next year.

To begin with, this bill contains a record amount of earmarks for homeland security—\$443.8 million by my count. Earmarks can be valuable, but I fear that at this kind of record level we run the risk of being forced to take money away from more important initiatives.

For instance, the pre-disaster mitigation grant program, which was not previously earmarked, now contains 96 specific earmarks totaling \$51.3 million—nearly half the total appropriation for this program designed to mitigate the impact of future disasters.

Also, regrettably, the omnibus appropriations bill does not include funding for a consolidated headquarters for DHS, which is essential to establishing a unified culture at the Department.

Currently, DHS is spread throughout 70 buildings across Washington and the Capital region, making communication, coordination, and cooperation between DHS components a significant challenge.

The elimination of this funding simply prolongs an unacceptable status quo and hinders the homeland security mission, and I will work hard to restore this funding in future appropriations.

Finally, I am deeply disappointed that the omnibus bill unnecessarily delays full implementation of the

Western Hemisphere travel initiative, WHTI, until June 1, 2009.

Inadequate inspection of travelers to the United States from Canada, the Caribbean, and Mexico was identified by the 9/11 Commission, the GAO, and the State Department as a critical vulnerability to our travel systems. The language hardening the implementation deadline included in the Omnibus bill ties the hands of DHS and prevents it from finalizing additional security enhancements before such date.

Again, the Omnibus appropriations bill is a good landing but not a perfect one and I hope as we begin wrestling with next year's budget we can make the appropriate fixes that will get certain needed programs off the ground.

Mr. CORNYN. Mr. President, as vice chairman of the Senate Sportsmen's Caucus, I am concerned about misguided efforts by some in Congress to ban Federal funding from flowing to international wildlife conservation organizations and programs that support regulated recreational hunting, particularly on the African continent.

The facts are clear. Twenty-three African countries currently license approximately 18,500 hunters, generating over \$200 million annually in the process. Regulated recreational, sport, and trophy hunting is saving many animal species in Africa. Licensed and regulated tourist hunting boosts local economies and propagates wildlife by providing foreign governments and villagers a financial incentive to protect and conserve local wildlife populations.

In September of this year, I joined my colleagues on the leadership team of the Senate Sportsmen's Caucus in sending a letter to our conferees negotiating the Department of State and Foreign Operations funding bill with the other Chamber. We laid out the facts and noted that even the National Geographic News reported in March 2007 that “trophy hunting is of key importance to conservation in Africa by creating [financial] incentives to promote and retain wildlife as a land use over vast areas . . .”

Tourist hunting has proven to be a valuable tool to conserve wildlife and habitat and has contributed to the survival of the African elephant, white and black rhino, leopard, markhor, argali, and other species.

Trophy hunting organizations such as the Dallas Safari Club located in my State of Texas have a vested interest in promoting the welfare of wildlife and they provide countless resources that eliminate human suffering and improve livelihoods in remote areas of the world by conserving wildlife, growing local economies, and reducing poverty.

It is my hope that all Members of Congress will recognize the positive impact that conservation and hunting organizations have on the preservation of species, and that Federal partnership with these groups leverages significant private sector contribution to global wildlife conservation.

#### CIVILIAN RESERVE

Mr. HAGEL. Mr. President, the Senate Foreign Relations Committee has been pursuing for a number of years the establishment in the State Department of a civilian reserve to work on postconflict reconstruction. Our first meeting on this issue was in December 2003. Its need has become increasingly apparent as time has passed, and it is now urgent that we adopt the legislation authorizing the civilian reserve and providing the Department the funding and authorities it needs to get the job done.

Senator LUGAR has provided leadership in both the committee and in working with the executive branch on this issue, and Senator BIDEN and I have worked closely with him in developing the concept and pursuing its implementation. In April 2007, Senator LUGAR, joined by Senator BIDEN and myself, introduced S. 613, the Reconstruction and Stabilization Act of 2007. Senators WARNER, COLLINS, and DURBIN are also cosponsors of S. 613. We demonstrated that the legislation has overwhelming support in this body when it passed by unanimous consent in the 109th Congress. It should now be taken up again, passed in the 110th Congress, and sent to our House colleagues for their immediate consideration.

Mr. President, I ask unanimous consent to have an op-ed by Senator LUGAR and Secretary of State Condoleezza Rice that appeared in the December 17 Washington Post titled “A Civilian Partner for our Troops” printed in the RECORD at this point.

There being no objection, the material was ordered to be printed in the RECORD, as follows:

[From the Washington Post, Dec. 17, 2007]  
(By Richard G. Lugar and Condoleezza Rice)  
A CIVILIAN PARTNER FOR OUR TROOPS  
WHY THE U.S. NEEDS A RECONSTRUCTION  
RESERVE

It is unusual in Washington when an idea is overwhelmingly supported by the president, a bipartisan majority of the Senate Foreign Relations Committee, the State Department, and both the civilian and military leadership of the Pentagon. But that is the case with the proposed Civilian Reserve Corps, a volunteer cadre of civilian experts who can work with our military to perform the urgent jobs of post-conflict stabilization and reconstruction.

Creating such an institution is essential for our national security, and the Senate should authorize the creation of the corps. Over the past decade and a half, the United States has learned that some of the greatest threats to our national security emerge not only from the armies and arsenals of hostile nations but also from the brittle institutions and failing economies of weak and poorly governed states.

We have learned that one of the central tasks of U.S. foreign policy for the foreseeable future will be to support responsible leaders and citizens in the developing world who are working to build effective, peaceful states and free, prosperous societies.

Responding to these challenges is a job for civilians—those who have the expertise and the experience in the rule of law, governance, agriculture, police training, economics and finance, and other critical areas. The