package, which I thought was absolutely a waste of money, causing people around America to think we were possibly doing something to help.

I noticed all the discussion around this crisis, if you will, we are having in our country, or a correction, as some people may call it, have focused on credit issues. I found it most interesting that as you might expect here in Washington, with help on the way, we would do something totally unrelated to the problem and instead sprinkle money all around America and ask people to spend it as quickly as they could when we have a credit problem.

I will say I had hoped we might focus on the stimulus, on the stimulus in an appropriate way, something that would create long-term jobs and investment, not spending by individuals, which causes them, in some cases, to even go further in debt.

But I have to say this housing package that is getting ready to be before us, in my opinion, is an unmitigated disaster. I cannot imagine us getting between judges and people who borrow money in such a manner as to alter the relationship that people who borrowed money have with those who lend them the money.

This is one of those things that, to me, is unbelievable that we would even discuss altering that relationship certainly on a voluntary basis. This is something that might make some sense. Certainly, companies that can loan money excessively in ways that are inappropriate need to be dealt with. But to unilaterally decide that judges can alter the amount of money people owe, to me, is an unmitigated disaster. I hope this bill will never see the light of day. I hope others will join in making sure this does not happen.

HEALTH CARE

Mr. CORKER. Mr. President, let me mention the real reason I came down here was to talk about health care. I have noticed all the Presidential candidates who are out there today are talking about health care. I am glad to see that. I know a number of Republicans have gathered around the notion of making sure every American has access to health care.

I myself have authored a bill with Senator Burr from North Carolina, a number of others have joined in. I know Senator Wyden from Oregon has joined in with Bob Bennett of Utah, they have authored a bill.

But I think we have a tremendous opportunity during this year to help shape the debate on health care legislation, my sense is, in a very bipartisan way, that in this next Congress, in 2009, we are going to have the opportunity to actually create health care legislation that focuses on the private sector, that ensures people have choice in order to maintain the quality of health care they would like to see.

But my guess is we have a tremendous opportunity. I wish to say today I

would like to join in with other Senators on both sides of the aisle, to ensure we do those things, create the mechanisms to allow people who cannot afford health care today to be able to afford it but to do so in a manner that preserves choice, preserves qualtionship that now exists.

We have been able to do that in other ways dealing with seniors, we have been able to do that certainly with those people throughout our country who cannot afford health care through programs such as Medicaid. Obviously, the focus of this effort needs to be on preserving the private-sector means of delivering health care. But I wish to say to you I am uplifted by what I am seeing on both sides of the aisle.

I know Republicans and Democrats together want to make sure we solve this problem. I know, Mr. President, you have been very involved yourself. I wish to say to you I think this is a tremendous opportunity for us in this body to come together and do something the American people want to see done but do so in a manner that at the same time preserves the best qualities of our health care system.

I wish to offer up my efforts to join in with others to make sure this happens.

I vield the floor.

The ACTING PRESIDENT pro tempore. The Senator from Tennessee.

Mr. ALEXANDER. Mr. President, could I be informed when 10 minutes is

The ACTING PRESIDENT pro tempore. The Chair will so notify you.

Mr. ALEXANDER. I wish to thank my colleague from Tennessee for his comments on health care, for his leadership. He has been, on our side of the aisle, one of the principal actors in the effort to try to combine the idea of, as some say, "universal access," with two other words, "private sector." Four words that usually do not go together.

I agree with him. If there was one agenda item on the Republican side of the aisle we could all agree on this year as a goal that we would like to start this year, it would be having every American insured.

We would like to make it possible for every American family to have access to and to be able to afford health insurance. I would like to speak to that.

First, I would like to comment on the majority leader's comments and those of the Republican leader. We respect the majority leader's right to set the agenda on the Senate floor, and he decided to bring up the Iraq debate this week. But if he brought it up, why doesn't he want to talk about it? We were here yesterday. We are here today.

I came down last night and talked about the fact that even though I have had differences with the President on Iraq, we are moving in the right direction. We should say that to our enemy, to our troops, and to the world. Troops are coming out instead of going in; the

mission is shifting province by province; we are identifying a long-term but diminishing role in Iraq; and diplomatic efforts are stepped up. Those are basically the three recommendations of the Iraq Study Group, which I wish the President had embraced. He didn't embrace the report itself, but he is headed in that direction. So we are glad to talk about it.

Although I agree it would have been better to talk about the economy and housing, we are ready to talk about that as well. But if we are going to talk about housing and the economy, we are ready to take action this year, and we have some pretty big differences of opinion across the aisle.

We were able to agree on a stimulus package. First, we had to stop \$40 billion in extra spending, but we were able to agree on allowing individuals, largely, to keep their own money. Mr. President, 2.7 million Tennesseans will receive a so-called rebate this spring.

There were provisions I liked so well

that I am going to introduce legislation to make them permanent. These are the small business provisions that Tennessee counties, such Cheatham County where 400 different small businesses will be eligible for accelerated depreciation and expensing. This allows those businesses to keep more money, create more jobs, and stimulate the economy. In Washington County, it is several thousand small businesses. These are good provisions and a good start. I agree we should get on with the next steps to make sure we have a strong, vibrant economy. This is the economy that produces about a third of the money in the world for just 5 percent of all the people in the world. We are in a slowdown right now, but there are steps we can take to step it

We would say, on this side of the aisle, that would be a bigger, bolder, broader pro-growth economic plan including such things as lower taxes. For example, making permanent the dividend, capital gains, and estate tax rate at 15 percent. Or lowering the corporate tax rate from 35 to 25 percent, so our companies can be competitive with the world and keep their jobs here instead of going overseas. Or a simpler flatter tax giving taxpayers the option of filing a one-page return with a 17-percent or so flat rate.

We would support doubling funding on the physical sciences to keep our brain power advantage and can continue to grow jobs here, so these jobs would not go to India and China. That is part of a pro-growth Republican economic plan that would also attract significant independent and Democratic support. We would like to continue to in-source brain power by giving green cards to foreign students who are legally here and who want to stay here and work, creating jobs here instead of going back to India, Ireland, or China and creating jobs there. We would like to make the research and development tax credit permanent, so companies

can create more jobs here. We would like to reward outstanding teachers and outstanding school leaders. We can debate that. We would like to give Pell grants to low-income kids so they can have more choices of schools. We would like to implement the America COMPETES Act which we agreed on in a bipartisan way. We would like to lower energy costs by more conservation and nuclear power. We would like to lower the cost of Government by fewer rules and regulations. As Senator CORKER was talking about, we would like to lower health care costs.

The words that we could most easily agree on on this side of the aisle—and there might not be so much objection over there either—are "every American insured." There is a step-by-step process to get to that. We have over 800,000 Tennesseans without health insurance. We have about 47 million Americans without health insurance.

We are at a time in our history where reports by distinguished journals of medicine, such as the New England Journal of Medicine, the Institute of Medicine, and the Trust for America's Health say today's children are likely to be the first generation to live shorter, less healthier lives than their parents. That is a health care crisis. At the same time, the most rapidly growing part of the Federal budget is spending for Medicare and Medicaid. It is growing so rapidly we can't sustain it, so we need an overhaul of our health care system. We need to lower health care costs for the average family so each family can be able to afford at least a basic health insurance policy that doesn't go away when they lose their job.

On the way to lowering health care costs and giving every American access to such a health care insurance policy are several pieces of legislation, many of them bipartisan, which we could pass this year. For example, the Kerry-Ensign e-prescribing bill would provide for electronic transmittal of prescription information from the doctor to the pharmacists. In addition, we could pass legislation to allow small business health plans this year. Senator Enzi has been the leader on this issue, and he has worked on legislation that basically would allow small businesses to pool their resources in order to offer health insurance to their employees at an affordable rate—to let them do the same thing big businesses can do. Senator Enzi estimates that could provide insurance to more than 1 million Americans who are not now insured.

Senator Martinez has introduced legislation to help get rid of fraud and abuse in Medicare and Medicaid. Tens of billions of dollars are wasted there, and it would lower health care costs to pass the Martinez legislation.

Senator GREGG has offered legislation which isn't bipartisan but deserves to be. I hope it can be. It would put limits on punitive damages from lawsuits against doctors who serve pregnant women. Medical malpractice in-

surance has gone sky high, over \$100,000 a year because of lawsuits in some States. As a result, the doctors are leaving the rural areas, and pregnant women are having to drive 40, 50, 60 miles for prenatal health care or to deliver their babies, because the doctors aren't there anymore. In a few places such as Mississippi, Texas, and Kentucky, steps have been taken to say: As long as you are damaged, you can collect, but there is a limit on the punitive damages in those States. Where the rules have been changed, doctors are moving back into those States and back into rural areas. That also lowers health care costs.

I am here today as a cosponsor of three different health insurance bills which I hope will move us toward the idea of every American insured, and I would like to talk about two of them today. Senator COBURN, Senator BURR, and Senator Corker have one of those bills, and I am a cosponsor. Senator WYDEN and Senator BENNETT have another of those bills, and I am a cosponsor of that as well. It has six Republicans and six Democrats. I don't agree with every part of the Wyden-Bennett bill, specifically the mandates from the beginning, but I agree with the spirit of what they are trying to do. Most Americans like the fact that they are working across the aisle to try to make real the idea that every American can have access to health insurance, and they are willing to include—and we would emphasize—the private sector in that solution.

We have a whole year. This is a Presidential year. That doesn't mean we should take a vacation. We got off to a pretty good start with the stimulus package. We got off to a very good start with the FISA bill. Unfortunately, the House took a vacation without acting on it. I suggest that Republicans are ready to join with Democrats and take steps this year toward the goal of every American insured.

The ACTING PRESIDENT pro tempore. The Senator has used 10 minutes. Mr. ALEXANDER. I yield the floor.

The ACTING PRESIDENT pro tempore. The Senator from Georgia.

IRAQ TROOP WITHDRAWAL

Mr. CHAMBLISS. Mr. President, I rise to speak in opposition to the Iraqi troop withdrawal bill that we are discussing, the bill as proposed by Senator FEINGOLD. We have been here before. simply stated. The Senate has voted to reject measures similar to this bill at least three times over the past year. The only thing that has changed since we have had those votes is that conditions on the ground in Iraq have continued to improve as a result of the President's new strategy. Even the opponents of the surge have had to acknowledge that it is, in fact, working. In the midst of this progress and of al-Qaida's continued retreat in Iraq, the Senator from Wisconsin would have us surrender to an enemy that is on the

I understand his concern for the welfare of our soldiers and for those who have sacrificed in Iraq. But the way we pay tribute to those who have sacrificed and to our brave men and women still fighting in Iraq today is to finish what we started so that we honor them and bring those who are still in Iraq home victorious and not defeated. If we are trying to reverse the progress we have made in Iraq, embolden our enemies and the enemies of the Iraqi people, and ensure that our mission fails, I probably could not have crafted a better bill than that of the Senator from Wisconsin.

As a result of the U.S. troop surge, the Al Anbar awakening, significant al-Qaida in Iraq defeats, and the unilateral cease-fire last August declared by Muqtada al-Sadr, the security in Iraq has steadily improved. Violence has reached its lowest level since the insurgency began, and there has been a large increase in Iraqi security forces trained and equipped. Today that stands at about 440,000 men. In the last year ethnosectarian-related deaths have decreased 95 percent. Suicide attacks in Baghdad have gone from 12 a month in January of last year to just 4 last month, a 66 percent decrease. Attacks have decreased in 17 of the 18 provinces in Iraq, and IED detonations are down by 45 percent in Baghdad itself. Security incidents countrywide and in the 10 Baghdad security districts have declined to their lowest level since February 2006 when the Samarra Golden Mosque was bombed.

As Sunnis in Al Anbar got frustrated with AQI, the troop surge provided the opportunity for them to work with coalition forces to disrupt AQI operations. Al Anbar now will be transferred to Iraqi security control in the near future, bringing 10 of the 18 provinces in Iraq under the sole control of Iraqis. AQI attempted to shift operations to Baghdad and its surrounding northern provinces, but the Al Anbar awakening movement prompted other awakening movements and concerned local citizen groups began to spring up all over Iraq. As a result, AQI has been disrupted. But as the DNI told the Senate Intelligence Committee in February, "AQI remains capable of conducting destabilizing operations and spectacular attacks, despite disruptions of its networks.

These successes cannot blind us to AQI's abilities or to their resolve in attacking Americans. Kurdish areas in northern Iraq were the safest in Iraq a year ago, but today AQI is taking advantage of this safety by establishing around Mosul and launching attacks against the population. This is an area where U.S. troops are used sparingly. In my humble opinion, that is no coincidence. U.S. operations forced AQI out of al-Anbar, restricted their operations in Baghdad, and they are now moving to more rural areas with less U.S. military.

If this legislation passes and our troops must withdraw from Iraq, AQI